

# **United States Department of the Treasury**

**Homeowner Assistance Fund Plan  
Submitted by Pennsylvania Housing Finance Agency (PHFA)**

HAF Grantee Plan Name  
**HAFP-0131**

# United States Department of the Treasury

## Homeowner Assistance Fund Plan For Participants with Allocations \$5 million or Greater

Allocation Amount	\$5 Million or Greater
Submission Date	12/17/2021 1:11 PM
Total Plan Requested Amount	\$350,361,655.00
Record Type	State
Application Record	<a href="#">SLT-0075</a>
HAF Grantee Plan Status (external)	Funded

# Homeowner Needs and Community Engagement

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## **What Quantitative Data Has Informed the Participant's Planning?**

Treasury will assess the extent to which a Participant has, in the course of its HAF planning process, relied on quantitative data, including from community-based organizations or organizations that serve potentially eligible homeowners.

In its HAF planning process, has the Participant obtained quantitative data from mortgage servicers, private data providers, government entities, community-based organizations, or other sources to inform its planning about how to target and best serve eligible homeowners with mortgage delinquencies, defaults, foreclosures?

**Yes**

If yes, please list and, briefly describe each source of quantitative data.

- 1. Home Mortgage Disclosure Act loan level data (2007 to 21019).**
- 2. U.S. Census, American Community Survey (ACS), 5-year Estimates (2015-2019). Homeowner Counts, race/ethnicity, median income, MSAs.**
- 3. Pennsylvania HFA Borrower Records (July 2021).**
- 4. Bureau of Labor Statistics, Local Area Unemployment Numbers, (2020 to Q1 2021).**
- 5. ZIP Code-level Mortgage Analytics and Performance Data (MAPD) compiled by BlackKnight and provided by Federal Reserve Bank of Atlanta (Q1 2021).**
- 6. Federal Reserve Bank of Philadelphia analysis of U.S. Census Longitudinal Employer-Household Dynamics (2018). Census tract level estimates of employment at risk for job loss due to COVID-19.**
- 7. Pennsylvania Utilities Law Project (2021). Number of at-risk accounts and dollar amounts for at-risk accounts for select utility providers in PA – February 2021 and July 2021.**
- 8. Philadelphia Legal Assistance, Foreclosure in Philadelphia (July 2021). Current rates of mortgage and real estate tax foreclosure by neighborhood in Philadelphia.**  
<https://docket.philalegal.org/data/foreclosure-report/>

In its HAF planning process, has the Participant obtained and reviewed quantitative data or studies regarding which demographic segments in its jurisdiction have historically experienced discrimination in the housing or housing finance market?

**No**

In its HAF planning process, has the Participant obtained quantitative data from utility providers or entities charged with assessing and collecting property taxes or relied on quantitative data or studies to inform its planning about how to target and best serve eligible homeowners at risk of displacement due to utility arrearage or tax foreclosure?

**Yes**

If yes, please list and, briefly describe each source of quantitative data.

1. Western Pennsylvania Regional Data Center Allegheny County and City of Philadelphia tax delinquency. List of tax delinquent properties and arrearages.
2. Pennsylvania Utilities Law Project delinquent utility account data. Number of at-risk accounts and dollar amounts for at-risk accounts for select utility providers in PA – February 2021 and July 2021.

In the following text box, please list any source not listed above of quantitative information, including sources of data on the performance of any of the Participant’s previously implemented programs, that the Participant used to inform its HAF planning process, briefly describe how the data informed the Participant’s planning.

- **HEMAP.** HEMAP is a long established state-run program that provides assistance to homeowners with conventional mortgages who are facing foreclosure; PHFA administers HEMAP. The HEMAP mechanism is that servicers send PA Act91 Notices to homeowners at the point where a foreclosure would be filed; the foreclosure cannot be filed until the rights under Act91 are exhausted (i.e., homeowners do not apply for help or they apply for help and are denied). If PHFA approves an application, the lender is brought current and the foreclosure is not filed. These data helped quantify the characteristics of the recent history of Pennsylvanians facing foreclosure as well as the communities within which they lived.
- **PHFA loan servicing portfolio.** Data on PHFA’s loan servicing portfolio was critical to the process because the HAF Pilot was targeted to these homeowners who were delinquent and at risk of foreclosure. Servicing data on these homeowners allowed for a quantification of the degree to which homeowners were behind in their mortgage payments and the total arrearages they had accumulated. These data also allowed for an understanding of delinquency by homeowners’ level of income as well as the communities within which homeowners resided.
- **University of Pennsylvania, Department of City Planning.** In 2019, the University of Pennsylvania, Department of City Planning, was contracted to create a Comprehensive Housing Study for the Commonwealth. This broad reaching analysis of housing needs, supply, demand and policy issues including homeownership, rental, transportation, employment and other critical housing/community development issues. The data was evaluated for each county and resulted in a housing “snapshot/profile” for each county that has helped guide localized housing programs.
- **CFPB Report of the demographics of mortgage borrowers at-risk of displacement as a result of the pandemic.**  
[https://files.consumerfinance.gov/f/documents/cfpb\\_characteristics-mortgage-borrowers-during-co](https://files.consumerfinance.gov/f/documents/cfpb_characteristics-mortgage-borrowers-during-co)

Did the Participant communicate with mortgage servicers regarding the development of its program design?

Yes

Did the Participant communicate with other HAF participants regarding the development of its program design?

Yes

## **How Has Community Engagement and Public Participation Informed the Participant’s Planning?**

Treasury will assess the extent to which a Participant’s assessment of homeowner needs has been informed by and reflects input from organizations and individuals representing eligible homeowners, including any opportunities for public participation in the development of the Participant’s plan. Treasury will pay

particular attention to the extent of the Participant’s engagement with populations that are the subject of statutory targeting requirements.

Has the Participant requested and received input on its HAF planning process from providers of housing counseling services or providers of legal assistance to homeowners facing foreclosure or displacement?

Yes

**Provider information**

If yes, please list such providers, including the providers’ address and website. Please indicate by checking the appropriate box below if the provider’s primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant’s jurisdiction.

<b>Provider Name</b> <b>Provider Address</b> <b>Provider Website</b>	<b>Provider Primarily Serves LMI Households</b>	<b>Provider Addresses Impact of Housing Discrimination</b>
<b>Tenfold</b> 308 East King Street ,Lancaster,Pennsylvania 17602 <a href="https://wearetenfold.org/">https://wearetenfold.org/</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Northwest Counseling Service, Inc.</b> 6521 North Broad Street ,Philadelphia,Pennsylvania 19126 <a href="http://www.nwcsinc.org">http://www.nwcsinc.org</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Southwestern Pennsylvania Legal Aid</b> 10 W. Cherry Avenue ,Washington,Pennsylvania 15301 <a href="https://spla.org/">https://spla.org/</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Pathstone</b> 450 Cleveland Avenue ,Chambersburg,Pennsylvania 17201 <a href="http://www.pathstone.org">http://www.pathstone.org</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Justice at Work</b> 990 Spring Garden Street, Suite 300 ,Philadelphia,Pennsylvania 19123 <a href="https://www.justiceatworklegalaid.org/">https://www.justiceatworklegalaid.org/</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Laurel Legal Services</b> 16 E. Otterman Street ,Greensburg,Pennsylvania 15601 <a href="https://laurellegalservices.org/">https://laurellegalservices.org/</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Housing Transitions</b> 226 East Nittany Avenue ,State College,Pennsylvania 16804 <a href="http://www.housingtransitions.org/housing-found...">http://www.housingtransitions.org/housing-found...</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Intercultural Family Services, Inc.</b> 4225 Chestnut Street ,Philadelphia,Pennsylvania 19104 <a href="http://www.ifsinc.org">http://www.ifsinc.org</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

<b>Southwest Community Development Corporation</b> 6328 Paschall Ave ,Philadelphia,Pennsylvania 19142 <a href="http://www.southwestcdc.org">http://www.southwestcdc.org</a>	✓	<input type="checkbox"/>
<b>Urban League of Pittsburgh</b> 610 Wood Street; 2nd Floor ,Pittsburgh,Pennsylvania 15222 <a href="http://ulpgh.org/">http://ulpgh.org/</a>	✓	<input type="checkbox"/>
<b>United Communities of Southeast Philadelphia</b> 2029 South 8th Street ,Philadelphia,Pennsylvania 19148 <a href="http://www.ucsep.org">http://www.ucsep.org</a>	✓	<input type="checkbox"/>
<b>Advantage Credit Counseling Services, Inc.</b> 2403 Sidney Street ,Pittsburgh,Pennsylvania 15203 <a href="http://www.advantageccs.org">http://www.advantageccs.org</a>	✓	<input type="checkbox"/>
<b>Affordable Housing Centers of PA</b> 846 North Broad Street ,Philadelphia,Pennsylvania 19130 <a href="http://www.ahcopa.org">http://www.ahcopa.org</a>	✓	<input type="checkbox"/>
<b>Blair County Community Action Program</b> 2301 Beale Avenue ,Altoona,Pennsylvania 16601 <a href="http://www.blaircap.org">http://www.blaircap.org</a>	✓	✓
<b>New Kensington Community Development Corp</b> 2771 Ruth Street, Suite 1 ,Philadelphia,Pennsylvania 19134 <a href="http://www.nkcdc.org/">http://www.nkcdc.org/</a>	✓	<input type="checkbox"/>
<b>Urban League of Philadelphia</b> 121 South Broad St; 10th Floor ,Philadelphia,Pennsylvania 19107 <a href="http://www.urbanleaguephila.org">http://www.urbanleaguephila.org</a>	✓	<input type="checkbox"/>
<b>Center for Family Services</b> 213 W Center St ,Meadville,Pennsylvania 16335 <a href="http://www.ctrforfamilyservices.org">http://www.ctrforfamilyservices.org</a>	✓	<input type="checkbox"/>
<b>Mt. Airy CDC</b> 6703 Germantown Avenue, Suite 200 ,Philadelphia,Pennsylvania 19119 <a href="http://www.mtairycdc.org">http://www.mtairycdc.org</a>	✓	<input type="checkbox"/>
<b>Neighborworks Western Pennsylvania</b> 710 Fifth Avenue; Suite 1000 ,Pittsburgh,Pennsylvania 15219 <a href="http://www.neighborworkswpa.org/">http://www.neighborworkswpa.org/</a>	✓	<input type="checkbox"/>
<b>Center in the Park</b> 5818 Germantown Avenue ,Philadelphia,Pennsylvania 19144 <a href="http://www.centerinthepark.org">http://www.centerinthepark.org</a>	✓	<input type="checkbox"/>
<b>BASE, Inc.</b> 447 South Prince Street ,Lancaster,Pennsylvania 17603 <a href="https://baseinc.org/">https://baseinc.org/</a>	✓	<input type="checkbox"/>

