



PENNSYLVANIA

HOMEOWNER ASSISTANCE FUND

PLAN SUBMISSION TO U.S. DEPARTMENT
OF THE TREASURY



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United States Department of the Treasury

Homeowner Assistance Fund Plan

Introduction and Purpose

Welcome to the U.S. Treasury Department's submission portal for the Homeowner Assistance Fund (HAF) Plan. In the HAF, an eligible entity (the "Participant") is (1) a state, the District of Columbia, or U.S. territory; (2) the Department of Hawaiian Home Lands; (3) each Indian tribe (or, if applicable, the tribally designated housing entity of an Indian tribe) that was eligible for a grant under Title I of the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4111 et seq.) for fiscal year 2020; and (4) any Indian tribe that opted out of receiving a grant allocation under the Native American Housing Block Grants program formula in fiscal year 2020.

A HAF Participant must submit its HAF Plan using this portal if it has been allocated \$5 million or more in the HAF. **If a HAF Participant has been allocated less than \$5 million, it should not use this form; a different form has been made available for smaller allocations.**

In the fields below, you will submit your HAF Plan, organized around the following plan elements:

- Homeowner Needs and Community Engagement
- Program Design
- Performance Goals
- Readiness
- Budget

After completing the form, please click on the DocuSign button to sign and submit the HAF Plan.

Once the HAF Plan is submitted, Treasury will review the plan. Treasury may approve a HAF Plan in whole or in part. If Treasury identifies weaknesses in any elements of your HAF Plan, the Participant will be provided an opportunity to revise and resubmit those elements. Upon Treasury's approval of the HAF Plan, Treasury will initiate steps to transmit the requested allocation amount. Treasury will evaluate HAF Plans as described in the HAF guidance, available at <https://home.treasury.gov/system/files/136/HAF-Guidance.pdf>. Please refer to the HAF guidance for definitions of terms used in this portal and additional information regarding the HAF.

Homeowner Needs and Community Engagement

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
 No

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 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
 No

If yes, please list and briefly describe each source of this type 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 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?

- Yes
 No

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

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-covid-19-pandemic_report_2021-05.pdf

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

- Yes
 No

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

- Yes
 No

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
 No

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.

