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WHAT'S HAPPENING NOW?

1. Reopening Assessment
2. Key Changes
3. Program Partners

The slide features a dark blue vertical bar on the left side with the text 'WHAT'S HAPPENING NOW?' written in white, uppercase letters. To the right of this bar is a white area containing a numbered list of three items: '1. Reopening Assessment', '2. Key Changes', and '3. Program Partners'. The slide is framed by a blue border on the right and bottom.

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Reopening Assessment



- Deadline for re-registration was February 23, 2024.
- Approximately 2200 applications in process prior to reopening.
- Estimated funds remaining after current application processed is \$50M.
- Reopening date: March 18, 2024.
- We anticipate accepting applications up to the \$50 million request threshold. After that, applications will be in a “Pause” status, and will only move forward if funds remain.
- Applicants who did not re-register in Neighborly can apply but will have to upload all documentation.

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Key Changes



- In order to focus on assistance of greatest need, assistance with homeowner’s insurance or HOA fees is no longer offered.
- Property tax assistance is limited to years 2022 and earlier; delinquent 2023 taxes not in imminent threat for tax sale until 2025

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Servicers and Vendors



- PAHAF will continue to participate in the R-, U-, and P-programs via the CDF
- Updated matured loan policy: PAHAF will not assist with mortgages that matured prior to January 21, 2020; matured loans after January 21, 2020, that have a balloon payment or deferred payment such as a partial claim due

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Program Partners

- Housing Counseling Agencies**
- Application assistance
 - Loss mitigation options for applicants over-the-cap
 - Coordination with HEMAP applications
 - Assist applicants with developing and action plan

PA Utility Law Project

- Legal Service Providers**
- Application assistance
 - Defend mortgage foreclosures
 - Defend property tax foreclosures
 - Assist with heirs, equitable owner, successor in interest issues
 - Assist with land contracts
 - Assist with bankruptcy
 - Other legal issues

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APPLICATION ASSISTANCE

1. Documentation Required
2. Potential Processing Delays
3. Processing Overview

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Documentation Required

- Government-issued photo ID
- Deed or proof of ownership
- Social Security Number verification
- IRS 1040 for 2022 or 2023 for all household members over the age of 18

All **applicable delinquent** statements, bills, and fees, which could include:

- Mortgage statement
- Utility statement(s)
- Real estate property tax bill(s)

Documents provided within the application portal to complete:

- Third-party authorization
- Homeowner attestation
- Income attestation

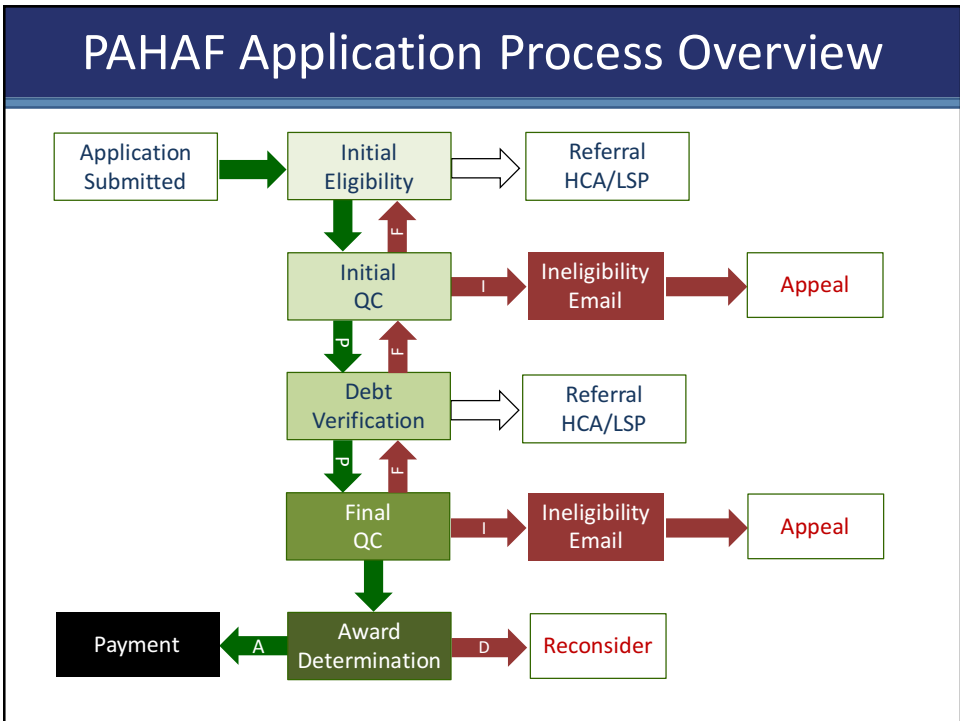
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Potential Processing Delays

