

March 11, 2024
For Immediate Release

Pennsylvania Homeowner Assistance Fund is reopening on March 18

HARRISBURG, PA – The Pennsylvania Housing Finance Agency today announced that the Pennsylvania Homeowner Assistance Fund will be reopening on Monday, March 18, 2024, to homeowners struggling as a result of pandemic-related financial hardships. PAHAF provides financial assistance to eligible homeowners for mortgage and housing-related expenses to address delinquency and avoid default, foreclosure or displacement from their homes.

Since February 2023, there has been a pause on new applications in effect to allow PHFA to focus on a backlog of applicants as a priority. Now that a majority of pending applications have been processed and an assessment of remaining funds has been made, PHFA is able to reopen the program to eligible new applicants until the remaining monies are exhausted.

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. As of March 7th, 2024, more than 15,500 Pennsylvania households have received over \$205 million, with approximately \$92 million remaining. There is approximately \$42 million encumbered to complete the processing of the pending applications that were transitioned. PHFA estimates that \$48-\$50 million in remaining PAHAF funds will be available to eligible new applicants for pandemic-related mortgage reinstatement, forward mortgage assistance, tax assistance and delinquent utility bills.

Funds will be distributed on a first-come, first-served basis to eligible new applicants until the remaining monies are exhausted with priority given to homeowners facing an imminent adverse action (IAA) such as a notice of foreclosure, sheriff sale or utility shut-off notice. Applicants should understand that submitting an application does not guarantee funding. PHFA has encumbered adequate funds to process the remaining pending applications.

“This announcement fulfills PHFA’s promise to prioritize the backlog of Pennsylvania homeowners who have been waiting for their applications to be processed,” said PHFA Executive Director and CEO Robin Wiessmann. “PHFA is pleased that we are now in a position to reopen PAHAF to homeowners until the balance of funds has been exhausted.”

Interested Pennsylvania homeowners should visit www.pahaf.org for more information, eligibility requirements, and instructions on how to submit their application. If homeowners have questions, they can contact the dedicated PAHAF Call Center at 888-987-2423, Monday through Friday, 8 a.m. to 7 p.m. PHFA is working with its broad network of mortgage lenders, community partners and housing counseling agencies to help notify likely new applicants.

The PAHAF website features a regularly updated [PAHAF dashboard](#) that displays the status of the program by county, including applications submitted, number of households assisted and total disbursements made to date. The amount of money remaining in the fund will be updated on the program dashboard on a weekly basis as applications are processed through the debt-verification stage and expected disbursement amounts are verified.

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 \$17.9 billion of funding for more than 196,750 single-family home mortgage loans, helped fund the construction of 103,328 rental units, distributed approximately \$289 million to support local housing initiatives, and saved the homes of more than 50,860 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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