Provider Name	ProviderAddress	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Action-Housing	611 William Penn Place; Suite 800, Pittsburgh, PA 15219	www.actionhousing.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Advantage Credit Counseling Services, Inc.	2403 Sidney Street Pittsburgh, PA 15203	www.advantageccs.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Affordable Housing Centers of PA	846 North Broad Street Philadelphia, PA 19130	www.ahcopa.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Provider Name	ProviderAddress	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
American Credit Counseling Institute	603 Swede Street Norristown, PA 19401	www.americancici.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Asociación Puertorriqueños en Marcha, Inc.	1900 North 9th St Philadelphia, PA 19122	www.apmphila.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BASE, Inc.	447 South Prince Street Lancaster, PA 17603	https://baseinc.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Berks Community Action Program, Inc.	645 Penn Street, 3rd Floor Reading, PA 19601	www.bcapberks.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Blair County Community Action Program	2301 Beale Avenue Altoona, PA 16601	www.blaircap.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Blueprints	150 West Beau Street, Suite 304, Washington, PA 15301	www.myblueprints.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Bucks County Housing Group	626 Jacksonville Road, Suite 140, Warminster, PA 18974	www.bchg.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Butler County Homeownership Program	114 Woody Drive Butler, PA 16001	www.housingauthority.com/homeownership-program	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Center for Family Services	213 W Center St Meadville, PA 16335	www.ctrforfamilyservices.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Center in the Park	5818 Germantown Avenue Philadelphia, PA 19144	www.centerinthepark.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Chester Community Improvement Project	23 E. 5th St. 2nd Floor Chester, PA 19013	www.cciphousing.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Provider Name	ProviderAddress	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Clarifi	1635 Market Street, Suite 510, Philadelphia, PA 19103	www.clarifi.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Commission on Economic Opportunity	165 Amber Lane Wilkes-Barre, PA 18702	www.ceopeoplehelpingpeople.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Community Action Committee of the Lehigh Valley	1337 East 5th Street Bethlehem, PA 18015	www.caclv.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Community Action Partnership of Mercer County	75 South Dock Street Sharon, PA 16146	www.capmercerc.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Community Justice Project	118 Locust Street, Harrisburg, PA 17101	https://www.communityjusticeproject.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Community Legal Services	1424 Chestnut Street, Philadelphia, PA 19102	https://clsphila.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Community Progress Council, Inc.	226 East College Avenue York, PA 17403	http://yorkcpc.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Congreso De Latinos Unidos, Inc.	216 West Somerset Street Philadelphia, PA 19133	www.congreso.net/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Credit Counseling Center	832 Second Street Pike Richboro, PA 18954	www.creditcounselingcenter.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Cumberland County Housing and Redevelopment Authorities	114 North Hanover Street Carlisle, PA 17013	www.cchra.com	<input checked="" type="checkbox"/>	<input type="checkbox"/>
ESPERANZA	4261 North 5th Street Philadelphia, PA 19133	www.esperanza.us	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Provider Name	ProviderAddress	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Fayette County Community Action Agency, Inc.	140 N Beeson Ave Uniontown, PA 15401	http://www.fccaa.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Genesis Housing	1430 DeKalb Street; Suite 2020, Norristown, PA 19401	http://genesishousing.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Grace Neighborhood Development Corporation	5221 Oxford Avenue Philadelphia, PA 19124	www.gndchca.com/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Greater Erie Community Action Committee	18 West Ninth Street Erie, PA 16501	www.gecac.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Greater Philadelphia Asian Social Service Center	4943 North 5th Street Philadelphia, PA 19120	www.gpasspa.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
HACE F/K/A Hispanic Association of Contractors and Enterprises	167 West Allegheny Avenue Philadelphia, PA 19140	www.hacecdc.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Housing Opportunities of Beaver County	282 East End Avenue Beaver, PA 15009	www.hobcinfo.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Housing Partnership of Chester County	41 West Lancaster Avenue Downingtown, PA 19335	https://housingpartnershipcc.com	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Housing Transitions	226 East Nittany Avenue State College, PA 16804	www.housingtransitions.org/housing-foundation	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Intercultural Family Services, Inc.	4225 Chestnut Street Philadelphia, PA 19104	www.ifsinc.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Provider Name	ProviderAddress	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Justice At Work	990 Spring Garden Street, Suite 300, Philadelphia, PA 19123	https://www.justiceatworklegalaid.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Laurel Legal Services	16 E. Otterman Street, Greensburg, PA 15601	https://laurellegalservices.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Aid of Southeastern Pennsylvania	151 W. Marshall Street, Building 1, Norristown, PA 19401	https://www.lasp.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Liberty Resources	112 North 8th Street, Suite 600, Philadelphia, PA 19106	www.libertyresources.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Media Fellowship House	302 S Jackson Street Media, PA 19063	www.mediafellowshiphouse.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
MidPenn Legal Services	213-A North Front Street, Harrisburg, PA 17101	https://www.midpenn.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Mon Valley Initiative	305 East Eighth Avenue Homestead, PA 15120	www.monvalleyinitiative.com	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Mt. Airy CDC	6703 Germantown Avenue, Suite 200, Philadelphia, PA 19119	www.mtairycdc.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Neighborhood Housing Services Greater Berks, Inc.	213 North 5th Street; Suite 1030, Reading, PA 19601	www.nhsgreaterberks.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Neighborhood Legal Services	928 Penn Avenue, Pittsburgh, PA 15222	https://www.nlsa.us/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
NeighborWorks Northeastern PA	815 Smith Avenue Scranton, PA 18504	www.nwnepa.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Provider Name	ProviderAddress	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Neighborworks Western Pennsylvania	710 Fifth Avenue; Suite 1000 Pittsburgh, PA 15219	www.neighborworkswpa.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
New Kensington Community Development Corp	2771 Ruth Street, Suite 1 Philadelphia, PA 19134	www.nkcdc.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Norris Square Community Alliance	174 Diamond Street Philadelphia, PA 19122	www.nscaphila.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
North Penn Legal Services	559 Main Street, Suite 200, Bethlehem, PA 18018	https://www.nplspa.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Northwest Counseling Service, Inc.	6521 North Broad Street Philadelphia, PA 19126	www.nwcsinc.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Northwestern Legal Services	1001 State Street, Suite 700, Erie, PA 16501	https://www.nwls.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pathstone	450 Cleveland Avenue Chambersburg, PA 17201	www.pathstone.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pennsylvania Health Law Project	123 Chestnut Street, Suite 400, Philadelphia, PA 19106	https://www.phlp.org/en/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pennsylvania Institutional Law Project	718 Arch Street, Suite 304, Philadelphia, PA 19106	https://pailp.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pennsylvania Interfaith Community Programs Inc	40 East High Street Gettysburg, PA 17325	https://www.adamscha.org/picpi	<input checked="" type="checkbox"/>	
Pennsylvania Utility Law Project	118 Locust Street, Harrisburg, PA 17101	https://www.rhls.org/utilities/pulp/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Provider Name	ProviderAddress	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Philadelphia Chinatown Development Corporation	301-305 North 9th Street Philadelphia, PA 19107	http://chinatown-pcdc.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Philadelphia Council for Community Advancement	2042-48 Arch Street Philadelphia, PA 19103	www.pccahousing.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Philadelphia Legal Assistance	718 Arch Street, Suite 300N, Philadelphia, PA 19106	https://philalegal.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Regional Housing Legal Services	2 Easton Road, Glenside, PA 19038	https://www.rhls.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Schuylkill Community Action	225 North Centre Street Pottsville, PA 17901	https://schuylkillcommunityaction.com/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Southwest Community Development Corporation	6328 Paschall Ave Philadelphia, PA 19142	www.southwestcdc.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Southwestern Pennsylvania Legal Aid	10 W. Cherry Avenue, Washington, PA 15301	https://spla.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
St. Martin Center, Inc.	1701 Parade St Erie, PA 16503	www.stmartincenter.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Temporary Housing Foundation	226 East Nittany Avenue State College, PA 16804	www.housingtransitions.org/housing-foundation	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Tenfold	308 East King Street Lancaster, PA 17602	https://wearetenfold.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Trehab	36 Public Ave Montrose, PA 18801	www.trehab.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Provider Name	ProviderAddress	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Unemployment Information Center	112 North Broad Street; 11th Floor, Philadelphia, PA 19102	www.philaup.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
United Communities of Southeast Philadelphia	2029 South 8th Street Philadelphia, PA 19148	www.ucsep.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Urban League of Philadelphia	121 South Broad St; 10th Floor, Philadelphia, PA 19107	www.urbanleaguephila.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Urban League of Pittsburgh	610 Wood Street; 2nd Floor Pittsburgh, PA 15222	http://ulpgh.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Warren-Forest Counties Economic Opportunity Council	1209 Pennsylvania Ave Warren, PA 16365	https://wfeoc.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
West Oak Lane Community Development Corporation	1624 East Wadsworth Avenue, Philadelphia, PA 19150	www.westoaklanecdc.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Westmoreland Community Action	226 South Maple Avenue Greensburg, PA 15601	http://westmorelandca.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Willissae's Agency For Vision and Empowerment (WAVE)	134 South Highland Avenue, Suite 6, Pittsburgh, PA 15206	www.waveoflife.org	<input checked="" type="checkbox"/>	<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
- No