<b>Philadelphia Chinatown Development Corporation</b> 301-305 North 9th Street ,Philadelphia,Pennsylvania 19107 <a href="http://chinatown-pcdc.org/">http://chinatown-pcdc.org/</a>	✓	<input type="checkbox"/>
<b>Schuylkill Community Action</b> 225 North Centre Street ,Pottsville,Pennsylvania 17901 <a href="https://schuylkillcommunityaction.com/">https://schuylkillcommunityaction.com/</a>	✓	✓
<b>Asociación Puertorriqueños en Marcha, Inc.</b> 1900 North 9th St ,Philadelphia,Pennsylvania 19122 <a href="http://www.apmphila.org">http://www.apmphila.org</a>	✓	<input type="checkbox"/>
<b>Philadelphia Legal Assistance</b> 718 Arch Street, Suite 300N ,Philadelphia,Pennsylvania 19106 <a href="https://philalegal.org/">https://philalegal.org/</a>	✓	✓
<b>Clarifi</b> 1635 Market Street, Suite 510 ,Philadelphia` ,Pennsylvania 19103 <a href="http://www.clarifi.org">http://www.clarifi.org</a>	✓	<input type="checkbox"/>
<b>Chester Community Improvement Project</b> 23 E. 5th St. 2nd Floor ,Chester,Pennsylvania 19013 <a href="http://www.cciphousing.org/">http://www.cciphousing.org/</a>	✓	<input type="checkbox"/>
<b>North Penn Legal Services</b> 559 Main Street, Suite 200 ,Bethlehem,Pennsylvania 18018 <a href="https://www.nplspa.org/">https://www.nplspa.org/</a>	✓	✓
<b>Trehab</b> 36 Public Avenue ,Montrose,Pennsylvania 18801 <a href="http://www.trehab.org">http://www.trehab.org</a>	✓	✓
<b>Willissae''s Agency For Vision and Empowerment (WAVE)</b> 134 South Highland Avenue, Suite 6 ,Pittsburgh,Pennsylvania 15206 <a href="http://www.waveoflife.org">http://www.waveoflife.org</a>	✓	<input type="checkbox"/>
<b>Pennsylvania Utility Law Project</b> 118 Locust Street ,Harrisburg,Pennsylvania 17101 <a href="https://www.rhls.org/utilities/pulp/">https://www.rhls.org/utilities/pulp/</a>	✓	✓
<b>Unemployment Information Center</b> 112 North Broad Street; 11th Floor ,Philadelphia,Pennsylvania 19102 <a href="http://www.philaup.org">http://www.philaup.org</a>	✓	<input type="checkbox"/>
<b>Urban League of Pittsburgh</b> 610 Wood Street; 2nd Floor ,Pittsburg,Pennsylvania 15222 <a href="http://ulpgh.org/">http://ulpgh.org/</a>	✓	<input type="checkbox"/>
<b>Genesis Housing</b> 1430 DeKalb Street; Suite 2020 ,Norristown,Pennsylvania 19401 <a href="http://genesishousing.org/">http://genesishousing.org/</a>	✓	<input type="checkbox"/>

<b>Cumberland County Housing and Redevelopment Authorities</b> 114 North Hanover Street ,Carlisle,Pennsylvania 17013 <a href="http://www.cchra.com">http://www.cchra.com</a>	✓	<input type="checkbox"/>
<b>Grace Neighborhood Development Corporation</b> 5221 Oxford Avenue ,Philadelphia,Pennsylvania 19124 <a href="http://www.gndchca.com/">http://www.gndchca.com/</a>	✓	<input type="checkbox"/>
<b>Pennsylvania Institutional Law Project</b> 718 Arch Street, Suite 304 ,Philadelphahia,Pennsylvania 19106 <a href="https://pailp.org/">https://pailp.org/</a>	✓	✓
<b>St. Martin Center, Inc.</b> 1701 Parade St ,Erie,Pennsylvania 16503 <a href="http://www.stmartincenter.org">http://www.stmartincenter.org</a>	✓	<input type="checkbox"/>
<b>Housing Opportunities of Beaver County</b> 282 East End Avenue ,Beaver,Pennsylvania 15009 <a href="http://www.hobcinfo.org">http://www.hobcinfo.org</a>	✓	<input type="checkbox"/>
<b>Congreso De Latinos Unidos, Inc.</b> 216 West Somerset Street ,Philadelphia,Pennsylvania 19133 <a href="http://www.congreso.net/">http://www.congreso.net/</a>	✓	<input type="checkbox"/>
<b>Philadelphia Council for Community Advancement</b> 2042-48 Arch Street ,Philadelphia,Pennsylvania 19103 <a href="http://www.pccahousing.org">http://www.pccahousing.org</a>	✓	<input type="checkbox"/>
<b>Warren-Forest Counties Economic Opportunity Council</b> 1209 Pennsylvania Ave ,Warren,Pennsylvania 16365 <a href="https://wfeoc.org">https://wfeoc.org</a>	✓	✓
<b>Neighborhood Legal Services</b> 928 Penn Avenue ,Pittsburgh,Pennsylvania 15222 <a href="https://www.nlsa.us/">https://www.nlsa.us/</a>	✓	✓
<b>Northwestern Legal Services</b> 1001 State Street, Suite 700 ,Erie,Pennsylvania 16501 <a href="https://www.nwls.org/">https://www.nwls.org/</a>	✓	✓
<b>Liberty Resources</b> 112 North 8th Street, Suite 600 ,Philadelphia,Pennsylvania 19106 <a href="http://www.libertyresources.org">http://www.libertyresources.org</a>	✓	<input type="checkbox"/>
<b>MidPenn Legal Services</b> 213-A North Front Street ,Harrisburg,Pennsylvania 17101 <a href="https://www.midpenn.org/">https://www.midpenn.org/</a>	✓	✓
<b>Media Fellowship House</b> 302 S Jackson Street ,Media,Pennsylvania 19063 <a href="http://www.mediafellowshiphouse.org/">http://www.mediafellowshiphouse.org/</a>	✓	<input type="checkbox"/>



<b>Community Legal Services</b> 1424 Chestnut Street ,Philadelphia,Pennsylvania 19102 <a href="https://clsphila.org/">https://clsphila.org/</a>	✓	✓
<b>Temporary Housing Foundation</b> 226 East Nittany Avenue ,State College,Pennsylvania 16804 <a href="http://www.housingtransitions.org/housing-found...">http://www.housingtransitions.org/housing-found...</a>	✓	<input type="checkbox"/>
<b>Pennsylvania Interfaith Community Programs Inc</b> 40 East High Street ,Gettysburg,Pennsylvania 17325 <a href="https://www.adamscha.org/picpi">https://www.adamscha.org/picpi</a>	✓	<input type="checkbox"/>
<b>Legal Aid of Southeastern Pennsylvania</b> 151 W. Marshall Street, Building 1 ,Norristown,Pennsylvania 19401 <a href="https://www.lasp.org/">https://www.lasp.org/</a>	✓	✓
<b>Norris Square Community Alliance</b> 174 Diamond Street ,Philadelphia,Pennsylvania 19122 <a href="http://www.nscaphila.org">http://www.nscaphila.org</a>	✓	<input type="checkbox"/>
<b>Greater Erie Community Action Committee</b> 18 West Ninth Street ,Erie,Pennsylvania 16501 <a href="http://www.gecac.org">http://www.gecac.org</a>	✓	✓
<b>Housing Partnership of Chester County</b> 41 W Lancaster Ave ,Downington,Pennsylvania 19335 <a href="http://housingpartnershipcc.com">http://housingpartnershipcc.com</a>	✓	<input type="checkbox"/>
<b>Butler County Homeownership Program</b> 114 Woody Drive ,Butler,Pennsylvania 16001 <a href="http://www.housingauthority.com/homeownership-p...">http://www.housingauthority.com/homeownership-p...</a>	✓	<input type="checkbox"/>
<b>Community Progress Council, Inc.</b> 226 East College Avenue ,York,Pennsylvania 17403 <a href="http://yorkcpc.org/">http://yorkcpc.org/</a>	✓	✓
<b>Action-Housing</b> 611 William Penn Place; Suite 800 ,Pittsburgh,Pennsylvania 15219 <a href="http://www.actionhousing.org">http://www.actionhousing.org</a>	✓	<input type="checkbox"/>
<b>Community Action Partnership of Mercer County</b> 75 South Dock Street ,Sharon,Pennsylvania 16146 <a href="http://www.capmercerc.org/">http://www.capmercerc.org/</a>	✓	✓
<b>Blueprints</b> 150 West Beau Street, Suite 304 ,Washington,Pennsylvania 15301 <a href="http://www.myblueprints.org">http://www.myblueprints.org</a>	✓	✓
<b>Credit Counseling Center</b> 832 Second Street Pike ,Richboro,Pennsylvania 18954 <a href="http://www.creditcounselingcenter.org">http://www.creditcounselingcenter.org</a>	✓	<input type="checkbox"/>

