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For Immediate Release

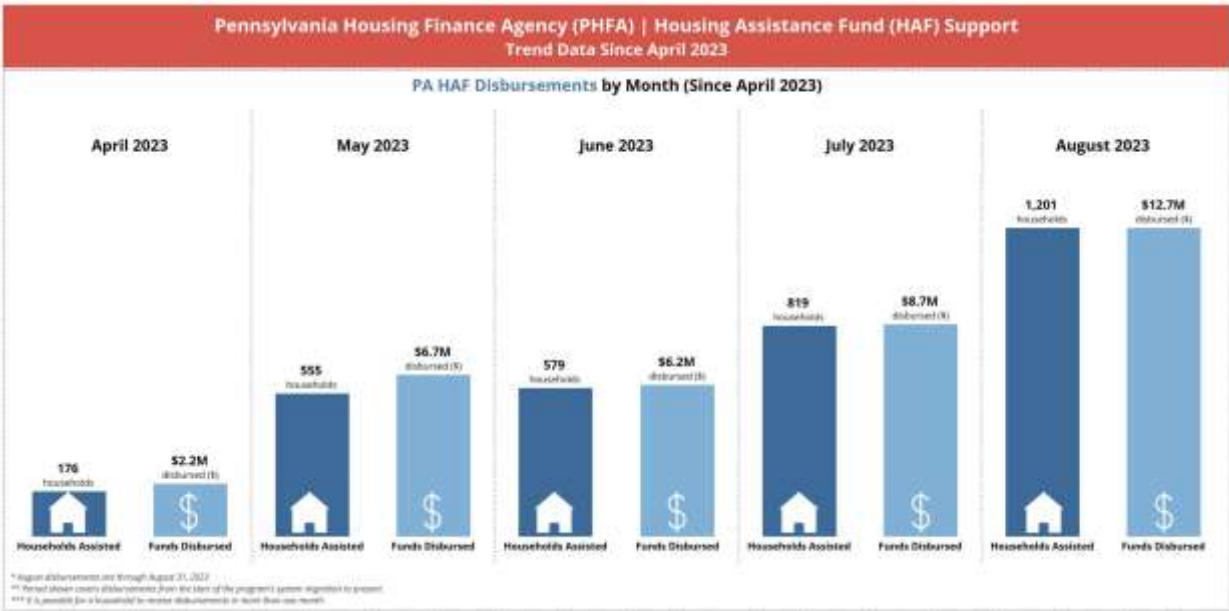
## PHFA shares recent progress made on PAHAF assistance to homeowners

*An additional \$12.7 million of PAHAF funding has been disbursed in the past month*

HARRISBURG – The Pennsylvania Housing Finance Agency today is providing an update on the steady progress being made to assist homeowners whose lives were disrupted by the pandemic.

Pennsylvania was awarded \$350 million for the administration of the program and the disbursement of funds as part of the American Rescue Plan Act of 2021. That federal legislation was enacted to prevent mortgage delinquencies and defaults, foreclosures, loss of utilities or home energy services, and the displacement of homeowners experiencing financial hardship due to COVID-related impacts.

Monthly data for the program for April through August is shown below. It also is available on the PAHAF dashboard at: [www.pahaf.org/program-dashboard/](http://www.pahaf.org/program-dashboard/). The dashboard is updated on a regular basis. For more detailed information about the program, the quarterly PAHAF legislature reports are available at: [www.pahaf.org/policies-and-reporting/](http://www.pahaf.org/policies-and-reporting/).



During the month of August, the PAHAF program has disbursed an additional \$12.7 million of funding to homeowners in need of pandemic-related assistance. The number of homeowners assisted has grown to 12,123 total households. Total funds remaining to be disbursed are \$155.6 million.

The biggest challenge remains having applicants to the program re-register in the new software being used by PHFA to automate many of the processing steps for homeowners. When applicants re-register, it allows them to make sure their most current documents are uploaded in the system and then lets them see more accurately where their application is in the review process.