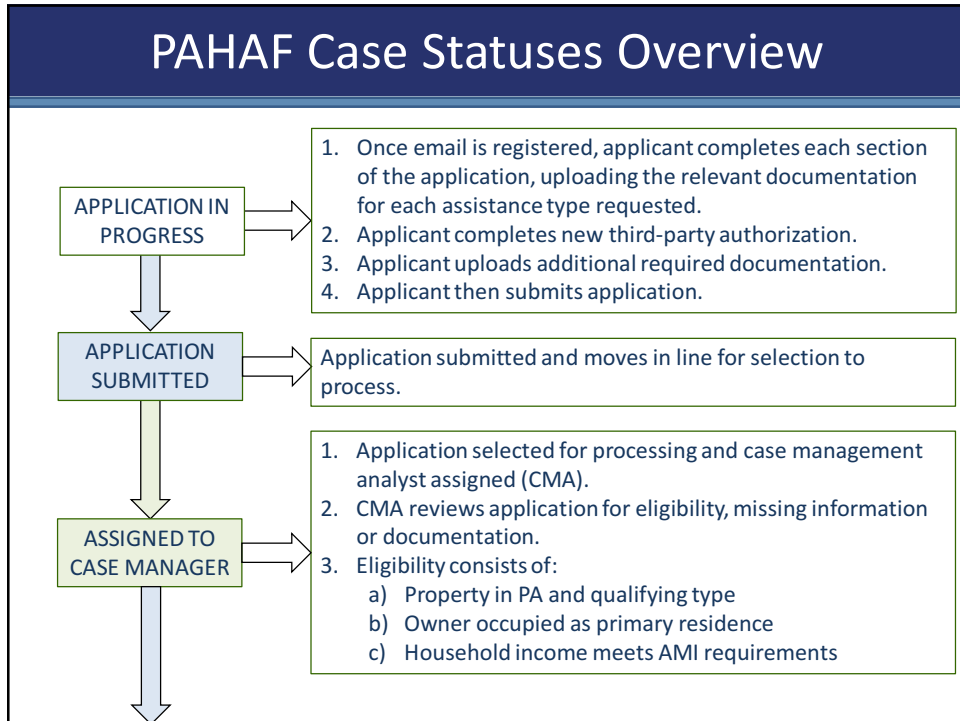
- **Identification:** Applicants did not provide a valid (current) form of government photo ID.
- **Same Name:** Applicant has different name listed on accounts w/out providing Same Name Certification form.
- **Ownership:** Applicant is an equitable owner/heir and did not provide documentation supporting ownership.
- **Bankruptcy:** Applicant is in active bankruptcy and did not provide court approval to participate in PAHAF.
- **Income documentation:** Applicant requested forward mortgage assistance and did not provide current income documentation.
- **Over-the-Cap:** Applicants over the cap must contact lender to initiate loss mitigation options in combination with PAHAF fund.
- **HELOC:** Applicants with home equity lines of credit must provide proof of HELOC closure from the lender.

Applicant(s) must have experienced a COVID-related financial hardship.