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.

Provider Name	Provider Address	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Adams County Housing Authority	40 East High Street Gettysburg, PA 17325	https://www.adamscha.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Affordable Housing Advocates	3 Rathton Road York, PA 17403	https://ahadvocates.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
AGAPE	19 East 7th Street Bloomsburg, PA 17815	https://www.agapelovefromabove.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Borough of State College	243 South Allen Street State College, PA 16801	https://www.statecollegepa.us/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Ceiba	174 Diamond Street Philadelphia, PA 19122	https://www.ceibaphiladelphia.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Center for Community Action	195 Drive In Lane Everett, PA 15537	https://www.centerforcommunityaction.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Centre County Adult Services	3500 East College Avenue, Ste. 120 State College, PA 16801	https://centrecountypa.gov/308/Adult-Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Centre County Government	420 Holmes Street Bellefonte, PA 16823	https://centrecountypa.gov/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Centre County Housing and Land Trust	1315 South Allen Street, Unit 306 State College, PA 16801	http://www.cchlt.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Centre County United Way	126 West Pine Grove Road Pine Grove Mills, PA 16868	https://www.ccunitedway.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Provider Name	ProviderAddress	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Chester County DCD	313 West Market Street West Chester, PA 19380	https://www.chesco.org/204/Community-Development	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
City of Sharon	155 West Connelly Boulevard Sharon, PA 16146	https://www.cityofsharon.net/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Columbia County Housing Authority	700 Sawmill Road, Ste. 101 Bloomsburg, PA 17815	https://www.cchrpa.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Community Action Association of Pennsylvania (CAAP)	222 Pine Street Harrisburg, PA 17101	https://www.thecaap.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Community Charities LLC	10 North 3rd Street Pottsville, PA 17901	None	<input checked="" type="checkbox"/>	<input type="checkbox"/>
County Commissioners Association of PA	2789 Old Post Road Harrisburg, PA 17110	https://www.pacounties.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
County of Berks	633 Court Street Reading, PA 19601	http://www.co.berks.pa.us	<input checked="" type="checkbox"/>	<input type="checkbox"/>
County of Blair Dept of Social Services	423 Allegheny Street, Ste. 411B Hollidaysburg, PA 16648	http://www.dss.blairco.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
County of Perry	2 East Main Street New Bloomfield, PA 17086	https://perryco.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CREATE Lab, Carnegie Mellon University	5000 Forbes Avenue, Carnegie Mellon University Pittsburgh, PA 15213	https://www.cmucreatela.org/home	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Provider Name	ProviderAddress	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Central Susquehanna Opportunities	Two East Arch Street Shamokin, PA 17872	https://www.csocares.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Indiana County Dept. of Human Services	300 Indian Springs Road, Ste. 203 Indiana, PA 15701	https://www.humanservices-countyofindiana.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Erie County Department of Human Services	154 West Ninth Street Erie, PA 16501	https://eriecountypa.gov/departments/human-services/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Expert Community Care Management	1601 Sassafra Street Erie, PA 16502	https://www.eccm.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fair Housing Rights Center in Southeastern Pennsylvania and Lakeside Global Institute	444 North 3rd Street, Ste. 110, Philadelphia, PA 19123	http://fairhousingrights.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fayette County Redevelopment Authority	86 West Main Street Uniontown, PA 15401	https://www.racfpa.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Habitat for Humanity of Greater Centre County	1155 Zion Road Bellefonte, PA 16823	https://habitatgcc.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Habitat for Humanity of the Greater Harrisburg Area	4109 Derry Street, 1st Floor Harrisburg, PA 17109	https://harrisburghabitat.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Heritage Realty Group Inc.	1023 Benner Pike State College, PA 16801	www.heritagerealtystatecollege.com	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Hill District Consensus Group	1835 Centre Avenue Pittsburgh, PA 15219	https://www.hdcg.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Provider Name	ProviderAddress	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Housing Alliance of PA	309 Florence Avenue, Apt. 914N Jenkintown, PA 19046	https://housingalliancepa.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Housing Authority of the City of Pittsburgh	200 Ross Street Pittsburgh, PA 15219	https://hacp.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Lawrence County Community Action	241 Grant Street New Castle, PA 16101	https://lccap.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Lower Merion Narbeth League of Women Voters	PO Box 233 Ardmore, PA 19003	www.lwvlnm.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Merakey	4700 Wissahickon Avenue Philadelphia, PA 19144	https://www.merakey.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Monroe County Fiscal Office	One Quaker Plaza, Room 204, Stroudsburg, PA 18360	http://www.monroecountypa.gov/Dept/Fiscal/Pages/default.aspx	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Narberth Community Food Bank	201 Sabine Avenue Narberth, PA 19072	https://narberthcommunityfoodbank.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
New Cumberland Borough	1120 Market Street New Cumberland, PA 17070	https://newcumberlandborough.com/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Office of Councilman Green	City Hall, Room 594 Philadelphia, PA 19107	https://phlcouncil.com/de/rekgreen/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Our West Bayfront	404 West 8th Street Erie, PA 16507	https://ourwestbayfront.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