<b>Greater Philadelphia Asian Social Service Center</b> 4943 North 5th Street ,Philadelphia,Pennsylvania 19120 <a href="http://www.gpasspa.org">http://www.gpasspa.org</a>	✓	<input type="checkbox"/>
<b>Greater Philadelphia Asian Social Service Center</b> 4943 North 5th Street ,Philadelphia,Pennsylvania 19120 <a href="http://www.gpasspa.org">http://www.gpasspa.org</a>	✓	<input type="checkbox"/>
<b>ESPERANZA</b> 4261 North 5th Street ,Philadlephia,Pennsylvania 19133 <a href="http://www.esperanza.us">http://www.esperanza.us</a>	✓	<input type="checkbox"/>
<b>Community Justice Project</b> 118 Locust Street ,Philadelphia,Pennsylvania 17101 <a href="https://www.communityjusticeproject.org/">https://www.communityjusticeproject.org/</a>	✓	✓
<b>Berks Community Action Program, Inc.</b> 645 Penn Street, 3rd Floor ,Reading,Pennsylvania 19601 <a href="http://www.bcapberks.org">http://www.bcapberks.org</a>	✓	✓
<b>Pennsylvania Health Law Project</b> 123 Chestnut Street, Suite 400 ,Philadelphia,Pennsylvania 19106 <a href="https://www.phlp.org/en/">https://www.phlp.org/en/</a>	✓	✓
<b>Neighborhood Housing Services Greater Berks, Inc.</b> 213 North 5th Street; Suite 1030 ,Reading,Pennsylvania 19601 <a href="http://www.nhsgreaterberks.org">http://www.nhsgreaterberks.org</a>	✓	<input type="checkbox"/>
<b>Mon Valley Initiative</b> 305 East Eighth Avenue ,Homestead,Pennsylvania 15120 <a href="http://www.monvalleyinitiative.com">http://www.monvalleyinitiative.com</a>	✓	<input type="checkbox"/>
<b>Fayette County Community Action Agency, Inc.</b> 140 N Beeson Ave ,Uniontown,Pennsylvania 15401 <a href="http://www.fccaa.org">http://www.fccaa.org</a>	✓	✓
<b>Community Action Committee of the Lehigh Valley</b> 1337 East 5th Street ,Bethlehem,Pennsylvania 18015 <a href="http://www.caclv.org">http://www.caclv.org</a>	✓	✓
<b>NeighborWorks Northeastern PA</b> 815 Smith Avenue ,Scranton,Pennsylvania 18504 <a href="http://www.nwnepa.org">http://www.nwnepa.org</a>	✓	<input type="checkbox"/>
<b>Westmoreland Community Action</b> 226 South Maple Avenue ,Greensburg,Pennsylvania 15601 <a href="http://westmorelandca.org/">http://westmorelandca.org/</a>	✓	✓
<b>Bucks County Housing Group</b> 626 Jacksonville Road, Suite 140 ,Warminster,Pennsylvania 18974 <a href="http://www.bchg.org/">http://www.bchg.org/</a>	✓	<input type="checkbox"/>

<b>Regional Housing Legal Services</b> 2 Easton Road ,Glenside,Pennsylvania 19038 <a href="https://www.rhls.org/">https://www.rhls.org/</a>	✓	✓
<b>Commission on Economic Opportunity</b> 165 Amber Lane ,Wilkes-Barre,Pennsylvania 18702 <a href="http://www.ceopeoplehelpingpeople.org">http://www.ceopeoplehelpingpeople.org</a>	✓	✓
<b>American Credit Counseling Institute</b> 603 Swede Street ,Norristown,Pennsylvania 19401 <a href="http://www.americancci.org">http://www.americancci.org</a>	✓	<input type="checkbox"/>
<b>West Oak Lane Community Development Corporation</b> 1624 East Wadsworth Avenue ,Philadelphia,Pennsylvania 19150 <a href="http://www.westoaklanecdc.org">http://www.westoaklanecdc.org</a>	✓	<input type="checkbox"/>
<b>HACE F/K/A Hispanic Association of Contractors and Enterprises</b> 167 West Allegheny Avenue ,Philadelphia,Pennsylvania 19140 <a href="http://www.hacecdc.org">http://www.hacecdc.org</a>	✓	<input type="checkbox"/>

Has the Participant requested and received input regarding its HAF planning process from community-based organizations or organizations that serve potentially eligible homeowners?

Yes

### Community Information

If yes, please list such organizations, including the providers' address and website if available. Please indicate by checking the appropriate box below if the provider's primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant's jurisdiction.

<b>Organization Name</b> <b>Organization Address</b> <b>Organization Website</b>	<b>Organization Primarily Serves LMI Households</b>	<b>Provider Addresses Impact of Housing Discrimination</b>
<b>Adams County Housing Authority</b> 40 East High Street, Gettysburg, Pennsylvania 17325 <a href="https://www.adamscha.org/">https://www.adamscha.org/</a>	✓	<input type="checkbox"/>
<b>Office of Councilman Green</b> City Hall, Room 594, Philadelphia, Pennsylvania 19107 <a href="https://phlcouncil.com/derekgreen/">https://phlcouncil.com/derekgreen/</a>	✓	<input type="checkbox"/>
<b>Ceiba</b> 174 Diamond Street, Philadelphia, Pennsylvania 19122 <a href="https://www.ceibaphiladelphia.org/">https://www.ceibaphiladelphia.org/</a>	✓	✓

<b>Community Charities LLC</b> 10 North 3rd Street, Pottsville, Pennsylvania 17901 <a href="http://NONE">http://NONE</a>	✓	<input type="checkbox"/>
<b>United Neighborhood Centers of North Eastern PA</b> 425 Alder Street, Scranton, Pennsylvania 18505 <a href="https://www.uncnepa.org/">https://www.uncnepa.org/</a>	✓	✓
<b>State College Community Land Trust</b> 1315 South Allen Street, Unit 306, State College, Pennsylvania 16801 <a href="http://www.scclandtrust.org/">http://www.scclandtrust.org/</a>	✓	<input type="checkbox"/>
<b>Chester County DCD</b> 313 West Market Street, West Chester, Pennsylvania 19380 <a href="https://www.chesco.org/204/Community-Development">https://www.chesco.org/204/Community-Development</a>	✓	✓
<b>County of Berks</b> 633 Court Street, Reading, Pennsylvania 19601 <a href="http://www.co.berks.pa.us">http://www.co.berks.pa.us</a>	✓	<input type="checkbox"/>
<b>PA Association of Realtors</b> 500 North 12th Street, Lemoyne, Pennsylvania 17043 <a href="https://www.parealtors.org/">https://www.parealtors.org/</a>	✓	<input type="checkbox"/>
<b>Senator Tim Kearney</b> 130 South State Road, Ste. 101, Springfield, Pennsylvania 19064 <a href="https://www.senatorkearney.com/">https://www.senatorkearney.com/</a>	✓	<input type="checkbox"/>
<b>The Reinvestment Fund</b> 1700 Market Street, Philadelphia, Pennsylvania 19104 <a href="https://www.reinvestment.com/">https://www.reinvestment.com/</a>	✓	✓
<b>STEP, Inc.</b> 2138 Lincoln Street, Williamsport, Pennsylvania 17701 <a href="http://www.stepcorp.org">http://www.stepcorp.org</a>	✓	✓
<b>Our West Bayfront</b> 404 West 8th Street, Erie, Pennsylvania 16507 <a href="https://ourwestbayfront.org/">https://ourwestbayfront.org/</a>	✓	<input type="checkbox"/>
<b>Community Action Association of Pennsylvania (CAAP)</b> 222 Pine Street, Harrisburg, Pennsylvania 17101 <a href="https://www.thecaap.org/">https://www.thecaap.org/</a>	✓	✓
<b>The Energy Association of PA*</b> 800 North 3rd Street, Harrisburg, Pennsylvania 17102 <a href="https://www.energypa.org/">https://www.energypa.org/</a>	✓	<input type="checkbox"/>
<b>United Way of Pennsylvania</b> 20 Erford Road, Ste. 215, Lemoyne, Pennsylvania 17043 <a href="https://www.uwp.org/">https://www.uwp.org/</a>	✓	<input type="checkbox"/>

