

## **PA HOMEOWNER ASSISTANCE FUND**

**<https://pahaf.org> - See Website For Qualification Guidelines & Applications**

**(888) 987-2423**

The PAHAF program provides assistance for the following mortgage and house-related expenses to help prevent mortgage delinquencies, default, foreclosure and displacement. The maximum amount of assistance for any homeowner under the PAHA is \$30,000.00 or up to 24 months of assistance. Each type of PAHAF assistance can only be received once per household.

### **Mortgage Reinstatement**

Provides funds to bring a first mortgage current and to pay other housing-related costs, such as taxes and insurance, if included in the mortgage payment, related to a period of forbearance, delinquency, or up to the maximum per household assistance cap of the lesser of \$30,000 or 24 months.

### **Forward Mortgage Payment**

Provides forward mortgage payment assistance for up to 6 months or until the maximum per household assistance cap of the lesser of \$30,000.00 or 24 months is reached. This program element is only available to homeowners who also qualify for mortgage reinstatement assistance and is not available as a standalone option.

### **Property Charges**

Provides funds for past due property taxes, reverse mortgage insurance premiums, homeowner association (HOA) fees, condominium fees, or common charges that put ownership of the property at-risk including mortgage foreclosures and displacement of owners. Maximum assistance falls under the maximum cap of \$30,000.00 or 24 months and

- \$5,000 for delinquent property charges
- \$3,000 for insurance premiums
- \$5,000 for delinquent homeowner/condominium fees

### **Delinquent Utilities**

Provides funds to resolve delinquent payments for utility services, including electric, heating/fuel, water and or sewer bills, particularly for those utility bills where no program currently exists in the Commonwealth, and that there is imminent loss of utility disconnection, liens, possible foreclosure, or homeowner displacement. Utility assistance may be available in combination with mortgage reinstatement and mortgage payment assistance or as a standalone option for homeowners without a mortgage. The maximum utility assistance is capped at 24 months or \$3,000.00.