PA Association of County Human Service Administrators	2789 Old Post Road Harrisburg, PA 17110	http://www.pachsa.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Provider Name	ProviderAddress	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
PA Association of Realtors	500 North 12th Street Lemoyne, PA 17043	https://www.parealtors.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
PA Department of Banking and Securities	17 North Second Street, Ste. 1300 Harrisburg, PA 17101	https://www.dobs.pa.gov	<input checked="" type="checkbox"/>	<input type="checkbox"/>
PA Dept of Human Services	625 Forster Street Harrisburg, PA 17120	https://www.dhs.pa.gov	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
PA Public Utility Commission	400 North Street Harrisburg, PA 17120	https://www.puc.pa.gov/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
PA Save Our Home Coalition*	112 North Broad Street, 11th Floor Philadelphia, PA 19102	https://www.facebook.com/PASaveOurHomes	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Philadelphia Association of Community Development Corporations	1315 Walnut Street, Ste. 1600 Philadelphia, PA 19107	https://pacdc.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Philadelphia Federal Reserve	Ten Independence Mall Philadelphia, PA 19106	https://www.philadelphiafed.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Philadelphia Housing Development Corporation	1234 Market Street, 17th Floor Philadelphia, PA 19107	https://phdcphila.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pocono Mountains United Way	301 McConnell Street Stroudsburg, PA 18360	https://poconounitedway.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Redevelopment Authority of the City of Erie	626 State Street Erie, PA 16507	https://www.redeveloperie.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
SEDA Council of Governments	201 Furnace Road Lewisburg, PA 17837	https://seda-cog.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Provider Name	ProviderAddress	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Senator Tim Kearney	130 South State Road, Ste. 101, Springfield, PA19064	https://www.senatorkearney.com/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Servants to All	4 South Centre Street Pottsville, PA 17901	https://www.servantstoall.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
South Central Assembly	582 East Front Street Marietta, PA 17547	http://www.southcentralassembly.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
South Hills Interfaith Movement	5301 Park Avenue Pittsburgh, PA 15227	https://shimcares.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Spanish American Civic Association	545 Pershing Avenue Lancaster, PA 17602	www.sacapa.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
State College Community Land Trust	1315 South Allen Street, Unit 306, State College, PA 16801	http://www.scclandtrust.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
STEP, Inc.	2138 Lincoln Street Williamsport, 17701	www.stepcorp.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Tableland Services, Inc	535 East Main Street Somerset, PA 15501	http://www.capfsc.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Temporary Housing Foundation	217 East Nittany Avenue State College, PA 16801	https://housingtransitions.org/housing-foundation/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
The Energy Association of PA*	800 North 3rd Street Harrisburg, PA 17102	https://www.energypa.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Provider Name	ProviderAddress	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
The HOME Foundation	226 East Nittany Avenue, 2nd Floor State College, PA 16801	<a href="https://thehomefoundatio
ncc.org/">https://thehomefoundatio ncc.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
The Reinvestment Fund	1700 Market Street Philadelphia, PA 19104	<a href="https://www.reinvestmen
t.com/">https://www.reinvestmen t.com/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
United Neighborhood Centers of North Eastern PA	425 Alder Street Scranton, PA 18505	<a href="https://www.uncnepa.org
/">https://www.uncnepa.org /	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
United Way of Erie County	650 East Avenue, 3200 Erie, PA 16503	<a href="https://www.unitedwayeri
e.org/">https://www.unitedwayeri e.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
United Way of Greater Phila & Southern NJ	1800 JFK Boulevard, Ste. 1200, Philadelphia, PA 19103	<a href="https://unitedforimpact.or
g/">https://unitedforimpact.or g/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
United Way of Lackawanna and Wayne Counties	615 Jefferson Avenue, #304 Scranton, PA 18510	https://www.uwlc.net/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
United Way of Pennsylvania	20 Erford Road, Ste. 215 Lemoyne, PA 17043	https://www.uwp.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Urban Affairs Coalition	1207 Chestnut Street Philadelphia, PA 19107	https://uac.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Wesley Family Services	1045 4th Avenue New Kensington, PA 15068	https://wfspa.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
York County Human Services	110 West Market Street, Ste. 401, York, PA 17401	<a href="https://yorkcountypa.gov/
county-human-
services.html">https://yorkcountypa.gov/ county-human- services.html	<input checked="" type="checkbox"/>	<input type="checkbox"/>
York Habitat for Humanity	33 South Seward Street, York, PA 17404	<a href="https://www.yorkhabitat.
org/">https://www.yorkhabitat. org/	<input checked="" type="checkbox"/>	<input 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
 No

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

- Yes
 No

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
 No

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

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;
- 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;
- mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity;
- facilitating mortgage interest rate reductions;
- payment assistance for homeowner's utilities, including electric, gas, home energy, and water;
- 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 insurance, flood insurance, and mortgage insurance;
- payment assistance for homeowner's association fees or liens, condominium association fees, or common charges;
- payment assistance for down payment assistance loans provided by nonprofit or government entities;

- payment assistance for delinquent property taxes to prevent homeowner tax foreclosures;
- 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.

