

Oct. 15, 2020
For Immediate Release

***PHFA provides September data about CARES relief to renters and homeowners
Both programs are reopened through Nov. 4***

HARRISBURG – After three months of administering CARES financial assistance for renters and homeowners, the Pennsylvania Housing Finance Agency is providing an update on the progress of both programs, which have been accepting applications since July 6.

Renters’ Relief

For the CARES Rent Relief Program (RRP), all 67 participating county organizations are asked to provide monthly data summaries, and the [data from September](#) are now available. A summary of key points from data current as of Oct. 7 provides these insights:

	July	August	September	Totals
Applications from Renters	10,140	16,853	20,898	47,891
Applications from Landlords	5,851	7,107	10,736	23,694
Renters Assisted	977	1,937	2,829	5,743
Landlords Assisted	289	1,352	1,983	3,624
CARES RRP Assistance Requested	\$21,404,353	\$32,250,983	\$49,270,815	\$102,926,151
CARES RRP Assistance Disbursed	\$712,006	\$3,612,610	\$5,529,406	\$9,854,022
CARES Funding Distributed to Counties by PHFA	\$32,301,500	\$17,223,000	\$400,000	\$49,924,500

*The counties oversee the evaluation of all renters’ applications

Homeowners’ Relief

PHFA is overseeing the processing of all homeowner applications. As of Oct. 9, the Pandemic Mortgage Assistance Program (PMAP) has received 3,080 applications, and PHFA is providing a [county-by-county breakdown](#) of that data, as well as a [county-by-county map](#). (The total for the counties’ data does not

match the official total of 3,080 because some mailed applications are not yet in the database.)

The total assistance requested is \$12.2 million, and the total approved assistance so far is \$5.2 million. The agency has disbursed more than \$800,000 in PMAP relief to distressed homeowners. Of the application review decisions made to date, the approval percentage is 68%. A 30-day delinquency requirement has been eliminated from the PMAP guidelines. Prior applicants who did not qualify for assistance are being reviewed again.

“We’re grateful that both programs have been reopened through Nov. 4 so they can continue to assist people in danger of losing their housing,” said PHFA Executive Director and CEO Robin Wiessmann. “We are running ads on the Web and doing lots of messaging on social media to raise awareness. Plus we’re asking the media to please help us alert people to the fact that both programs are available again through Nov. 4.”

The biggest challenge faced by both programs continues to be incomplete application submissions. When applications are incomplete, the county and PHFA have to communicate back and forth with the renters and homeowners to gather missing information. This is time consuming and causes significant delays. PHFA has posted on the Web an application checklist and short instructional video for both programs to try to overcome this issue. Web data shows the checklist has been accessed 19,110 times during the last month; the video has been accessed 2,878 times.

Background Information

The federal Coronavirus Aid, Relief and Economic Security (CARES) Act, passed in March, provided \$3.9 billion for Pennsylvania. In late May, the General Assembly directed \$175 million of these CARES dollars to PHFA to provide assistance for struggling renters and homeowners. The portion for rent assistance is at least \$150 million, and \$25 million was set aside for mortgage assistance.

During June, PHFA quickly developed two detailed, statewide programs for distributing this financial assistance expeditiously to renters and homeowners in need, following legislative requirements. This effort included extensive coordination with the organizations in all 67 counties that are processing the renters’ applications. The CARES Rent Relief Program and the Pandemic Mortgage Assistance Program were both launched on schedule on June 29, as was required in the state CARES Act.

Resources for Applicants

Applicants with questions about the CARES Rent Relief Program should reach out to the organization in their county that is processing applications. A county contact list with phone numbers, emails and street addresses is available on the RRP webpage at: <https://www.phfa.org/pacares/rent.aspx>. Some of the county organizations to which CARES applications are submitted also have webpages offering useful information. Philadelphia and Allegheny counties have online applications so renters can apply electronically.

Questions from homeowners about PMAP should be directed to PHFA. The agency’s webpage for PMAP is available at: <https://www.phfa.org/pacares/mortgage.aspx>. The agency’s call center is available weekdays from 8 a.m. to 5 p.m. to assist the public and help with questions about the program. The toll-free number is 1-855-U-Are-Home (827-3466). Callers should listen for the prompt mentioning CARES assistance for homeowners. Of course, PHFA is also getting calls from renters and is assisting them, too.

In accordance with the state CARES Act, this funding for renters and homeowners must be completely distributed by Nov. 30, 2020.

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 \$15 billion of funding for more than 180,750 single-family

September update about Pa. CARES relief for renters and homeowners, Pg. 3

home mortgage loans, helped fund the construction of 138,000 rental units, distributed more than \$121 million to support local housing initiatives, and saved the homes of nearly 50,400 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.

Media contact:

Scott Elliott
sellott@phfa.org
717-649-6522 (cell)

#