<b>Lower Merion Narbeth League of Women Voters</b> PO Box 233, Ardmore, Pennsylvania 19003 <a href="http://www.lwv1mn.org">http://www.lwv1mn.org</a>	✓	<input type="checkbox"/>
<b>Redevelopment Authority of the City of Erie</b> 626 State Street, Erie, Pennsylvania 16507 <a href="https://www.redeveloperie.org/">https://www.redeveloperie.org/</a>	✓	<input type="checkbox"/>
<b>Housing Authority of the City of Pittsburgh</b> 200 Ross Street, Pittsburg, Pennsylvania 15219 <a href="https://hacp.org/">https://hacp.org/</a>	✓	<input type="checkbox"/>
<b>Chester County DCD</b> 313 West Market Street, West Chester, Pennsylvania 19380 <a href="https://www.chesco.org/204/Community-Development">https://www.chesco.org/204/Community-Development</a>	✓	✓
<b>PA Public Utility Commission</b> 400 North Street, Harrisburg, Pennsylvania 17120 <a href="https://www.puc.pa.gov/">https://www.puc.pa.gov/</a>	✓	<input type="checkbox"/>
<b>Philadelphia Association of Community Development Corporations</b> 1315 Walnut Street, Ste. 1600, Philadelphia, Pennsylvania 19107 <a href="https://pacdc.org/">https://pacdc.org/</a>	✓	✓
<b>Habitat for Humanity of the Greater Harrisburg Area</b> 4109 Derry Street, 1st Floor, Harrisburg, Pennsylvania 17109 <a href="https://harrisburghabitat.org/">https://harrisburghabitat.org/</a>	✓	<input type="checkbox"/>
<b>Expert Community Care Management</b> 1601 Sassafras Street, Erie, Pennsylvania 16502 <a href="https://www.eccm.org/">https://www.eccm.org/</a>	✓	<input type="checkbox"/>
<b>Centre County United Way</b> 126 West Pine Grove Road, Pine Grove Mills, Pennsylvania 16868 <a href="https://www.ccunitedway.org/">https://www.ccunitedway.org/</a>	✓	<input type="checkbox"/>
<b>Columbia County Housing Authority</b> 700 Sawmill Road, Ste. 101, Bloomsburg, Pennsylvania 17815 <a href="https://www.cchrpa.org/">https://www.cchrpa.org/</a>	✓	✓
<b>AGAPE</b> 19 East 7th Street, Bloomsburg, Pennsylvania 17815 <a href="https://www.agapelovefromabove.org/">https://www.agapelovefromabove.org/</a>	✓	<input type="checkbox"/>
<b>Centre County Adult Services</b> 3500 East College Avenue, Ste. 120, State College, Pennsylvania 16801 <a href="https://centrecountypa.gov/308/Adult-Services">https://centrecountypa.gov/308/Adult-Services</a>	✓	✓
<b>Borough of State College</b> 243 South Allen Street, State College, Pennsylvania 16801 <a href="https://www.statecollegepa.us/">https://www.statecollegepa.us/</a>	✓	✓

<b>Center for Community Action</b> 195 Drive In Lane, Everett, Pennsylvania 15537 <a href="https://www.centerforcommunityaction.org/">https://www.centerforcommunityaction.org/</a>	✓	✓
<b>Merakey</b> 4700 Wissahickon Avenue, Philadelphia, Pennsylvania 19144 <a href="https://www.merakey.org/">https://www.merakey.org/</a>	✓	<input type="checkbox"/>
<b>Housing Alliance of PA</b> 309 Florence Avenue, Apt. 914N, Jenkintown, Pennsylvania 15219 <a href="https://housingalliancepa.org/">https://housingalliancepa.org/</a>	✓	<input type="checkbox"/>
<b>SEDA Council of Governments</b> 201 Furnace Road, Lewisburg, Pennsylvania 17837 <a href="https://seda-cog.org/">https://seda-cog.org/</a>	✓	✓
<b>CREATE Lab, Carnegie Mellon University</b> 5000 Forbes Avenue, Carnegie Mellon University, Pittsburgh, Pennsylvania 15213 <a href="https://www.cmucreatelab.org/home">https://www.cmucreatelab.org/home</a>	✓	<input type="checkbox"/>
<b>Indiana County Dept. of Human Services</b> 300 Indian Springs Road, Ste. 203, Indiana, Pennsylvania 15701 <a href="https://www.humanservices-countyofindiana.org/">https://www.humanservices-countyofindiana.org/</a>	✓	<input type="checkbox"/>
<b>County of Blair Dept of Social Services</b> 423 Allegheny Street, Ste. 411B, Hollidaysburg, Pennsylvania 16648 <a href="http://www.dss.blairco.org/">http://www.dss.blairco.org/</a>	✓	<input type="checkbox"/>
<b>Temporary Housing Foundation</b> 217 East Nittany Avenue, State College, Pennsylvania 16801 <a href="https://housingtransitions.org/housing-foundation/">https://housingtransitions.org/housing-foundation/</a>	✓	<input type="checkbox"/>
<b>Urban Affairs Coalition</b> 1207 Chestnut Street, Philadelphia, Pennsylvania 19107 <a href="https://uac.org/">https://uac.org/</a>	✓	<input type="checkbox"/>
<b>York County Human Services</b> 110 West Market Street, Ste. 401, York, Pennsylvania 17401 <a href="https://yorkcountypa.gov/county-human-services....">https://yorkcountypa.gov/county-human-services....</a>	✓	<input type="checkbox"/>
<b>PA Save Our Home Coalition*</b> 112 North Broad Street, 11th Floor, Philadelphia, Pennsylvania 19102 <a href="https://www.facebook.com/PASaveOurHomes">https://www.facebook.com/PASaveOurHomes</a>	✓	<input type="checkbox"/>
<b>Philadelphia Federal Reserve</b> Ten Independence Mall, Philadelphia, Pennsylvania 19106 <a href="https://www.philadelphiafed.org/">https://www.philadelphiafed.org/</a>	✓	✓
<b>Narberth Community Food Bank</b> 201 Sabine Avenue, Narbeth, Pennsylvania 19072 <a href="https://narberthcommunityfoodbank.org/">https://narberthcommunityfoodbank.org/</a>	✓	<input type="checkbox"/>

<b>South Central Assembly</b> 582 East Front Street, Marietta, Pennsylvania 17547 <a href="http://www.southcentralassembly.org/">http://www.southcentralassembly.org/</a>	✓	✓
<b>Heritage Realty Group Inc.</b> 1023 Benner Pike, State College, Pennsylvania 16801 <a href="http://www.heritagerealtystatecollege.com">http://www.heritagerealtystatecollege.com</a>	✓	<input type="checkbox"/>
<b>Lawrence County Community Action</b> 241 Grant Street, New Castle, Pennsylvania 16101 <a href="https://lccap.org/">https://lccap.org/</a>	✓	✓
<b>Centre County Government</b> 420 Holmes Street, Bellefonte, Pennsylvania 16823 <a href="https://centrecountypa.gov/">https://centrecountypa.gov/</a>	✓	✓
<b>Affordable Housing Advocates</b> 3 Rathton Road, York, Pennsylvania 17403 <a href="https://ahadvocates.org/">https://ahadvocates.org/</a>	✓	<input type="checkbox"/>
<b>Habitat for Humanity of Greater Centre County</b> 1155 Zion Road, Bellefonte, Pennsylvania 16823 <a href="https://habitatgcc.org/">https://habitatgcc.org/</a>	✓	<input type="checkbox"/>
<b>United Way of Lackawanna and Wayne Counties</b> 615 Jefferson Avenue, #304, Scranton, Pennsylvania 18510 <a href="https://www.uwlc.net/">https://www.uwlc.net/</a>	✓	<input type="checkbox"/>
<b>Tableland Services, Inc</b> 535 East Main Street, Somerset, Pennsylvania 15501 <a href="http://www.capfsc.org/">http://www.capfsc.org/</a>	✓	✓
<b>York Habitat for Humanity</b> 33 South Seward Street, York, Pennsylvania 17404 <a href="https://www.yorkhabitat.org/">https://www.yorkhabitat.org/</a>	✓	<input type="checkbox"/>
<b>Centre County Housing and Land Trust</b> 1315 South Allen Street, Unit 306, State College, Pennsylvania 16801 <a href="http://www.cchlt.org/">http://www.cchlt.org/</a>	✓	<input type="checkbox"/>
<b>County of Perry</b> 2 East Main Street, New Bloomfield, Pennsylvania 17086 <a href="https://perryco.org/">https://perryco.org/</a>	✓	<input type="checkbox"/>
<b>Philadelphia Housing Development Corporation</b> 1234 Market Street, 17th Floor, Philadelphia, Pennsylvania 19107 <a href="https://phdcphila.org/">https://phdcphila.org/</a>	✓	✓
<b>Servants to All</b> 4 South Centre Street, Pottsville, Pennsylvania 17901 <a href="https://www.servantstoall.org/">https://www.servantstoall.org/</a>	✓	<input type="checkbox"/>

<b>South Hills Interfaith Movement</b> 5301 Park Avenue, Pittsburgh, Pennsylvania 15227 <a href="https://shimcares.org/">https://shimcares.org/</a>	✓	<input type="checkbox"/>
<b>City of Sharon</b> 155 West Connelly Boulevard, Sharon, Pennsylvania 17654 <a href="https://www.cityofsharon.net/">https://www.cityofsharon.net/</a>	✓	✓
<b>Erie County Department of Human Services</b> 154 West Ninth Street, Erie, Pennsylvania 16501 <a href="https://eriecountypa.gov/departments/human-serv...">https://eriecountypa.gov/departments/human-serv...</a>	✓	<input type="checkbox"/>
<b>United Way of Erie County</b> 650 East Avenue, 3200, Erie, Pennsylvania 16503 <a href="https://www.unitedwayerie.org/">https://www.unitedwayerie.org/</a>	✓	<input type="checkbox"/>
<b>The HOME Foundation</b> 226 East Nittany Avenue, 2nd Floor, State College, Pennsylvania 16801 <a href="https://thehomefoundationcc.org/">https://thehomefoundationcc.org/</a>	✓	<input type="checkbox"/>
<b>Spanish American Civic Association</b> 545 Pershing Avenue, Lancaster, Pennsylvania 17602 <a href="http://www.sacapa.org">http://www.sacapa.org</a>	✓	<input type="checkbox"/>
<b>Monroe County Fiscal Office</b> One Quaker Plaza, Room 204, Stroudsburg, Pennsylvania 18360 <a href="http://www.monroecountypa.gov/Dept/Fiscal/Pages...">http://www.monroecountypa.gov/Dept/Fiscal/Pages...</a>	✓	✓
<b>PA Association of County Human Service Administrators</b> 2789 Old Post Road, Harrisburg, Pennsylvania 17110 <a href="http://www.pachsa.org">http://www.pachsa.org</a>	✓	<input type="checkbox"/>
<b>United Way of Greater Phila &amp; Southern NJ</b> 1800 JFK Boulevard, Ste. 1200, Philadelphia, Pennsylvania 19103 <a href="https://unitedforimpact.org/">https://unitedforimpact.org/</a>	✓	<input type="checkbox"/>
<b>County Commissioners Association of PA</b> 2789 Old Post Road, Harrisburg, Pennsylvania 17110 <a href="https://www.pacounties.org/">https://www.pacounties.org/</a>	✓	<input type="checkbox"/>
<b>Fayette County Redevelopment Authority</b> 86 West Main Street, Uniontown, Pennsylvania 15401 <a href="https://www.racfpa.org/">https://www.racfpa.org/</a>	✓	<input type="checkbox"/>
<b>Wesley Family Services</b> 1045 4th Avenue, New Kensington, Pennsylvania 15068 <a href="https://wfspa.org/">https://wfspa.org/</a>	✓	<input type="checkbox"/>
<b>Central Susquehanna Opportunities</b> Two East Arch Street, Shamokin, Pennsylvania 17872 <a href="https://www.csocares.org/">https://www.csocares.org/</a>	✓	✓