- **Brief description** – Explain how the funds will be used (e.g., what type of homeowner expense the funds will be used for). If applicable, describe how the funds may be used in combination with other assistance programs (e.g., loan servicer loss-mitigation programs).
- **Maximum amount of assistance per homeowner** – Specify the maximum amount of assistance that each homeowner will be eligible to receive under the program design element.
- **Eligibility criteria and documentation requirements** – Explain all homeowner, mortgage, property, or other eligibility criteria for the program design element (other than the mandatory eligibility requirements set forth in the HAF guidance). In addition, list any documentation that will be required from homeowners to establish such eligibility. Provide a justification for each additional eligibility or documentation requirement beyond those required under the HAF guidance, including an explanation of how the Participant determined that such requirement will not create barriers to participation for eligible households.
- **Form of assistance** – Indicate whether the funds will be provided in the form of grants, forgivable loans, or other assistance. If the funds will be provided through forgivable loans, specify the terms for forgiveness. If the Participant proposes to provide the assistance in a form other than grants or forgivable loans, provide the reasoning for the proposed terms. If the Participant proposes to establish a home repair program, explain all criteria that will be used to determine whether a homeowner is eligible for the program (e.g., contractor licensing, repair contract requirements, zoning).
- **Payment requirements** – Indicate to whom payments will be made (e.g., to homeowners or to a third party) and any additional requirements there may be to complete a payment (e.g., bulk payment requirements for payees, method of determining amount of payment).

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?

- Yes
- 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
Mortgage Reinstatement, Mortgage Payment, Taxes, Insurance, Fees, and Utilities	Requires bankruptcy court or bankruptcy trustee approval to participate	The requirement is not a bar to participation but is required in order for a servicer or other payee to accept payment on the eligible applicant's behalf if the property owner is in bankruptcy.
Mortgage Reinstatement, Mortgage Payment, Taxes, Insurance, Fees, and Utilities	Mortgage principal reduction, mortgage interest rate reductions, internet service, home repairs, assistance to enable clear title, for applicants are not eligible.	This decision was made to prioritize funds, given limited program resources. PHFA will provide referral services for applicants seeking housing counseling and legal services.

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
- No

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
- No

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
- Second Mortgages
- Reverse Mortgages (Home Equity Conversion Mortgages, Single-Purposes Reverse Mortgages, or Proprietary Reverse Mortgages)
- Loans Secured by Manufactured Housing (secured by real estate or a dwelling)
- Contracts for Deed or Land Contract (if it is a credit transaction secured by a consensual security interest in the 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
 No

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;
 Resident of a U.S. territory, Indian reservation, or Hawaiian Home Land;
 Homeowners that reside 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
 Chinese
 Vietnamese
 Korean
 Tagalog
 Russian
 Arabic
 Haitian Creole
 Other _____

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
 No

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;
- Resident of a U.S. territory, Indian reservation, or Hawaiian Home Land;
- Homeowners that reside in persistent poverty counties;
- Individual with limited English proficiency.

Please indicate in which languages, in addition to English, community outreach efforts to targeted populations will be undertaken:

- Spanish
- Chinese
- Vietnamese
- Korean
- Tagalog
- Russian
- Arabic
- Haitian Creole
- Other _____

Housing Counseling and Legal Services

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

- Yes
- No

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.

Provider Name	Provider Address	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Community Justice Project	118 Locust Street, Harrisburg, PA 17101	https://www.communityjusticeproject.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Community Legal Services	1424 Chestnut Street, Philadelphia, PA 19102	https://clsphila.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Provider Name	Provider Address	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Justice At Work	990 Spring Garden Street, Suite 300, Philadelphia, PA 19123	https://www.justiceatworklegalaid.org/	☒	☒
Laurel Legal Services	16 E. Otterman Street, Greensburg, PA 15601	https://laurellegalservices.org/	☒	☒
Legal Aid of Southeastern Pennsylvania	151 W. Marshall Street, Building 1, Norristown, PA 19401	https://www.lasp.org/	☒	☒
MidPenn Legal Services	213-A North Front Street, Harrisburg, PA 17101	https://www.midpenn.org/	☒	☒
Neighborhood Legal Services	928 Penn Avenue, Pittsburgh, PA 15222	https://www.nlsa.us/	☒	☒
North Penn Legal Services	559 Main Street, Suite 200, Bethlehem, PA 18018	https://www.nplspa.org/	☒	☒
Northwestern Legal Services	1001 State Street, Suite 700, Erie, PA 16501	https://www.nwls.org/	☒	☒
Pennsylvania Health Law Project	123 Chestnut Street, Suite 400, Philadelphia, PA 19106	https://www.phlp.org/en/	☒	☒
Pennsylvania Institutional Law Project	718 Arch Street, Suite 304, Philadelphia, PA 19106	https://pailp.org/	☒	☒
Pennsylvania Utility Law Project	118 Locust Street, Harrisburg, PA 17101	https://www.rhls.org/utilities/pulp/	☒	☒
Philadelphia Legal Assistance	718 Arch Street, Suite 300N, Philadelphia, PA 19106	https://philalegal.org/	☒	☒

