

FOR IMMEDIATE RELEASE

March 18, 2020

PHFA shares initiatives to maintain affordable housing during financial pressures brought on by the coronavirus and health-safety efforts

Agency is in proactive communications with customers and business partners

Harrisburg, PA – The Pennsylvania Housing Finance Agency is playing a leadership role during the coronavirus pandemic as it works to reduce the impact on Pennsylvanians with limited housing budgets. It is promoting information sharing and recommended practices with organizations across the commonwealth that provide housing and supportive services. Its main goal is to promote housing stability during a period of financial instability for some.

“Communications are key so that we and our housing partners work in unison to protect the housing of those who are most vulnerable during this time of social distancing and business slowdown,” said PHFA Executive Director and CEO Robin Wiessmann. “Additionally, our agency has initiated guidance or actions to help our rental and homeownership customers so they can maintain their housing while some of them may be facing financial uncertainty.”

WORKING REMOTELY

PHFA’s staff is working from home in parallel with the Governor’s directive that commonwealth employees work remotely to slow the spread of the virus. All PHFA programs and services are fully operational; however, in some instances response time may be slower than usual. The agency continues to answer calls and emails from its customers and from the public seeking housing assistance. Customers have been advised that PHFA offices are temporarily closed. The daily work of the agency is continuing uninterrupted.

PROTOCOLS STRESSING CLEANLINESS

The agency’s response to COVID-19 began a month ago when impacts from the illness became more apparent. Protocols were quickly developed to address containment of the coronavirus by PHFA employees, its vendors, visitors to its buildings and business partners. The protocols were intended to inform various groups of the seriousness of the disease and actions they could take to ameliorate proliferation of COVID-19. PHFA’s employees were educated repeatedly on the importance of personal cleanliness, and cleaning supplies were amply provided throughout its offices. A vendor was hired to sanitize PHFA’s main office in Harrisburg and satellite offices in Norristown and Pittsburgh. No PHFA employees have tested positive for the virus.

TECHNOLOGY MOBILIZATION

The agency quickly began preparing for the contingency that state offices might be closed to the public. Information technology resources were quickly mobilized so that essential employees would be able to work with minimal disruption. Employees tested equipment and network connections from their homes to ensure connectivity.

As efforts to combat COVID-19 have ramped up nationally, PHFA has adapted its response to address potential economic impacts. The agency quickly recognized the impact this could have on some people whose housing may be in jeopardy if they experience reduced income.

HUD SUSPENDS EVICTIONS/FORECLOSURES FOR 60 DAYS; PHFA HALTS FORECLOSURES, EVICTION ACTIONS AND NEGATIVE CREDIT REPORTING

It was announced today that the U.S. Department of Housing and Urban Development is suspending evictions and foreclosures for 60 days. PHFA had previously issued a halt to any foreclosure actions or evictions against any of its home loan customers who may be in default. This policy will remain in effect until impacts from the virus subside. During the health crisis, the agency will stop all negative credit reporting for its mortgage customers. PHFA has more than 60,000 home loan customers.

OUTREACH TO LIHTC BUILDING OWNERS AND MANAGERS

PHFA monitors more than 1,137 affordable housing communities that receive Low-Income Housing Tax Credits; owners of those buildings agree to keep rents lower for a period of 30 years or longer. A message was sent from the agency to these building owners and managers asking them to be understanding with renters who miss April rent payments or who are already facing eviction. LIHTC building managers were encouraged to waive late payment fees for those tenants who may have reduced hours or loss of employment caused by a business slowdown.

PHFA is the administrator of Low-Income Housing Tax Credits in Pennsylvania. The most recent round of tax credits was awarded in July 2019. Those LIHTC developments had a deadline of May 31, 2020 to close on their financing and commence construction. That deadline will now be extended.

“Our overarching goal is to limit any loss of housing during this challenging time,” said Wiessmann. “PHFA, of course, will do all it can to help our home loan customers stay in their homes if they experience a loss of income. We’re asking our rental housing providers to join us in the same spirit of community to provide housing for their renters who may be facing payment difficulties.”

COORDINATION WITH HOUSING COUNSELORS

PHFA works closely with 73 housing counseling agencies located across the state. Normally, most counseling of housing consumers is done one-on-one or in a classroom setting. In keeping with current social distancing protocols, counseling sessions are now being done over the phone, whenever feasible. Some counseling sessions that are not urgent are simply being postponed.

“During its 48 year existence, PHFA has worked hard to establish itself as a housing leader in Pennsylvania,” Wiessmann added. “We must now use our leadership status to help guide the state’s housing providers in a way that maintains housing stability for as many people and families as possible. We will continue a dialog with our partners to produce housing solutions during and after the pandemic.”

IMPORTANT COVID-19 RESOURCES

A list of resources follows for use by housing consumers impacted by the coronavirus pandemic. PHFA will make this list available on its website, and expand it over time, for reference by the public and by housing providers.

<https://www.ncsha.org/covid-19/> - Coronavirus-related information, guidelines, and notices published by state housing finance agencies, the Trump Administration, the CDC, HUD, and other state entities.

<https://www.hud.gov/coronavirus> - A resource page provided by the U.S. Department of Housing and Urban Development.

<https://www.health.pa.gov/topics/disease/Pages/Coronavirus.aspx> - Learn more about the coronavirus in Pennsylvania; provided by the PA Department of Health.

<https://www.pa.gov/guides/responding-to-covid-19/> - Coronavirus resources for Pennsylvanians from the PA Department of Health.

<https://www.education.pa.gov/Schools/safeschools/emergencyplanning/COVID-19/Pages/default.aspx> - PA Department of Education guidance on COVID-19, including where to access free meals for children.

<https://www.dli.pa.gov/Pages/default.aspx> - For workers impacted by COVID-19, including workers compensation.

<http://www.uc.pa.gov> - To apply for unemployment benefits.

<https://www.hhs.gov> - PA Department of Health and Human Services (to apply for benefits).

<https://www.compass.state.pa.us> - COMPASS is an online tool for Pennsylvanians to apply for many health and human service programs.

About PHFA

The Pennsylvania Housing Finance Agency works to provide affordable homeownership and rental housing options for older adults, low- and moderate-income families, and people with special housing needs. Through its carefully managed mortgage programs and investments in multifamily housing developments, PHFA also promotes economic development across the state. Since its creation by the legislature in 1972, it has generated nearly \$14.6 billion of funding for more than 178,325 single-family home mortgage loans, helped fund the construction of 136,215 rental units, distributed more than \$109.2 million to support local housing initiatives, and saved the homes of more than 50,200 families from foreclosure. PHFA programs and operations are funded primarily by the sale of securities and from fees paid by program users, not by public tax dollars. The agency is governed by a 14-member board.

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