



**Mortgage and Housing-Related Assistance for
Pennsylvania Homeowners**

BACKGROUND

- American Rescue Plan (ARP) of 2021 created the Homeownership Assistance Fund (HAF)
- \$350M allocated for Pennsylvania with PHFA designated as administering agency (July 1, 2021)
- U.S. Treasury approved Pennsylvania's HAF (PAHAF) plan on January 3, 2022
- PAHAF launched February 1, 2022
- Goal: Assist eligible homeowners *at greatest risk* for mortgage delinquency, default, foreclosure, and displacement

WHAT'S HAPPENING?

1. Transitioning Administration
2. Pause on New Applications

Transition



IEM[®]



Why?

- Ongoing, first-year program assessment
- Leverage PHFA's:
 - Deep knowledge of PA housing market
 - Relationships with mortgage lenders, community partners, housing counseling agencies, and legal service providers
- Better automated software system
- Improve application status transparency for applicants

Transition



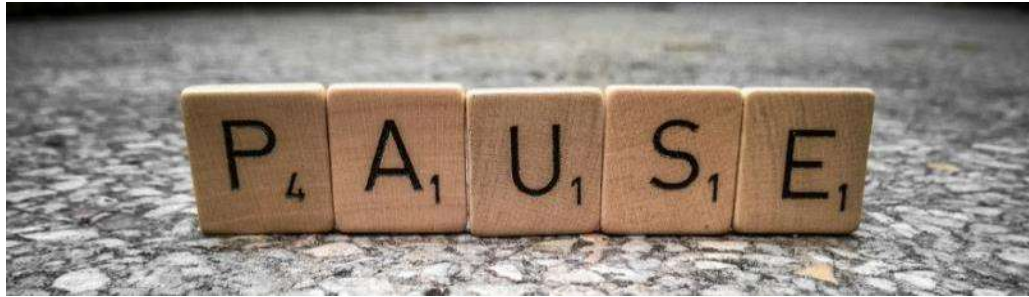
- PHFA staff of 30 dedicated to PAHAF and outside call center of 15 representatives to start
- Approximately 18,000 applications will migrate securely to PHFA for processing
- **Prioritization of Migrated Applications to PHFA**
 - Those in greatest threats to displacement or loss of service
 - Current ACT 91/6/Notice of Foreclosure/Sheriff Sale or shut-off notice
 - In tandem, by application date, starting with the oldest files in the system

Transition



- Applicants will be processed according to a points system considering the IAA and length in the system.
- PHFA to begin contact applicants in batches to register with new software system.
- Once applicants register with the system, they will be encouraged to review applicant, make necessary changes, and submit.
- Once submitted and selected for processing, a case management analyst will be assigned.