Provider Name	Provider Address	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Regional Housing Legal Services	2 Easton Road, Glenside, PA 19038	https://www.rhls.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Southwestern Pennsylvania Legal Aid	10 W. Cherry Avenue, Washington, PA 15301	https://spla.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Action-Housing	611 William Penn Place; Suite 800, Pittsburgh, PA 15219	http://www.actionhousing.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Advantage Credit Counseling Services, Inc.	2403 Sidney Street Pittsburgh, PA 15203	http://www.advantageccs.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Affordable Housing Centers of PA	846 North Broad Street Philadelphia, PA 19130	www.ahcopa.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
American Credit Counseling Institute	603 Swede Street Norristown, PA 19401	www.americanci.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Asociación Puertorriqueños en Marcha, Inc.	1900 North 9th St Philadelphia, PA 19122	http://www.apmphila.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BASE, Inc.	447 South Prince Street Lancaster, PA 17603	https://baseinc.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Berks Community Action Program, Inc.	645 Penn Street, 3rd Floor Reading, PA 19601	http://www.bcapberks.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Blueprints	150 West Beau Street, Suite 304, Washington, PA 15301	http://www.myblueprints.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Bucks County Housing Group	626 Jacksonville Road, Suite 140, Warminster, PA 18974	http://www.bchg.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Provider Name	Provider Address	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Center for Family Services	213 W Center St Meadville, PA 16335	www.ctrforfamilyservices.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Center in the Park	5818 Germantown Avenue Philadelphia, PA 19144	www.centerinthepark.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Clarifi	1635 Market Street, Suite 510, Philadelphia, PA 19103	http://www.clarifi.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Commission on Economic Opportunity	165 Amber Lane Wilkes-Barre, PA 18702	www.ceopeoplehelpingpeople.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Community Action Committee of the Lehigh Valley	1337 East 5th Street Bethlehem, PA 18015	http://www.caclv.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Community Action Partnership of Mercer County	75 South Dock Street Sharon, PA 16146	http://www.capmercerc.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Community Progress Council, Inc.	226 East College Avenue York, PA 17403	http://yorkcpc.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Congreso De Latinos Unidos, Inc.	216 West Somerset Street Philadelphia, PA 19133	http://www.congreso.net/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Credit Counseling Center	832 Second Street Pike Richboro, PA 18954	www.creditcounselingcenter.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Cumberland County Housing and Redevelopment Authorities	114 North Hanover Street Carlisle, PA 17013	www.cchra.com	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Provider Name	Provider Address	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Fayette County Community Action Agency, Inc.	140 N Beeson Ave Uniontown, PA 15401	http://www.fccaa.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Grace Neighborhood Development Corporation	5221 Oxford Avenue Philadelphia, PA 19124	http://www.gndchca.com/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Greater Philadelphia Asian Social Service Center	4943 North 5th Street Philadelphia, PA 19120	www.gpasspa.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
HACE F/K/A Hispanic Association of Contractors and Enterprises	167 West Allegheny Avenue Philadelphia, PA 19140	www.hacecdc.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Housing Opportunities of Beaver County	282 East End Avenue Beaver, PA 15009	http://www.hobcinfo.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Housing Transitions	226 East Nittany Avenue State College, PA 16804	www.housingtransitions.org/housing-foundation	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Intercultural Family Services, Inc.	4225 Chestnut Street Philadelphia, PA 19104	www.ifsinc.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Liberty Resources	112 North 8th Street, Suite 600, Philadelphia, PA 19106	www.libertyresources.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Media Fellowship House	302 S Jackson Street Media, PA 19063	http://www.mediafellowshiphouse.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Mon Valley Initiative	305 East Eighth Avenue Homestead, PA 15120	www.monvalleyinitiative.com	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Provider Name	Provider Address	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Mt. Airy CDC	6703 Germantown Avenue, Suite 200, Philadelphia, PA 19119	http://www.mtairycdc.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Neighborhood Housing Services Greater Berks, Inc.	213 North 5th Street; Suite 1030, Reading, PA 19601	www.nhsgreaterberks.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
NeighborWorks Northeastern PA	815 Smith Avenue Scranton, PA 18504	http://www.nwnepa.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Neighborworks Western Pennsylvania	710 Fifth Avenue; Suite 1000 Pittsburgh, PA 15219	http://www.neighborworkswpa.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
New Kensington Community Development Corp	2771 Ruth Street, Suite 1 Philadelphia, PA 19134	http://www.nkcdc.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Norris Square Community Alliance	174 Diamond Street Philadelphia, PA 19122	www.nscaphila.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Northwest Counseling Service, Inc.	6521 North Broad Street Philadelphia, PA 19126	http://www.nwcsinc.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Philadelphia Chinatown Development Corporation	301-305 North 9th Street Philadelphia, PA 19107	http://chinatown-pcdc.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Philadelphia Council for Community Advancement	2042-48 Arch Street Philadelphia, PA 19103	http://www.pccahousing.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Schuylkill Community Action	225 North Centre Street Pottsville, PA 17901	https://schuylkillcommunityaction.com/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Provider Name	Provider Address	Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impacts of Housing Discrimination
Tenfold	308 East King Street Lancaster, PA 17602	https://wearetenfold.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Unemployment Information Center	112 North Broad Street; 11th Floor, Philadelphia, PA 19102	www.philaup.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
United Communities Southeast Philadelphia	2029 South 8th Street Philadelphia, PA 19148	www.ucsep.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Urban League of Philadelphia	121 South Broad St; 10th Floor, Philadelphia, PA 19107	www.urbanleaguephila.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Warren-Forest Counties Economic Opportunity Council	1209 Pennsylvania Ave Warren, PA 16365	https://wfeoc.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
West Oak Lane Community Development Corporation	1624 East Wadsworth Avenue, Philadelphia, PA 19150	http://www.westoaklanecd.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Willissae's Agency For Vision and Empowerment (WAVE)	134 South Highland Avenue, Suite 6, Pittsburgh, PA 15206	http://www.waveoflife.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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
- Chinese
- Vietnamese
- Korean
- Tagalog
- Russian
- Arabic
- Haitian Creole
- Other _____