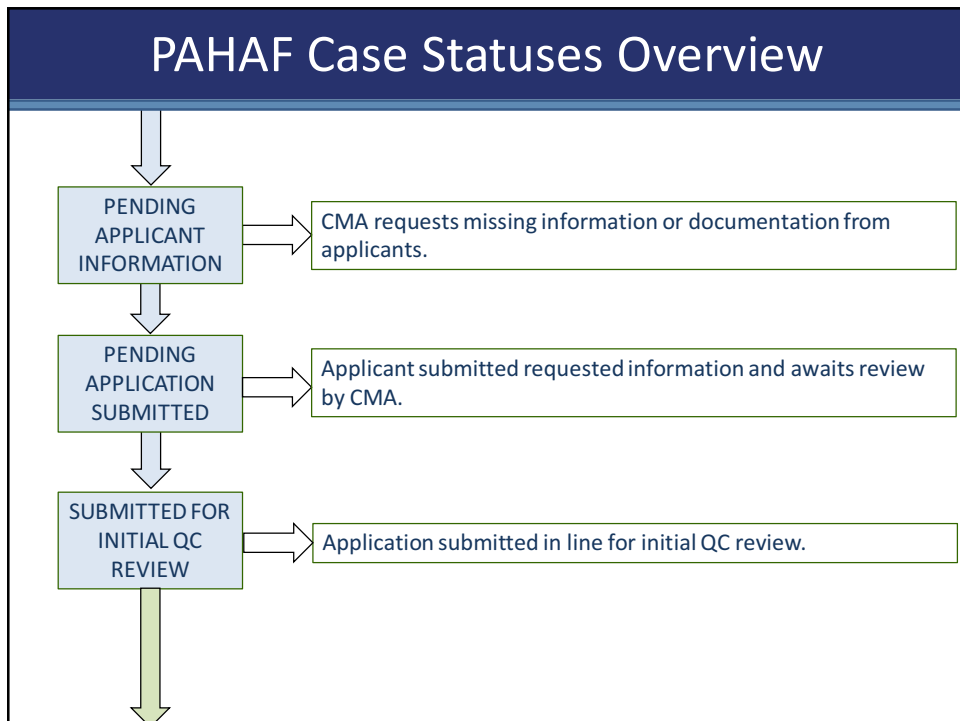
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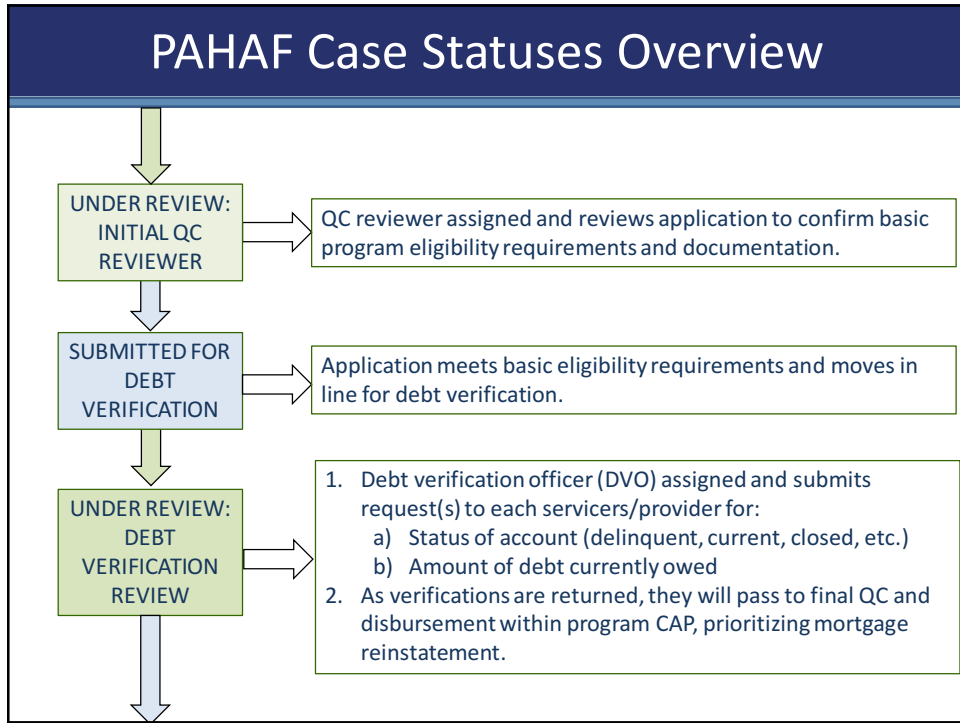
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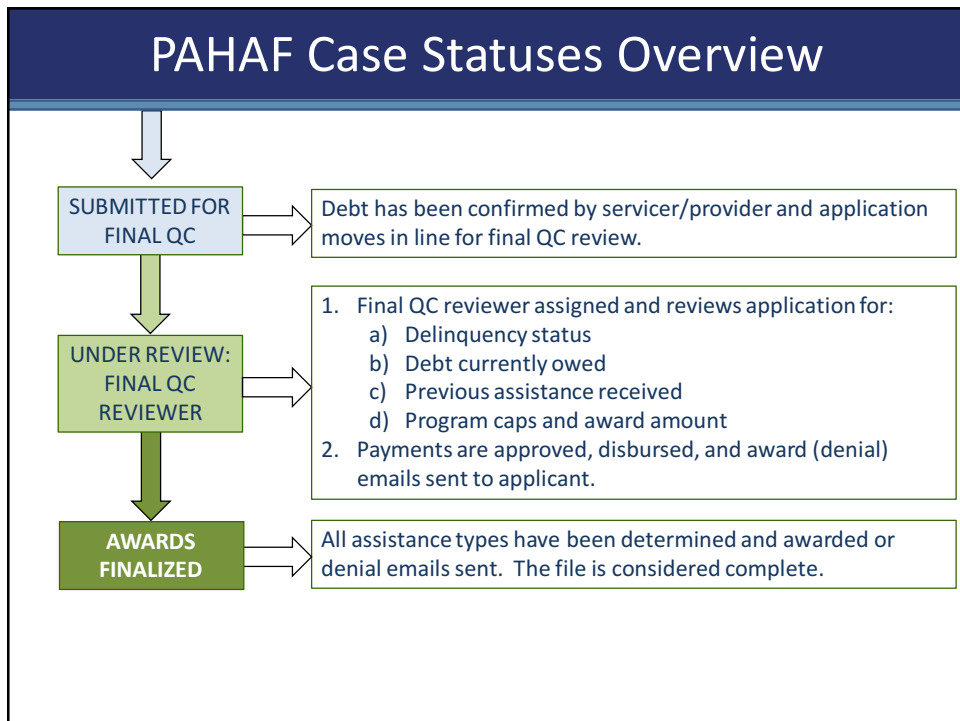
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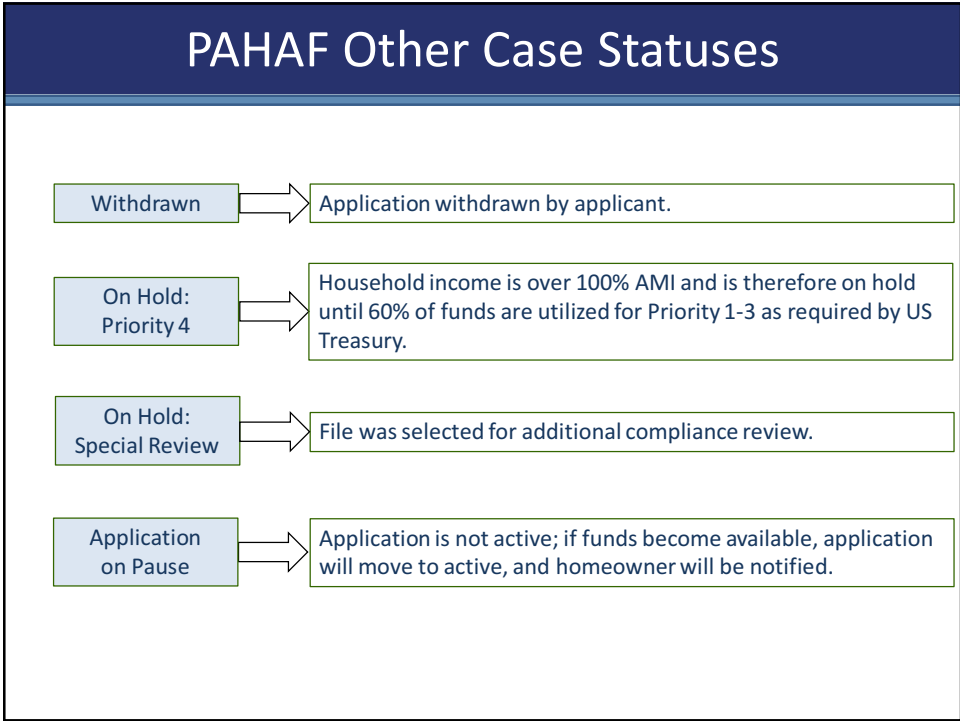