PHFA has used a variety of methods to encourage applicants to re-register, including emails, mailed letters in English and Spanish, outbound phone calls by PAHAF call center representatives, and 14 statewide community events. The agency will continue these efforts and is asking the media to please help us broadly promote this re-registration effort.

Customers can re-register directly through the website by visiting [www.PAHAF.org/reregister](http://www.PAHAF.org/reregister). They also can phone the PAHAF call center at 1-888-987-2423 for assistance by trained customer service personnel. The process to re-register takes about 30 minutes.

**PLEASE NOTE: Homeowners who have applied and re-registered for PAHAF assistance who are facing an adverse action such as foreclosure, sheriff sale, or utility shut off, are advised that they should verify that their application notes that action and notify the PAHAF call center immediately so that the program can prioritize the application, determine eligibility and disburse approved funds that may prevent the action.**

“We are committed to the continuous improvement of the Pennsylvania Homeowner Assistance Fund, and our data shared today reflects our ongoing progress,” said PHFA Executive Director and CEO Robin Wiessmann.

“We want homeowners to know that the changes we have made this year to the program has all been undertaken to improve our response to their needs, and we continue pressing to speed along our review of their applications and the disbursement of assistance, while keeping in compliance with state and federal program requirements.”

The agency frequently receives emails from satisfied homeowners grateful for the assistance they’ve received through the Pennsylvania Homeowner Assistance Fund, which has helped them save their home from foreclosure.

For instance, Rosalind, a homeowner of 18 years in Philadelphia wrote the PAHAF team in April, “Many thanks to your entire team at PAHAF who all worked very diligently weekly on my behalf to make this [financial assistance] happen. I thank each and every one of you individually, too, who were all patient, professional and answered many of my calls with updated information. The grant will never be forgotten.”

Rosalind is receiving more than \$22,675 in financial assistance from PAHAF to bring her mortgage current.

A homeowner in Boyertown expressed her appreciation, writing in August: “I was extremely grateful to qualify for five months of assistance. Plus I got another five months from my mortgage company that we moved to the end of my loan on a deferred basis. Getting help from both entities allowed me to pay off an enormous amount of medical bills and bring all my other account to a current/on-time status.

“A massive thank you is also due to everyone who assisted in the process from the beginning to the end. I am sure they worked tirelessly for many other than myself.”

This homeowner is receiving more than \$4,000 in mortgage assistance from PAHAF.

Messages from other grateful PAHAF customers will be shared in future monthly program updates.

Earlier this spring, PHFA moved the full management of PAHAF from a third-party vendor to its in-house team with the goal of expediting payments to eligible Pennsylvania homeowners. As part of the transition, PHFA strengthened program procedures, hired more employees, trained a dedicated call center staff, and implemented the Neighborly software system to improve how the agency tracks PAHAF applications.

Current PAHAF applicants are homeowners who experienced a reduction of income or increase in living expenses due to the COVID-19 pandemic after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date). They also currently own and occupy their home in Pennsylvania as their primary residence.

New applicants are not being accepted into the program until the existing pool of applicants is processed to ensure sufficient funding exists to continue. The program has until September 2025 to disburse all \$350 million of PAHAF funding.

PAHAF assistance is being used to provide mortgage reinstatement, forward mortgage payments, property charges and unpaid utility bills. Funds are being distributed directly to mortgage lenders, servicers, utility providers and other authorized third parties, not to homeowners.

Celebrating its 50<sup>th</sup> year of helping the state's residents with rental housing and homeownership, PHFA remains fully committed to quickly and responsibly disbursing all PAHAF financial assistance to Pennsylvania homeowners, as evidenced by its improvement to the program's management.

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 more than \$17.3 billion of funding for more than 193,800 single-family home mortgage loans, helped fund the construction of 103,328 rental units, distributed approximately \$239 million to support local housing initiatives, and saved the homes of more than 50,660 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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