<b>New Cumberland Borough</b> 1120 Market Street, New Cumberland, Pennsylvania 17070 <a href="https://newcumberlandborough.com/">https://newcumberlandborough.com/</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>PA Department of Banking and Securities</b> 17 North Second Street, Ste. 1300, Harrisburg, Pennsylvania 17101 <a href="https://www.dobs.pa.gov">https://www.dobs.pa.gov</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Pocono Mountains United Way</b> 301 McConnell Street, Stroudsburg, Pennsylvania 18360 <a href="https://poconounitedway.org/">https://poconounitedway.org/</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Hill District Consensus Group</b> 1835 Centre Avenue, Pittsburg, Pennsylvania 15219 <a href="https://www.hdcg.org/">https://www.hdcg.org/</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>PA Dept of Human Services</b> 625 Forster Street, Harrisburg, Pennsylvania 17120 <a href="https://www.dhs.pa.gov">https://www.dhs.pa.gov</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Fair Housing Rights Center in Southeastern Pennsylvania and Lakeside Global Inst</b> 444 North 3rd Street, Ste. 110, Philadelphia, Pennsylvania 19123 <a href="http://fairhousingrights.org/">http://fairhousingrights.org/</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Has the Participant consulted with localities or tribal governments (cities, counties, or rural communities) in its jurisdiction regarding the needs of eligible homeowners in its jurisdiction?

**Yes**

Has the Participant provided an opportunity for public input regarding its HAF Plan through public hearings or published materials?

**Yes**

If yes, please indicate whether a proposed or draft plan was published, please describe where details about the comment solicitation were posted, for how long, in what languages, and whether any efforts were made to make the posting accessible to persons with disabilities or individuals without reliable internet access.

**PHFA held multiple public meetings in July 2021 with target audiences including PA Legal Service Providers as well as HUD and Neighborworks Housing Counseling Service Providers. In addition, PHFA held two statewide hearings (September 8 and 14) via virtual public meeting format. PHFA partnered with 19 community and government agencies, with a particular focus on including organizations that coordinate services for socially disadvantaged homeowners, to encourage their local program partners and constituents to attend the hearing and provide feedback. PHFA leveraged the ability of community agencies and organizations in publicizing these meetings. Further, public meetings were advertised on the PHFA HAF web page <https://www.phfa.org/haf/> and publication of public notices. The draft plan was published at <https://www.phfa.org/forms/haf/pahaf-draft-plan.pdf>. A public comment period was open from September 11, 2021 to October 11, 2021.**

## **How Will the Participant Continue to Assess the Needs of Eligible Homeowners?**

Treasury anticipates that an ongoing process of assessing the needs of eligible homeowners will help address the needs of potentially eligible homeowners as economic conditions change over time.

Does the Participant plan to update its assessment of community needs within the next year to determine whether its HAF program design should be updated to address changing needs of potentially eligible homeowners?

**Yes**

What additional data would be helpful to the Participant as it seeks to assess homeowner needs over time?

- **Monthly data from servicers on loan delinquency**
- **Data related to utility delinquency for homeowners from utility companies**
- **Data related to property tax delinquency**
- **Data from community partners related to mortgage delinquency, default, and other challenges faced by socially disadvantaged homeowners**
- **Effectiveness of marketing and communication strategy**
- **Data on second mortgages**
- **Sheriff sale and tax foreclosure from local municipalities**
- **Data on unemployment claims**

# Program Design

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## **What are the Program Design Elements Through Which the Participant Will Deliver HAF Assistance to Eligible Homeowners?**

A program design element is a specific activity or program, which is consistent with a qualified expense category, under which a Participant will disburse HAF funds in accordance with the HAF Plan. Please note that multiple program design elements may fit under a single qualified expense category; for example, a mortgage assistance program that has different terms for federally backed mortgages and manufactured-home mortgages may constitute two separate program design elements, for which case the Participant provides a separate term sheet or other description for each program design element.

HAF participants must have at least one program design element intended to reduce mortgage delinquency among targeted populations. Treasury encourages HAF participants to consider program design elements that address homeownership preservation for targeted populations in areas where there is a sustained trend of increasing property taxes or utility costs, including for households that do not have mortgages.

Please identify each qualified expense category in which the Participant will offer a program design element by checking the boxes below.

- mortgage payment assistance
- mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity
- payment assistance for homeowner's utilities, including electric, gas, home energy, and water
- payment assistance for homeowner's insurance, flood insurance, and mortgage insurance
- payment assistance for delinquent property taxes to prevent homeowner tax foreclosures
- payment assistance for down payment assistance loans provided by nonprofit or government entities
- financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default
- facilitating mortgage interest rate reductions
- payment assistance for homeowner's internet service, including broadband internet access service, as defined in 47 CFR 8.1(b)
- payment assistance for homeowner's association fees or liens, condominium association fees, or common charges
- measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home or assistance to enable households to receive clear title to their properties

For each program design element that the Participant will offer, the Participant is required to upload a term sheet or other description, that, at a minimum, provides the following information regarding that program design element. Term sheets for all of Participant’s HAF programs may be uploaded together as one document.

Title	Upload Date
PA HAF Term Sheets 11 10	11/10/2021 3:22 PM
PAHAF Responses to Treasury Feedback for Approval Final 12-17	12/17/2021 1:03 PM
PAHAF PLAN FINAL 10.18.21	11/10/2021 9:32 PM

A HAF participant may elect to revise its HAF Plan over time to add or subtract program design elements. Does the Participant anticipate adding additional program design elements to this HAF Plan within one year of this submission?

**No**

Treasury has provided sample term sheets to assist HAF participants in developing their HAF plans. Participants may use these sample term sheets, in whole or in part, as part of their submission. To the extent the Participant intends to structure the program differently with respect to significant program terms described in the Sample Term Sheets, Treasury will, in the course of its review of the HAF Plan, request a justification for how the alternate approach will further the objectives of the HAF, including targeting and prioritization requirements. In the chart below, the HAF Participant may provide a justification for significant deviations from the terms described in the sample term sheets upon initial submittal. (optional for initial submission)

Program Design Element	Deviation from sample terms	Justification
No Significant Deviations	N/A	N/A

### Documentation of Homeowner Income

Homeowners are eligible to receive amounts allocated to a HAF participant under the HAF only if they have incomes equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater. In addition, not less than 60% of amounts made available to each HAF participant must be used for qualified expenses that assist homeowners having incomes equal to or less than 100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater. The HAF guidance describes permissible ways for HAF participants to determine homeowner income.

Under the HAF guidance, one permissible approach for determining income is for (1) the household to provide a written attestation as to household income and (2) the HAF participant to use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household’s geographic area. Will the Participant allow income to be determined in this way?

**Yes**

If yes, please describe the fact-specific proxy or proxies to be used for the income determination.

**The program will use an income attestation that includes attestation of income for all household members aged 18 years or older coupled with a fact specific proxy for household income. The proxy will rely on the median income for homeowners within the borrower's census tract, using geospatial data sources. Any borrower attesting to income within program income limits and living in a census tract where the median income for homeowners is equal to or below the county median income for homeowners will be presumed to meet program income qualification.**

Under the HAF guidance, HAF participants may provide waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by homeowners; in these cases, the HAF participant is still responsible for making the required determination regarding household income and documenting that determination. Will the Participant allow applicants to request such waivers or exceptions?

Yes

### **Eligible Mortgage Types**

Please indicate which of the following mortgage types are eligible to be assisted under one or more of the Participant's program design elements.

- First Mortgages
- Reverse Mortgages (Home Equity Conversion Mortgages, Single-Purposes Reverse Mortgages, or Proprietary Reverse Mortgages)
- Contracts for Deed or Land Contract (if it is a credit transaction secured by a consensual security interest in a dwelling)
- Second Mortgages
- Loans Secured by Manufactured Housing (secured by real estate or dwelling)

If the Participant excludes any of the forgoing mortgage types from one or more program design elements, explain the exclusion.