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

- Yes
- No

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.

Program Design Element	Metrics of Success	Goal
Mortgage payment assistance	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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

Program Design Element	Metrics of Success	Goal
	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • \$7,447,500 dollars to socially disadvantaged • Average of 60 days or less to provide assistance
<p>Allow homeowners to reinstate mortgages or pay other housing-related costs</p>	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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>Payment assistance for utilities</p>	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • 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

Program Design Element	Metrics of Success	Goal
	<ul style="list-style-type: none"> • Number of days spent to provide assistance 	
Payment assistance for homeowner's, flood, and mortgage insurance	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Assist 497 homeowners • Assist at least 298 homeowners 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
Payment assistance for homeowner's association fees or liens, condominium association fees, or common charges	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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

Program Design Element	Metrics of Success	Goal
Measures to prevent homeowner displacement	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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
Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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

Readiness

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?

- Yes
 No

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

- Yes
 No

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

- Yes
 No

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

- Yes
 No

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

- Yes
 No

If yes, has the documentation for that pre-existing program been adapted to HAF requirements (please answer yes if the pre-existing program already complied with HAF program requirements)?

- Yes
 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
 No

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
 No

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

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

\$0

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

- Yes
 No

If yes:

How many households have applied for HAF assistance?

239

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

106

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

20

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:

	Amount
Mortgage Payment Assistance	\$14,895,000
Mortgage Reinstatement	\$262,152,000
Payment Assistance with Utilities	\$7,447,500
Payment Assistance for Homeowner's Insurance	\$1,489,500
Payment Assistance for HOA fees or liens	\$2,979,000
Payment Assistance for Delinquent Property Taxes	\$8,937,000
Sub-total	\$297,900,000.00
<i>(Enter sum of amounts entered)</i>	

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.

Specify the Participant’s allocations for the following:

	Amount (\$0.00)
Counseling or Educational Services	\$8,750,000
Legal Services	\$8,750,000
Sub-total	\$17,500,000.00
<i>(Enter sum of amounts entered)</i>	

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).

If the Participant is seeking reimbursement for any previous expenses, please specify the expenses and amounts below, providing sufficient detail for Treasury to determine whether the expense is within the definition of “qualified expenses” in the HAF guidance:

	Amount (\$0.00)
Expense Type	\$0
Sub-total	\$0
<i>(Enter sum of amounts entered)</i>	

Allocation of Administrative Expenses

As described in the HAF guidance, up to 15% of a HAF participant’s allocation may be used for administrative expenses. If the participant proposes to use HAF funds for administrative expenses, please specify the proposed expenses and amounts below, providing sufficient detail for Treasury to determine whether the expense is within the definition of “qualified expenses” in the HAF guidance:

Expense Type	Amount (\$0.00)
Contracted Services (Outreach, Program Management, Needs, Assessment, Planning, Eligibility Processing, Reporting, System Design)	\$31,461,655
General Administration of HAF	\$3,500,000
Sub-total: <i>(Enter sum of amounts entered)</i>	\$34,961,655
 Total	 \$350,361,655.00

Points of Contact

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: _____
Agency/Office: _____
E-mail: _____
Phone Number: _____

Reporting Contact

Name: _____
Agency/Office: _____
E-mail: _____
Phone Number: _____

Additional Contact

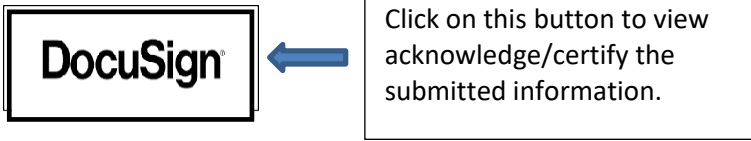
Name: _____
Agency/Office: _____
E-mail: _____
Phone Number: _____

Authorized Official Information

Authorized Official Name: _____

Authorized Official's Email Address: _____

Authorized Official's Title: _____



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The information collected will be used for the U.S. Government to process requests for support. The estimated burden associated with this collection of information is 2 hours per response. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Privacy, Transparency and Records, Department of the Treasury, 1500 Pennsylvania Ave., N.W., Washington, D.C. 20220. DO NOT send the form to this address. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid control number assigned by OMB.

