

Reopening FAQs

1. What is happening?

On March 18, 2024, PHFA will be reopening the pandemic-era PA Homeowner Assistance Fund (PAHAF) to eligible new applicants until the balance of funds has been exhausted.

2. How long will PAHAF remain open?

Funds will be distributed on a first-come, first-served basis to eligible 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. The amount of money remaining in the fund will be updated on a weekly basis as applications are processed through debt-verification and expected disbursement amounts are verified. Applicants should visit the [PAHAF dashboard for updates](#).

3. How will I know if there are enough funds for my submitted application?

The PAHAF applicant portal (Neighborly) provides applicants with the current status of their applications. PAHAF will be monitoring the new applicant requested amounts against the expected amount remaining and when that amount exceeds \$50 million, new applications will still be accepted but will be placed in a “application pause” status (regardless of IAA status). Applicants will receive an email notification verifying the paused status of their application. If additional funds become available, the paused applications will be moved to “application submitted” based on the priority of imminent adverse action status and submitted date. This provides eligible applicants with up-to-date information on their application progress.

Once the remaining PAHAF monies have been exhausted, the fund will be closed. PAHAF will notify homeowners who may have applications pending when the fund is closed.

4. Am I eligible for PAHAF funds?

Minimum eligibility criteria include:

- Homeowner owns and occupies the property as their primary residence.
- Property is in Pennsylvania.
- 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).

- 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.

5. What documentation will I need to provide?

Helpful information can be found at pahaf.org/what-do-i-need-to-apply/ and includes:

- Copy of government-issued photo ID for all homeowner applicants
- Copy of your Social Security or Tax Identification card, OR Submission of income tax related forms such as 1040s, 1099s, etc., showing the last four digits of your Social Security number or your Tax Identification Number
- Proof of current income (such as previous year's Tax Return, W2s, 1099s, etc.)
- Proof of home ownership (e.g., copy of the most recently recorded deed or tax bill)
- Attest to a COVID-related material decrease in income or increase in expenses
- Additional information you feel would be beneficial in explaining your situation

6. If I received PAHAF monies in the past, can I apply again?

Households that received PAHAF monies in the past are **not** eligible to receive funds for the same type of assistance again.

7. Has there been a policy change in what PAHAF monies can be used for and why?

Payments for HOA fees and homeowner insurance are no longer eligible so more of the remaining funds can be focused on the assistance types with the highest demand.

8. How long does assistance take once a person has submitted their application?

There are many factors that impact how long an application might take to be processed, including the type of assistance requested and the debt verification timeframe. Based on recent experience, it may take an average of 90-120 days.

9. My application was part of the backlog, but I did not re-register in the Neighborly system. Am I ineligible for PAHAF assistance?

Even if you did not re-register by the February 23, 2024 deadline, you can reapply to the PAHAF program, but will need to resubmit all documentation and will start the process as a new applicant.

10. Do I have any options other than the Call Center to get answers to my PAHAF questions?

Please email askPAHAF@PAHAF.org.

11. How will Pennsylvanians know the ongoing status of the PAHAF program?

The PAHAF website features a regularly updated [PAHAF dashboard](#) that makes it easy for the public to see the status of the program by county.

12. What if I re-registered but I still haven't heard about my application, how should I proceed?

Applicants can check the status of their application in the Neighborly Portal. They may also inquire with the Call Center at 1-888-987-2423 or email askPAHAF@PAHAF.org with their questions and concerns.

13. Who should I contact if I'm facing foreclosure or a sheriff's sale?

Applicants should email askPAHAF@PAHAF.org advising them of the foreclosure notice or sheriff's sale.

14. How do I get a case manager assigned to my application?

Applications are processed on a first-come, first-served basis with priority focused on applicants with imminent adverse reactions. Case managers are assigned once your application is next in the queue.

15. Is the Neighborly system working effectively at letting people know the status of their application?

The Neighborly Portal provides applicants with the current status of their application and descriptions of status for transparency purposes.

16. What will happen to open applications once all of the funding is depleted?

Once the remaining PAHAF monies have been exhausted, the fund will be closed. PAHAF will notify homeowners who may have applications pending when the fund is closed.