**Second mortgages have been excluded to preserve funding for homeowners whose first mortgage is delinquent. PHFA will evaluate data over the term of the program to determine if an adjustment to this policy is needed.**

### **How Will the Participant Target HAF Resources Consistent with Statutory Requirements?**

The Participant must describe how it will target HAF resources in accordance with the HAF guidance. Targeting strategies are affirmative efforts to inform, encourage the participation of, and facilitate access to resources for targeted households, including by offering multiple intake formats, engaging with nonprofit organizations (e.g., housing counselors or legal services organizations) to provide additional pathways into the program, and providing community outreach, partnerships with housing counseling agencies or legal aid organizations, or other educational services that are aligned with the HAF participant's program design, in a manner that is culturally and linguistically relevant to the targeted communities.

## Defining Socially Disadvantaged Individual

Please describe the process the Participant will use to determine whether a homeowner is a “socially disadvantaged individual” as defined in the HAF guidance.

**PHFA will use the most recent definition of socially disadvantaged provided by the Treasury in the August 2, 2021 HAF Guidance. PHFA will permit Treasury’s priority for socially disadvantaged individuals to be satisfied by any household member, rather than by only the applicant themselves. In the absence of clear Treasury Guidance to the contrary, this broader and more inclusive application of the socially disadvantaged individual definition appears to be consistent with the overall goals of the HAF program. The PHFA pre-screening or application process will collect applicant responses and data points to compare against the attributes of the Treasury Socially Disadvantaged definition to make a determination about socially disadvantaged classification.**

## Public Communications

Will the Participant engage in a public communications campaign to raise awareness among targeted populations about the availability of HAF resources, in media such as television, newspapers, online media, or social media?

**Yes**

If yes, please indicate whether the public communications campaign will include communications that primarily target the following populations:

- Homeowners earning less than 100% of area median income
- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3)
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land
- homeowners in persistent poverty counties;
- individual with limited English proficiency

Please indicate in which languages, in addition to English, public communications to targeted populations will be undertaken:

**Spanish**

## Outreach

Will the Participant engage in outreach through partnerships with organizations that focus primarily on serving homeowners earning incomes below 100% of area median income or socially disadvantaged individuals and that have the capacity to engage targeted communities in a culturally and linguistically relevant manner to encourage the submission of applications for HAF resources from targeted populations?

**Yes**

If yes, please indicate whether the community outreach efforts will include partnerships with organizations that primarily target the following populations:

- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3) individual with limited English proficiency;
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land;
- homeowners that reside in persistent poverty counties;
- individual with limited English proficiency.

### Housing Counseling and Legal Services

Will the Participant facilitate access for eligible households to housing counseling or legal services?

**Yes**

If yes, please identify below the providers of housing counseling or legal services that have indicated to the Participant that they are willing and able to support homeowners receiving assistance under the Participant's HAF programs.

<b>Provider Name Provider Address Provider Website</b>	<b>Provider Primarily Serves LMI Households</b>	<b>Provider Addresses Impact of Housing Discrimination</b>
<b>MidPenn Legal Services</b> 213-A North Front Street , Harrisburg, Pennsylvania 17101 <a href="https://www.midpenn.org/">https://www.midpenn.org/</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Blueprints</b> 150 West Beau Street, Suite 304 , Washington, Pennsylvania 15301 <a href="http://www.myblueprints.org">http://www.myblueprints.org</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Community Action Committee of the Lehigh Valley</b> 1337 East 5th Street , Bethlehem, Pennsylvania 18015 <a href="http://www.caclv.org">http://www.caclv.org</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Credit Counseling Center</b> 832 Second Street Pike , Richboro, Pennsylvania 18954 <a href="http://www.creditcounselingcenter.org">http://www.creditcounselingcenter.org</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Cumberland County Housing and Redevelopment Authorities</b> 114 North Hanover Street , Carlisle, Pennsylvania 17013 <a href="http://www.cchra.com">http://www.cchra.com</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

<b>Community Legal Services</b> 1424 Chestnut Street , Philadelphia, Pennsylvania 19102 <a href="https://clsphila.org/">https://clsphila.org/</a>	✓	✓
<b>North Penn Legal Services</b> 559 Main Street, Suite 200 , Bethlehem, Pennsylvania 18018 <a href="https://www.nplspa.org/">https://www.nplspa.org/</a>	✓	✓
<b>Regional Housing Legal Services</b> 2 Easton Road , Glenside, Pennsylvania 19038 <a href="https://www.rhls.org/">https://www.rhls.org/</a>	✓	✓
<b>Action-Housing</b> 611 William Penn Place; Suite 800 , Pittsburgh, Pennsylvania 15219 <a href="http://www.actionhousing.org">http://www.actionhousing.org</a>	✓	<input type="checkbox"/>
<b>Northwestern Legal Services</b> 1001 State Street, Suite 700 , Erie, Pennsylvania 16501 <a href="https://www.nwls.org/">https://www.nwls.org/</a>	✓	✓
<b>Bucks County Housing Group</b> 626 Jacksonville Road, Suite 140 , Warminster, Pennsylvania 18974 <a href="http://www.bchg.org/">http://www.bchg.org/</a>	✓	<input type="checkbox"/>
<b>Intercultural Family Services, Inc.</b> 4225 Chestnut Street , Philadelphia, Pennsylvania 19104 <a href="http://www.ifsinc.org">http://www.ifsinc.org</a>	✓	<input type="checkbox"/>
<b>Community Justice Project</b> 118 Locust Street , Harrisburg, Pennsylvania 17101 <a href="https://www.communityjusticeproject.org/">https://www.communityjusticeproject.org/</a>	✓	✓
<b>Legal Aid of Southeastern Pennsylvania</b> 151 W. Marshall Street, Building 1 , Norristown, Pennsylvania 19401 <a href="https://www.lasp.org/">https://www.lasp.org/</a>	✓	✓
<b>Neighborhood Legal Services</b> 928 Penn Avenue , Pittsburgh, Pennsylvania 15222 <a href="https://www.nlsa.us/">https://www.nlsa.us/</a>	✓	✓
<b>Community Action Partnership of Mercer County</b> 75 South Dock Street , Sharon, Pennsylvania 16146 <a href="http://www.capmercerc.org/">http://www.capmercerc.org/</a>	✓	✓
<b>Congreso De Latinos Unidos, Inc.</b> 216 West Somerset Street , Philadelphia, Pennsylvania 19133 <a href="http://www.congreso.net/">http://www.congreso.net/</a>	✓	<input type="checkbox"/>
<b>Affordable Housing Centers of PA</b> 846 North Broad Street , Philadelphia, Pennsylvania 19130 <a href="http://www.ahcopa.org">http://www.ahcopa.org</a>	✓	<input type="checkbox"/>



<b>Center in the Park</b> 5818 Germantown Avenue , Philadelphia, Pennsylvania 19144 <a href="http://www.centerinthepark.org">http://www.centerinthepark.org</a>	✓	<input type="checkbox"/>
<b>Fayette County Community Action Agency, Inc.</b> 140 N Beeson Ave , Uniontown, Pennsylvania 15401 <a href="http://www.fccaa.org">http://www.fccaa.org</a>	✓	✓
<b>Housing Opportunities of Beaver County</b> 282 East End Avenue , Beaver, Pennsylvania 15009 <a href="http://www.hobcinfo.org">http://www.hobcinfo.org</a>	✓	<input type="checkbox"/>
<b>Philadelphia Council for Community Advancement</b> 2042-48 Arch Street , Philadelphia, Pennsylvania 19103 <a href="http://www.pccahousing.org">http://www.pccahousing.org</a>	✓	<input type="checkbox"/>
<b>Grace Neighborhood Development Corporation</b> 5221 Oxford Avenue , Philadelphia, Pennsylvania 19124 <a href="http://www.gndchca.com/">http://www.gndchca.com/</a>	✓	<input type="checkbox"/>
<b>Willissae's Agency For Vision and Empowerment (WAVE)</b> 134 South Highland Avenue, Suite 6 , Pittsburgh, Pennsylvania 15206 <a href="http://www.waveoflife.org">http://www.waveoflife.org</a>	✓	<input type="checkbox"/>
<b>BASE, Inc.</b> 447 South Prince Street , Philadelphia, Pennsylvania 17603 <a href="https://baseinc.org/">https://baseinc.org/</a>	✓	<input type="checkbox"/>
<b>Center for Family Services</b> 213 W Center St , Meadville, Pennsylvania 16335 <a href="http://www.ctrforfamilyservices.org">http://www.ctrforfamilyservices.org</a>	✓	<input type="checkbox"/>
<b>Housing Transitions</b> 226 East Nittany Avenue , State College, Pennsylvania 16804 <a href="http://www.housingtransitions.org/housing-found...">http://www.housingtransitions.org/housing-found...</a>	✓	<input type="checkbox"/>
<b>United Communities Southeast Philadelphia</b> 2029 South 8th Street , Philadelphia, Pennsylvania 19148 <a href="http://www.ucsep.org">http://www.ucsep.org</a>	✓	<input type="checkbox"/>
<b>Warren-Forest Counties Economic Opportunity Council</b> 1209 Pennsylvania Ave , Warren, Pennsylvania 16365 <a href="https://wfeoc.org">https://wfeoc.org</a>	✓	✓
<b>American Credit Counseling Institute</b> 603 Swede Street , Philadelphia, Pennsylvania 19401 <a href="http://www.americancci.org">http://www.americancci.org</a>	✓	<input type="checkbox"/>
<b>Pennsylvania Health Law Project</b> 123 Chestnut Street, Suite 400 , Philadelphia, Pennsylvania 19106 <a href="https://www.phlp.org/en/">https://www.phlp.org/en/</a>	✓	✓

