



Homeowners Financial Help Available PAHAF Now Open!

What Is PAHAF?

PAHAF stands for the Pennsylvania Homeowner Assistance Fund. This is a federally funded program to help Pennsylvania homeowners who have been unable to pay their mortgage, taxes, and/or some other household debts because of COVID-19.

How Do I Apply for Help?

You can apply for help in two different ways. You can apply online at <https://pahaf.org> or by telephone at 888-987-2423.

Can I Apply Directly for PAHAF?

Yes, you can apply directly to PAHAF for assistance. You can also get help from NPLS if you live in our service area, so we can help you understand the program and help you with the application, if needed. You must promise to work with the organization that is helping you submit your application, or with PAHAF directly if you are applying by yourself. This means that you must gather certain documents when requested and regularly communicate any problems you have gathering information.

Am I Eligible for Help?

You may be eligible for help if the following sounds like your situation:

- I have experienced a financial hardship after January 21, 2020, **OR** I experienced a financial hardship before January 21, 2020, but that hardship continued after January 21, 2020.
- My income falls into one of these two categories:
 - My income is equal to or less than 150% of the area median income, **OR**
 - My income is 100% of the median income for the United States (\$79,900)You can find the area median incomes here:
https://www.huduser.gov/portal/datasets/il/il2021/select_Geography_haf.odn
- I currently live in the home I am trying to save, and that home is located within Pennsylvania.

If I Qualify, What Kind of Help Could I Receive?

Homeowners may receive money to pay the delinquency and reinstate the mortgage, as well as future payments towards the mortgage. You also may be able to get relief

with delinquent taxes if the delinquency places the homeowner at risk for mortgage foreclosure or displacement from the home. Utility assistance may be available for homeowners with arrears as they apply for other assistance or as an application for utility assistance only.

Maximum Assistance	
Type of Assistance	Maximum Eligibility * (All categories subject to the Total Maximum Assistance limit)
Total Maximum Assistance	\$50,000, inclusive of Utility and Property Charges
Reinstatement of first mortgage	Up to the Total Maximum Assistance
Mortgage reinstatement plus additional future payments	Up to six (6) months of future payments, not to exceed the Total Maximum Assistance inclusive of reinstatement payment <i>Note: You do not have to be delinquent to apply for forward mortgage assistance.</i>
Property charges, including homeowner association fees	\$5,000
Reverse mortgage insurance costs	\$3,000
Delinquent property taxes	\$14,000
Delinquent Utilities	\$10,000

***Note: PAHAF Maximum Assistance limits were increased in Nov. 2022**

What if I Applied for Other Assistance?

You must report other assistance you have received, because you cannot get help from two different funds for the same months. For example, if you received energy assistance, you may not be able to get help with your utilities FOR THE SAME MONTHS under this program. You can apply for help for other months.

This does NOT mean medical assistance or financial assistance outside of those programs meant to pay for your mortgage. So, if you received medical assistance, supplemental nutrition assistance, and Social Security, you could apply for this assistance.

What if I Received Assistance From the Grant Prior to the Increase, Can I Apply for Assistance up to the New Limit?

No. Pennsylvania Homeowner's are currently only eligible to apply for assistance from the grant one (1) time. However, if you have not yet received a payment from the grant, you will be eligible to receive the maximum benefit under the new cap.

NPLS May Be Able To Help

To apply for free legal help in Northeastern PA, please call: 877-953-4250 Monday through Thursday from 9-11:30 a.m. or 1:30-4 p.m. (no Friday hours) or online anytime: www.nplspa.org/what-we-do/get-help/