Pause on New Applications

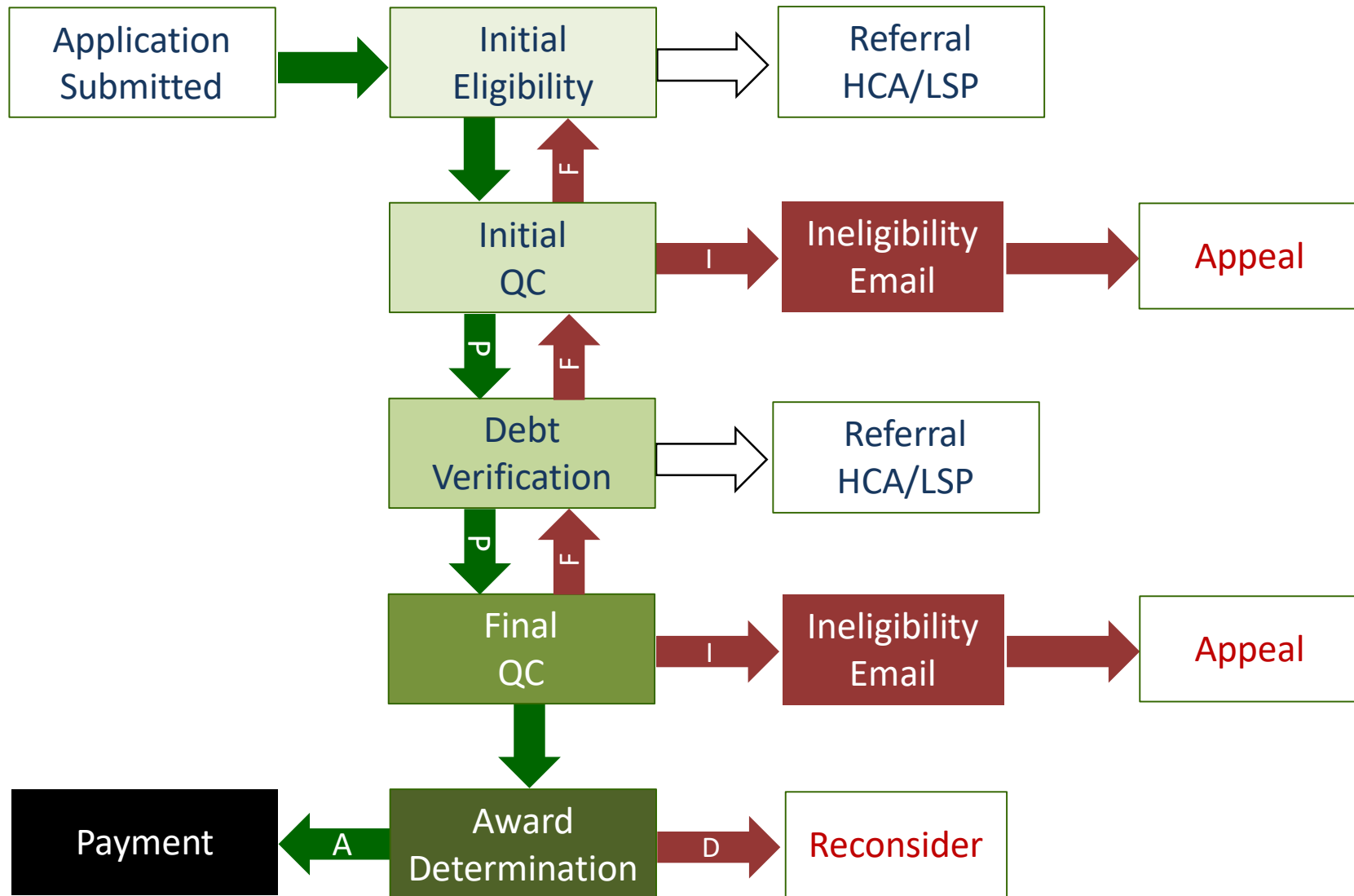


- Effective February 1, 2023
- Allow adequate time for transition of day-to-day operations
- Priority to address applications currently in the system
- Ensure current applications are funded
- Assess remaining funds after current applications processed to determine resuming new applications

VENDOR INFORMATION

1. Application Process Overview
2. Neighborly Registration
3. Program Notes
4. Program Contacts

PAHAF Application Process Overview





Neighborly Software



Sign In

Register

Neighborly Software requires all email addresses be verified prior to account registration. Please provide the email address to be used for Sign In below, and click Send Verification Code to continue.

Email Address

Send verification code

[Data Privacy](#)

<https://portal.neighborlysoftware.com/haf-pa/vendor>

Vendor Profile

Once your account has been registered:

1. Login to the Neighborly applicant portal using same link
2. Complete vendor information
3. Complete payment profile
4. Submit
5. As applications are selected for processing, the debt verification process will begin

Program Notes

1. Utility assistance includes gas, electric, water/sewer, trash, and one-time payment for deliverable fuel.
2. Utility assistance combined maximum of \$10,000 per household.
3. PAHAF will issue Participation Letter on request to applicants passing the initial eligibility program requirements for utility assistance.
4. PAHAF will issue Pledge Letter upon request to utility providers for applicants that have passed debt verification, final QC, and payments in process.

Program Contacts

For assistance with registration or updating your payment profile, contact:

Britt Raess at braess@phfa.org

For questions regarding specific applicants, contact:

servicerask@pahaf.org

PAHAF

Questions?



**Mortgage and Housing-Related Assistance for
Pennsylvania Homeowners**