

## Pennsylvania Homeowners Assistance Fund (PAHAF) Re-Opening

Utility Stakeholder Meeting, March 26, 2024

### Key Information & FAQ

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➤ **How can a utility/fuel vendor participate in PAHAF?**

All utilities and fuel vendors must register in Neighborly and submit a W-9 to participate as a vendor/servicer in the program.

To register in Neighborly, go to: <https://portal.neighborlysoftware.com/haf-pa/vendor>.

- (1) Register in Neighborly
- (2) Login to the Neighborly portal
- (3) Complete vendor information
- (4) Complete payment profile
- (5) Submit
- (6) As applications are selected for processing, the debt verification process will begin.

Vendors that provide multiple services will need to register for all services individually. For example, if an authority provides sewer, water, and trash, they will need to submit separate registrations for each service.

➤ **Where should utilities/fuel companies direct questions?**

Utilities and fuel vendors should direct questions regarding specific applicants to: [servicerask@pahaf.org](mailto:servicerask@pahaf.org).

For assistance with vendor registration / updating payment profile, contact Britt Raess @ [braess@pahaf.org](mailto:braess@pahaf.org).

➤ **Where should consumers (applicants) direct questions?**

PAHAF applicants should direct questions to: [askpahaf@pahaf.org](mailto:askpahaf@pahaf.org). Or call: 800-987-2423.

➤ **Is PAHAF accepting new applications?**

Yes. The Program began accepting new applications on March 18, 2024.

**Q. What are the eligibility requirements?**

The applicant must

- 1) Own a home in Pennsylvania,
- 2) Occupy the home as a primary residence,
- 3) Have a COVID-related hardship, and
- 4) Make under 150% AMI in income.

➤ **Do 'first round' applicants have to re-apply?**

No. All applications submitted in 2023 will be processed under previous guidelines and funds are already set aside for all who qualify. 2024 applicants are processed first come, first served until funds run out.

➤ **If/when the \$50 million of funding runs out, will utilities be notified?**

Yes. PAHAF will make an announcement once funds are expended. <https://www.pahaf.org> also has a dashboard with program statistic, including funds remaining, that is updated weekly.

➤ **How is PHFA prioritizing pending applications for processing?**

PHFA is prioritizing applications where the applicant is facing an active foreclosure / sheriff sale, then they will move to applications with a pending utility termination.

➤ **Will PHFA continue issuing Participation Letters?**

Yes. PHFA will issue Participation Letters on request for pending applications. A Participation Letter indicates that an applicant was determined to be eligible for grant assistance through the program, pending verification of debts.

➤ **Will PHFA continue issuing Pledge Letters?**

Yes. PHFA will issue a Pledge Letter upon request, once debt has been verified and a payment is in process. Note, however, that PHFA anticipates the length of time between debt verification and payment will be minimal, which may eliminate the need for a Pledge Letter.

➤ **What is the maximum grant amount that an applicant can receive for utility assistance?**

Applicants can receive up to a maximum of \$10,000 toward utility assistance. The *overall* assistance cap is \$50,000 for all types of homeowner assistance. There is no requirement that utility assistance fully resolve the total debt owed for the grant to be issued.

➤ **Does the customer have to owe the utility company money or is this like LIHEAP where they will send money to help even if they are not in debt?**

The program does not pay forward with the exception of 1) forward mortgage payments if the applicant is already up to date with their mortgage payments, and 2) one fuel delivery if the applicant relies on a deliverable fuel like oil or propane.

➤ **How long is the process from start to finish?**

The length of time is variable. PHFA expects to be able to process new applications within 60 days once complete, if they receive timely responses from debt servicers. Any delay in obtaining required documents from applicants and/or delay in response from debt servicers may extend that timeframe.

➤ **If the customer doesn't have or can't find the deed, is it possible to utilize the assessment website for proof of ownership?**

Yes. The applicant can submit public records as proof.

➤ **How is PHFA planning to communicate with utilities to verify debt?**

PHFA is relying on the contact information received from the former third-party administrator. For any new vendors, your requested primary contact information will be collected at the time of vendor

registration. Utilities should reach out to [servicerask@pahaf.org](mailto:servicerask@pahaf.org) if they would like to make changes to that contact information.

➤ **I am working with a consumer with a pending termination. Is there a way to advance their application?**

Yes. Pending applications with an active termination notice are being prioritized for payments, but not before those applicants with a pending sheriff's sale or foreclosure. Applicants with a pending termination should upload that to Neighborly. If the application has already been submitted when they receive a notice, they should contact [askpahaf@pahaf.org](mailto:askpahaf@pahaf.org) or their caseworker if one has been assigned, and provide a copy of their termination notice.

**Note that to process payments, a utility MUST be fully registered in the Neighborly system!** See above (first question) for more information about the steps to register in Neighborly.

➤ **How much funding has been distributed to date?**

Approximately \$210.8 million has been spent of the approximately \$350 million total funding allocated for the program. The dashboard, available here: <https://pahaf.org/program-dashboard> is updated weekly.

➤ **How can a utility be added to the contact list?**

Register in Neighborly, or contact [servicerask@pahaf.org](mailto:servicerask@pahaf.org).

➤ **What debts can/should be included when a utility verifies the total debt?**

Utilities / fuel vendors should verify the **total debt owed** – including any debts deferred through a payment arrangement or customer assistance program. Fees and charges (e.g. lien fees, late fees, reconnection fees) should also be included.

➤ **Would the account balance include any lien pay offs that were placed on the property due to delinquency?**

Yes. Up to the \$10,000 utility assistance threshold, funds can be used to pay off a lien on the property due to utility delinquency.

➤ **Are bankruptcies eligible at all?**

Yes. An applicant in bankruptcy is still eligible for assistance, however, they would need to obtain permission from the bankruptcy court to receive the assistance.

➤ **If debt pre-dates the pandemic, will PAHAF cover the prior debts?**

Yes. PAHAF will pay for the delinquency up to program caps, regardless of the date that delinquency was accrued.

➤ **If an applicant owes more than \$10,000 in debt to utilities, how will the grant amounts to each utility be determined?**

PAHAF will defer to the applicant to distribute payments up to the \$10,000 cap on utility assistance.