

Pennsylvania Homeowner Assistance Fund

This is the English-language webpage for Pennsylvania's Homeowner Assistance Fund program. A Spanish-language webpage providing the same information is available. ***Esta es la página web en inglés del programa del Fondo de Asistencia para Propietarios de Vivienda de Pensilvania. Hay una página web en español que proporciona la misma información.***

Coming Soon!

Pennsylvania has been allocated \$350 million through the federal Homeowner Assistance Fund (HAF) to help homeowners behind on their mortgage and other home-related expenses due to the pandemic. The Pennsylvania Housing Finance Agency (PHFA) has been designated by the state legislature to administer this program in the commonwealth. At this time, PHFA is working to develop the Pennsylvania HAF program, which will need to be approved by the U.S. Treasury before it can become operational. Pennsylvania's program will include an online and mobile application portal. Applicants will be able to apply and submit required documentation through the web-based application or may be assisted by a third-party counseling agency with that process. We anticipate that Pennsylvania's program will be available in the fall.

Get Notified

Sign up to receive updates about the financial relief that will be made available through the Pennsylvania Homeowner Assistance Fund as details become available. If our sign-up form does not open for you, please be sure to disable the **pop-up blocker** on your web browser and try again.

About the Program

Under the federal American Rescue Plan (ARP) of 2021, Pennsylvania was allocated \$350 million from the Homeowner Assistance Fund (HAF). This money is to be used to assist homeowners impacted by the coronavirus pandemic to help them avoid mortgage delinquency, default, foreclosure, loss of utilities or home energy services, and displacement. This financial relief is intended for homeowners facing financial hardship after January 21, 2020. PHFA is currently working to develop our Pennsylvania HAF plan for submission to the U.S. Department of the Treasury for its approval. Check this webpage often for updates and for the addition of new resources as they become available.

Frequently Asked Questions

This **Q&A sheet** will be updated frequently as new questions arise. Our goal is to share the answers you need in a timely manner.

Additional Information

More information will be provided on this webpage once the program is open for applications. Please check back regularly for updates.

Q & A sheet

What is the Homeowner Assistance Fund? Established by the American Rescue Plan Act of 2021, the Homeowner Assistance Fund (HAF) is a federally funded program created to mitigate financial hardships associated with the coronavirus pandemic. It is doing this by providing funds to eligible homeowners for the purpose of preventing mortgage delinquencies, defaults, foreclosures, and the loss of utilities or home energy services. It also seeks to avoid the displacement of homeowners experiencing financial hardship after January 21, 2020.

When will relief through the Pennsylvania Homeowner Assistance Fund be available to eligible state residents? The Pennsylvania Housing Finance Agency (PHFA) is developing a state plan (the Pennsylvania Homeowner Assistance Fund, or PAHAF) that will detail how it will administer its Homeowner Assistance Fund dollars. Financial assistance will be provided based on the needs of homeowners in Pennsylvania, and this plan requires approval by the U.S. Department of the Treasury. PHFA anticipates that this funding will be available in the fall of 2021.

Do I qualify for financial relief through the Pennsylvania Homeowner Assistance Fund? Not all homeowners will qualify for assistance from the Pennsylvania Homeowner Assistance Fund. The U.S. Treasury Department has provided initial eligibility criteria. PHFA will further define eligibility requirements as more guidance from the U.S. Treasury becomes available.

How can I be notified of Pennsylvania Homeowner Assistance Fund program updates? Homeowners should regularly visit PHFA's webpage for the Pennsylvania Homeowner Assistance Fund at www.phfa.org/haf/ to watch for new information. They can also register for updates that will be provided to them via email by using a special feature found on the PAHAF webpage; look under "Get Notified."

Is assistance also available for renters? Yes, the Pennsylvania Department of Human Services is overseeing the Emergency Rental Assistance Program (ERAP). This program is providing financial relief to renters hurt financially by the pandemic. Learn more on their ERAP webpage.

Are there other resources available to help people affected financially by the pandemic? Yes, PHFA maintains a webpage of resources for people who have lost income due to the COVID pandemic. The state Department of Health and Department of Human Services also have useful webpages.