<b>Pennsylvania Utility Law Project</b> 118 Locust Street , Harrisburg, Pennsylvania 17101 <a href="https://www.rhls.org/utilities/pulp/">https://www.rhls.org/utilities/pulp/</a>	✓	✓
<b>Mon Valley Initiative</b> 305 East Eighth Avenue , Homestead, Pennsylvania 15120 <a href="http://www.monvalleyinitiative.com">http://www.monvalleyinitiative.com</a>	✓	<input type="checkbox"/>
<b>Neighborhood Housing Services Greater Berks, Inc.</b> 213 North 5th Street; Suite 1030 , Reading, Pennsylvania 19061 <a href="http://www.nhsgreaterberks.org">http://www.nhsgreaterberks.org</a>	✓	<input type="checkbox"/>
<b>Philadelphia Chinatown Development Corporation</b> 301-305 North 9th Street , Philadelphia, Pennsylvania 19107 <a href="http://chinatown-pcdc.org/">http://chinatown-pcdc.org/</a>	✓	<input type="checkbox"/>
<b>Justice At Work</b> 990 Spring Garden Street, Suite 300 , Philadelphia, Pennsylvania 19123 <a href="https://www.justiceatworklegalaid.org/">https://www.justiceatworklegalaid.org/</a>	✓	✓
<b>Neighborworks Western Pennsylvania</b> 710 Fifth Avenue; Suite 1000 , Pittsburgh, Pennsylvania 15219 <a href="http://www.neighborworkswpa.org">http://www.neighborworkswpa.org</a>	✓	<input type="checkbox"/>
<b>Asociación Puertorriqueños en Marcha, Inc.</b> 1900 North 9th St , Philadelphia, Pennsylvania 19122 <a href="http://www.apmphila.org">http://www.apmphila.org</a>	✓	<input type="checkbox"/>
<b>Commission on Economic Opportunity</b> 165 Amber Lane , Wilkes-Barre, Pennsylvania 18702 <a href="http://www.ceopeoplehelpingpeople.org">http://www.ceopeoplehelpingpeople.org</a>	✓	✓
<b>Tenfold</b> 308 East King Street , Lancaster, Pennsylvania 17602 <a href="https://wearetenfold.org/">https://wearetenfold.org/</a>	✓	✓
<b>Unemployment Information Center</b> 112 North Broad Street; 11th Floor , Philadelphia, Pennsylvania 19102 <a href="http://www.philaup.org">http://www.philaup.org</a>	✓	<input type="checkbox"/>
<b>West Oak Lane Community Development Corporation</b> 1624 East Wadsworth Avenue , Philadelphia, Pennsylvania 19150 <a href="http://www.westoaklanecdc.org">http://www.westoaklanecdc.org</a>	✓	<input type="checkbox"/>
<b>HACE F/K/A Hispanic Association of Contractors and Enterprises</b> 167 West Allegheny Avenue , Philadelphia, Pennsylvania 19140 <a href="http://www.hacecdc.org">http://www.hacecdc.org</a>	✓	<input type="checkbox"/>
<b>Liberty Resources</b> 112 North 8th Street, Suite 600 , Philadelphia, Pennsylvania 19106 <a href="http://www.libertyresources.org">http://www.libertyresources.org</a>	✓	<input type="checkbox"/>

<b>Pennsylvania Institutional Law Project</b> 718 Arch Street, Suite 304 , Philadelphia, Pennsylvania 19106 <a href="https://pailp.org/">https://pailp.org/</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Philadelphia Legal Assistance</b> 718 Arch Street, Suite 300N , Philadelphia, Pennsylvania 19106 <a href="https://philalegal.org/">https://philalegal.org/</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Southwestern Pennsylvania Legal Aid</b> 10 W. Cherry Avenue , Washington, Pennsylvania 15301 <a href="https://spla.org/">https://spla.org/</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Media Fellowship House</b> 302 S Jackson Street , Media, Pennsylvania 19063 <a href="http://www.mediafellowshiphouse.org/">http://www.mediafellowshiphouse.org/</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>NeighborWorks Northeastern PA</b> 815 Smith Avenue , Scranton, Pennsylvania 18504 <a href="http://www.nwnepa.org">http://www.nwnepa.org</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>New Kensington Community Development Corp</b> 2771 Ruth Street, Suite 1 , Philadelphia, Pennsylvania 19134 <a href="http://www.nkcdc.org/">http://www.nkcdc.org/</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Northwest Counseling Service, Inc.</b> 6521 North Broad Street , Philadelphia, Pennsylvania 19126 <a href="http://www.nwcsinc.org">http://www.nwcsinc.org</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Urban League of Philadelphia</b> 121 South Broad St; 10th Floor , Philadelphia, Pennsylvania 19107 <a href="http://www.urbanleaguephila.org">http://www.urbanleaguephila.org</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Laurel Legal Services</b> 16 E. Otterman Street , Greensburg, Pennsylvania 15601 <a href="https://laurellegalservices.org/">https://laurellegalservices.org/</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Clarifi</b> 1635 Market Street, Suite 510 , Philadelphia, Pennsylvania 19103 <a href="http://www.clarifi.org">http://www.clarifi.org</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Norris Square Community Alliance</b> 174 Diamond Street , Philadelphia, Pennsylvania 19122 <a href="http://www.nscaphila.org">http://www.nscaphila.org</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Greater Philadelphia Asian Social Service Center</b> 4943 North 5th Street , Philadelphia, Pennsylvania 19120 <a href="http://www.gpasspa.org">http://www.gpasspa.org</a>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Schuylkill Community Action</b> 225 North Centre Street , Pottsville, Pennsylvania 17901 <a href="https://schuylkillcommunityaction.com">https://schuylkillcommunityaction.com</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

<b>Unemployment Information Center</b> 112 North Broad Street; 11th Floor , Philadelphia, Pennsylvania 19102 <a href="http://www.philaup.org">http://www.philaup.org</a>	✓	<input type="checkbox"/>
<b>Advantage Credit Counseling Services, Inc.</b> 2403 Sidney Street , Pittsburgh, Pennsylvania 15203 <a href="http://www.advantageccs.org">http://www.advantageccs.org</a>	✓	<input type="checkbox"/>
<b>Berks Community Action Program, Inc.</b> 645 Penn Street, 3rd Floor , Reading, Pennsylvania 19601 <a href="http://www.bcapberks.org/">http://www.bcapberks.org/</a>	✓	✓
<b>Mt. Airy CDC</b> 6703 Germantown Avenue, Suite 200 , Philadelphia, Pennsylvania 19119 <a href="http://www.mtairycdc.org">http://www.mtairycdc.org</a>	✓	<input type="checkbox"/>
<b>Community Progress Council, Inc.</b> 226 East College Avenue , York, Pennsylvania 17403 <a href="http://yorkepc.org/">http://yorkepc.org/</a>	✓	✓

### Targeting specific groups of homeowners

Will the Participant conduct outreach specifically tailored to target potentially eligible households that:

- ✓ have mortgages or mortgage assistance contracts held or backed by the Participant?
- ✓ have mortgages backed by any of the following agencies: Federal Housing Administration; Department of Veterans Affairs; U.S. Department of Agriculture?
- ✓ have privately held mortgages?

### **What Efforts will be Made to Address Barriers to HAF Program Participation for Potentially Eligible Homeowners, Including Those with Limited English Proficiency or Who are Disabled?**

Targeted outreach may be needed to reach homeowners who are likely to experience barriers to access, including persons with limited English proficiency and those with disabilities.

Indicate all of the languages, in addition to English, in which the Participant's HAF application and other program documents will be made available.

#### **Spanish**

Will the Participant's HAF applications and other program documents be provided in forms that are accessible to persons with disabilities?

**Yes**

## Performance Goals

Treasury will consider the goals and benchmarks the Participant proposes to use to measure the effectiveness of its programs, including whether those goals address the homeowner needs identified by the Participant, the extent to which the goals are disaggregated by key homeowner characteristics as appropriate for the jurisdiction, and whether they include a goal focused on reducing mortgage delinquency.

Please describe Participant's goals and benchmarks for each of its programs with the following program design elements.

<b>Program Design Element</b>	<b>Metric of Success</b>	<b>Goal</b>
Mortgage Payment Assistance	Total number of homeowners assisted Number of homeowners assisted at or below 100% US Median Income Number of socially disadvantaged homeowners assisted Total dollar amount of mortgage payment assistance provided Dollar value provided to homeowners at or below 100% US Median Income Dollar value provided to socially disadvantaged homeowners. Number of days spent to provide assistance	Assist 1986 homeowners Assist at least 1192 homeowners at 100% AMI or below Assist at least 993 socially disadvantaged homeowners Commit \$14,895,000 dollars of mortgage payment assistance \$8,937,000 dollars to 100% AMI or below \$7,447,500 dollars to socially disadvantaged Average of 60 days or less to provide assistance

<p>Mortgage Reinstatement</p>	<p>Total number of homeowners assisted  Number of homeowners assisted at or below 100% US Median Income  Number of socially disadvantaged homeowners assisted  Total dollar amount of reinstatement assistance provided  Dollar value provided to homeowners at or below 100% US Median Income  Dollar value provided to socially disadvantaged homeowners.  Number of days spent to provide assistance</p>	<p>Assist 8,738 homeowners  Assist at least 5243homeowners at 100% AMI or below  Assist at least 4369 socially disadvantaged homeowners  Commit \$262,152,000 dollars of mortgage payment assistance  \$157,291,200 dollars to 100% AMI or below  \$131,076,000 dollars to socially disadvantaged  Average of 60 days or less to provide assistance</p>
<p>Payment Assistance for Homeowners Utilities</p>	<p>Total number of homeowners assisted  Number of homeowners assisted at or below 100% US Median Income  Number of socially disadvantaged homeowners assisted  Total dollar amount of utility assistance provided  Dollar value provided to homeowners at or below 100% US Median Income  Dollar value provided to socially disadvantaged homeowners.  Number of days spent to provide assistance</p>	<p>Assist 2483 homeowners  Assist at least 1490 homeowners at 100% AMI or below  Assist at least 1241 socially disadvantaged homeowners  Commit \$7,447,500 dollars of homeowner's or other property insurance payment assistance  \$4,468,500 dollars to 100% AMI or below  \$3,723,750 dollars to socially disadvantaged  Average of 60 days or less to provide assistance</p>

