



(888) 987-2423

Am I Eligible?

The PAHAF Program will accept applications from eligible, Pennsylvania homeowners who meet the following criteria:

- Homeowner owns and occupies the property as their primary residence.
- Property is in Pennsylvania.
- Homeowner has experienced a financial hardship as a result of the COVID-19 pandemic since January 21, 2020, and is seeking assistance with past due mortgage and housing-related expenses. This can include a qualified financial hardship that began before January 21, 2020 and continued after that date.
- Homeowner is at least 30 days past due on the mortgage payments and/or housing-related expenses for which they are requesting PAHAF assistance, except for forward mortgage assistance, for which, as a standalone option, mortgage payments cannot be delinquent to receive funding.
- Household income is equal to or less than 150% area median income (AMI).
- Homeowner's first mortgage must have been, at the time of origination, not greater than the conforming loan limit in effect at the time of loan origination.
- Homeowner has **not** already received or applied for assistance for mortgage payment, mortgage reinstatement, property charges, and/or utility payment from another federal, state, local, nonprofit, or tribal source.

Please visit www.pahaf.org for more information