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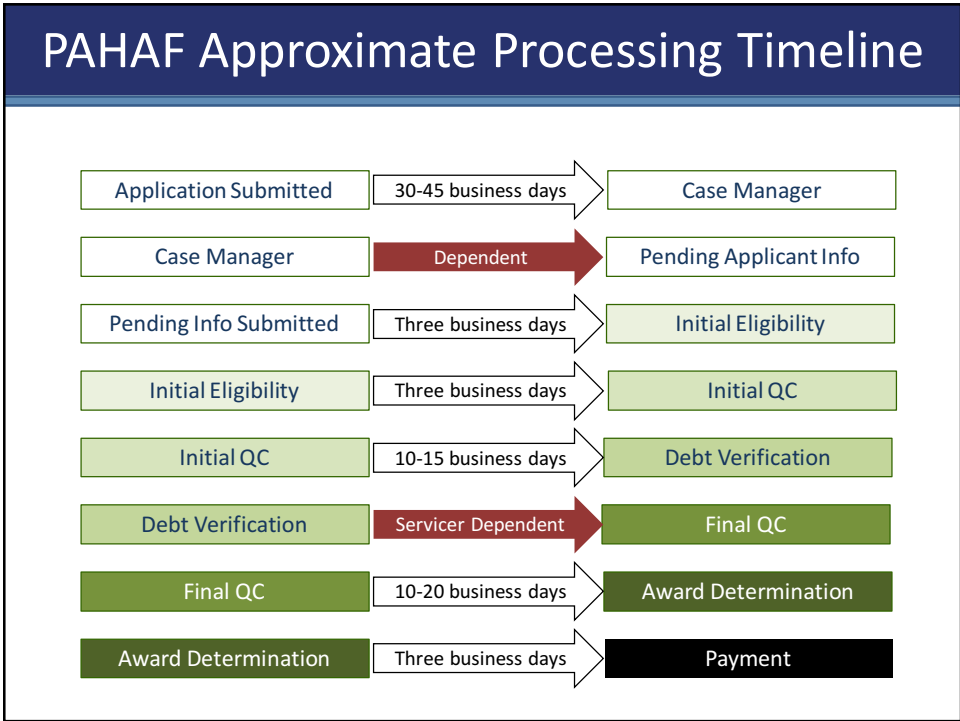
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Servicers and Vendor – Points of Contact



- General inquiries: servicerask@pahaf.org
- Specific disbursement questions can be forwarded to Britt Raess: braess@pahaf.org
- Requests for updates on aging records can be forward to Holly Zugay: hzugay@pahaf.org
- Fraud, waste, and abuse to: afwa@pahaf.org
- Website: www.pahaf.org
- Call Center: 1-888-987-2423
- Neighborly application portal:
<https://portal.neighborlysoftware.com/HAF-PA/Participant>

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Thank you for your effort in
getting assistance to
homeowners in need.

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