<p>Payment Assistance for Homeowner's Insurance</p>	<p>Total number of homeowners assisted  Number of homeowners assisted at or below 100% US Median Income  Number of socially disadvantaged homeowners assisted  Total dollar amount of insurance payment assistance provided  Dollar value provided to homeowners at or below 100% US Median Income  Dollar value provided to socially disadvantaged homeowners.  Number of days spent to provide assistance</p>	<p>Assist 497 homeowners  Assist at least 298homeowners at 100% AMI or below  Assist at least 248 socially disadvantaged homeowners  Commit \$1,489,500 dollars of homeowner's or other property insurance payment assistance  \$893,700 dollars to 100% AMI or below  \$744,750 dollars to socially disadvantaged  Average of 60 days or less to provide assistance</p>
<p>Payment Assistance for HOA fees or liens</p>	<p>Total number of homeowners assisted  Number of homeowners assisted at or below 100% US Median Income  Number of socially disadvantaged homeowners assisted  Total dollar amount of homeowner/condo association assistance provided  Dollar value provided to homeowners at or below 100% US Median Income  Dollar value provided to socially disadvantaged homeowners.  Number of days spent to provide assistance</p>	<p>Assist 596 homeowners  Assist at least 357 homeowners at 100% AMI or below  Assist at least 298 socially disadvantaged homeowners  Commit \$2,979,000 dollars of homeowner's or other property insurance payment assistance  \$1,787,400 dollars to 100% AMI or below  \$1,489,500 dollars to socially disadvantaged  Average of 60 days or less to provide assistance</p>

<p>Payment Assistance for Delinquent Property Taxes</p>	<p>Total number of homeowners assisted  Number of homeowners assisted at or below 100% US Median Income  Number of socially disadvantaged homeowners assisted  Total dollar amount of delinquent tax payment assistance provided  Dollar value provided to homeowners at or below 100% US Median Income  Dollar value provided to socially disadvantaged homeowners.  Number of days spent to provide assistance</p>	<p>Assist 1787 homeowners  Assist at least 1072 homeowners at or below 100% AMI  Assist at least 894 socially disadvantaged homeowners  Commit \$8,937,000 dollars of property tax payment assistance  \$5,362,200 dollars to LMI  \$4,468,500 dollars to socially disadvantaged  Average of 60 days or less to provide assistance</p>
<p>Other measures to prevent homeowner displacement</p>	<p>Total dollar amount of housing counseling and legal services funded  Total number of housing counseling and legal services agencies funded  Number of homeowners receiving housing counseling assistance  Number of homeowners whose displacement has been prevented</p>	<p>Commit \$17,500,000 to housing counseling agencies and legal service  Fund 61 legal service providers and HUD-certified housing counseling agencies to provide services to homeowners to prevent displacement  Assist at least 20,781 homeowners through housing counseling and legal aid services</p>



# Readiness

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## **Staffing, Systems and Contractors**

Treasury seeks information regarding the Participant's organizational capacity to implement its HAF Plan.

Does the Participant anticipate needing to hire additional staff to implement this HAF Plan?

**No**

Does the Participant anticipate significant information technology system upgrades to implement this HAF Plan?

**No**

Does the Participant have policies or procedures that govern the implementation of each HAF program design element described in this HAF Plan?

**No**

If no, is a policy and procedure in development for each HAF program design element described in this HAF Plan?

**Yes**

Will the Participant use HAF funds to assist eligible households through a program that was operational before the Participant first received HAF funds?

**No**

Will the Participant use any third-party contractor or partner to conduct program administration (such as reviewing applications, determining eligibility, processing payments, conducting reporting, and reviewing compliance) for some or all of the Participant's HAF programs?

**Yes**

If yes, has the Participant entered into all necessary arrangements with all of the third-party contractors or partners that will conduct program administration?

**Yes**

## **Use of Initial Payment**

If the Participant has already received any HAF funds from Treasury, provide the following information about the use of such funds as of June 30, 2021.

What amount of the HAF funds that the Participant has received been disbursed to eligible homeowners?

**\$0.00**

Has the Participant begun accepting applications from homeowners for any HAF-funded programs?

**Yes**

How much of the HAF funds that the Participant has received been obligated?

**\$0.00**

How many households have applied for HAF assistance?

**239**

How many households has the Participant provided with housing counseling or legal services using HAF funds?

**20**

How many households has the Participant provided with assistance using HAF funds?

**106**

Provide a brief description of how the Participant has used the HAF funds it has received.

**The initial 10% allocation of HAF funding has been used to perform the Needs Assessment and develop the HAF Plan, as well as to design and start up a pilot program. The pilot program began in August 2021.**

# Budget

## **Budgeting of HAF Funds by Program Design Element**

Specify the amounts of HAF funds that the Participant proposes to allocate to each of the following program design elements, if offered:

Measure	Amount
Mortgage Payment Assistance	\$14,895,000.00
Mortgage Principal Reduction	\$0.00
Payment Assistance for Homeowner's Internet Service	\$0.00
Payment Assistance for HOA fees or liens	\$2,979,000.00
Payment Assistance for Delinquent Property Taxes	\$8,937,000.00
Mortgage Reinstatement	\$262,152,000.00
Facilitate Mortgage Interest Rate Reduction	\$0.00
Payment Assistance for Homeowner's Insurance	\$1,489,500.00
Payment Assistance for Down Payment Assist. Loans	\$0.00
Payment Assistance for Homeowners Utilities	\$7,447,500.00

### **Other measures to prevent homeowner displacement**

Measure	Amount
N/A	\$0.00

Displacement Prevention Sub-Total	<b>\$297,900,000.00</b>
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### **Counseling or Legal Services**

The Participant may allocate up to 5% of its HAF funds for counseling or educational efforts by housing counseling agencies approved by the Department of Housing and Urban Development or a tribal government, or legal services, target to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement.

<b>Specify the Participant's allocations for the following</b>	<b>Amount</b>
Counseling or Educational Services	\$8,750,000.00
Legal Services	\$8,750,000.00

<b>Services Sub-Total</b>	<b>\$17,500,000.00</b>
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### **Reimbursement of Funds Expended After January 21, 2020**

As described in the HAF guidance, HAF funds may be used for reimbursement of certain expenses between January 21, 2020 and the date when the first HAF funds are disbursed by the HAF participant under the HAF for a qualified expense (with certain limitations, as set forth in the HAF guidance).

<b>Type of Expense</b>	<b>Amount</b>
N/A	\$0.00

<b>Reimbursement Sub-Total</b>	<b>\$0.00</b>
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### **Allocation of Administrative Expenses**

<b>Type of Expense</b>	<b>Amount</b>
Contracted Services (Outreach, Program Management, Needs, Assessment, Planning, Eligibility Processing, Reporting, System Design)	\$31,461,655.00
General Administration of HAF	\$3,500,000.00

<b>Administrative Expenses Sub-Total</b>	<b>\$34,961,655.00</b>
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<b>Total Plan Requested Amount</b>	<b>\$350,361,655.00</b>
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Amount Requested Confirmation:

**Yes**

# Contacts

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Please identify up to three contacts for the Participant- a primary contact, a designated point of contact for reporting, and an additional contact.

## Primary Contact

Name: **Bryce Maretzki**

Agency/Office: **PHFA**

Email: [bmaretzki@phfa.org](mailto:bmaretzki@phfa.org)

Phone Number: **7177801867**

## Reporting Contact

Name: **Kelly Wilson**

Agency/Office: **PHFA**

Email: [kwilson@phfa.org](mailto:kwilson@phfa.org)

Phone Number: **7177801819**

## Additional Contact

Name: **Holly Zugay**

Agency/Office: **PHFA**

Email: [hzugay@phfa.org](mailto:hzugay@phfa.org)

Phone Number: **7177803852**

## Proprietary or Otherwise Non-Public Information

Does your plan submission include any information or materials that are proprietary or otherwise non-public?

**No**

If "Yes," please indicate which information or materials are proprietary or otherwise non-public.

## Title VI Assurances

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You must provide on behalf of the HAF Participant assurances that the HAF Participant will comply with Title VI of Civil Rights Act of 1964. Please download the assurances, then review, sign, and upload the signed copy to this page before submitting the HAF Plan.

Title	Upload Date
Assurances of Compliance with Civil Rights Requirements	11/10/2021 9:32 PM
Assurances of Compliance with Civil Rights Requirements	11/10/2021 9:30 PM

# Official Certification

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I (the undersigned) certify that the information provided in the HAF submission is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF Participant. The HAF participant and I acknowledge that any materially false, fictitious, or fraudulent statement or representation (or concealment or omission of material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 U.S.C. § 1001 and also may subject me and HAF Participant to civil penalties and/or administrative remedies for false claims or otherwise, (including 31 U.S.C. §3729 et seq.). I am an authorized representative of HAF Participant with authority to make the above certifications and representations on behalf of the HAF Participant.

Name of HAF Participant:

**Pennsylvania Housing Finance Agency (PHFA)**

Name and Title of Certifying Official

Name: **Robin Weissmann**

Title: **Executive Director and CEO**

Telephone: **7177803911**

Email: [rwieismann@phfa.org](mailto:rwieismann@phfa.org)