Term Sheets

Mortgage Reinstatement Program Element	
<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	Assistance is available for a first mortgage on the property of an eligible homeowner, subject to all other eligibility criteria. PAHAF Funds will be used to bring accounts fully current, with no remaining delinquent amounts, and to repay amounts advanced by the lender or servicer on the borrower’s behalf for property charges, including property taxes, hazard insurance premiums, flood or wind insurance premiums, condominium fees, homeowners’ association fees or utilities that the servicer advanced to protect lien position. Payment may also include any reasonably required legal fees. PAHAF funds may be used for Reverse Mortgages where servicer advanced for taxes & insurance. PA HAF funds may be used to supplement other loss mitigation measures offered by the servicer or where HAF funds are necessary for the homeowner to qualify for other such loss mitigation measures. To the extent applicants are able to use other loss mitigation resources in a timeline consistent with the timeline of the application for HAF assistance, utilizing other loss mitigation resources first is encouraged.
<u>Maximum amount of assistance per homeowner</u>	Assistance will be limited to a maximum of \$30,000 or 24 months of mortgage assistance per household over the life of the program. Program funds may only be used on eligible expenses for the homeowner’s primary residence. Reverse mortgage reinstatements will also be capped at \$30,000 or 24 months. The maximum assistance of \$30,000 or 24 months may be revisited and revised in the future, based on additional data collection and demonstrated need.
<u>Criteria</u>	<u>Terms</u>
<u>Homeowner eligibility criteria and documentation requirements</u>	<p>a) Homeowner must be a natural person or trustee of a living trust that holds title to the property. Heirs, equitable owners, and successors-in-interest, as that term is defined in section 1024.31 of Title 12 of the Code of Federal Regulations (12 CFR 1024.31), meet this ownership requirement. A r loan secured by a manufactured home, or a contract for deed (also known as a land contract) may fall within this definition.</p> <p>b) Homeowner must have experienced a Qualified Financial Hardship after January 21, 2020 (including a hardship that began before January 21, 2020 but continued after that date).</p> <p>c) Homeowner must currently own and occupy the property as their primary residence and be located in Pennsylvania.</p> <p>d) Homeowner must meet the Homeowner Income Eligibility Requirements.</p>

	<p>e) Homeowner must agree to provide all necessary documentation to satisfy program guidelines within timeframes established by the State, including self-attestation.</p> <p>f) The original, unpaid principal balance of the homeowner’s first mortgage or housing loan, at the time of origination, was not greater than the conforming loan limits in effect at time of origination.</p> <p>The program has been designed to minimize onerous documentation requirements on applicants. The program will rely on applicant self-attestations, use of proxy data, and third-party data sources to the maximum extent practicable. Applicants will be required to sign attestations for financial hardship and the program will rely on self-reported socially disadvantaged status. The income self-attestation plus a data proxy will be used to determine income eligibility. Applicants will be required to submit photo identification and sign program forms including acknowledgements, third-party consent and release, subrogation agreement, and may collect the most recent mortgage/home loan statements demonstrating delinquency, and delinquency notices/bills for property charges not in escrow which may be eligible under the program.</p>
<u>Loan eligibility criteria specific to the program</u>	Delinquent by at least one payment, including any payments during a forbearance period. Homeowners in bankruptcy may be considered with bankruptcy court or trustee approval.
<u>Form of assistance</u>	Assistance will be structured as a non-recourse grant recoverable in the event of fraud or overpayment.
<u>Criteria</u>	<u>Terms</u>
<u>Payment requirements</u>	Payments will be made directly to the lender, servicer, or other payee as appropriate.
Mortgage Payment Assistance Program Element	
<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	Provide full payment assistance to homeowners who qualify for financial assistance under the mortgage reinstatement option. This benefit is intended to increase housing stability by providing continued support beyond the reinstatement option, for up to 6 months or until the Maximum Amount of Assistance is reached. This program element is only available to homeowners who also qualify for mortgage reinstatement assistance and is not available as a standalone option.
<u>Maximum amount of assistance per homeowner</u>	Each eligible Homeowner will receive assistance for up to 6 months of payment assistance through this program with respect to the applicant’s primary residence, provided that the homeowner also qualified for reinstatement assistance and there is funding available under the maximum allowable cap of \$30,000 or 24 total months of assistance. Assistance under all program options combined is capped at \$30,000 total assistance or 24 months, whichever limit is reached first. The maximum assistance of \$30,000 or 24 months may be revisited and revised in the future, based on additional data collection and demonstrated need.

<u>Homeowner eligibility criteria and documentation requirements</u>	Same as for Mortgage Reinstatement. Must be delinquent on first mortgage or home loan payment (contract for deed, manufactured/mobile home loan) to qualify for additional forward payment assistance. No additional documentation requirements beyond those stated for the Mortgage Reinstatement Program Element. Recertification of financial hardship may be required upon renewal of additional forward payments if funding remains available under the program maximums.
<u>Criteria</u>	<u>Terms</u>
<u>Loan eligibility criteria specific to the program</u>	N/A
<u>Form of Assistance</u>	Assistance will be structured as a non-recourse grant recoverable in the event of fraud or overpayment.
<u>Payment requirements</u>	Payments will be made directly to the lender or servicer, as appropriate.

Property Charge Default Resolution Program Element

<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	PAHAF Funds may be used to pay past due property taxes, current delinquent reverse mortgage insurance premiums, HOA fees, condominium fees, cooperative maintenance or common charges that threaten sustained ownership of the property. These are expenses that are for the purpose of preventing homeowner mortgage foreclosures, and displacements of homeowners experiencing financial hardship for those homeowners that currently do not have a mortgage, have a reverse mortgage on the property, or have property charges not in escrow. This assistance may be a standalone option for homeowners without a mortgage or may be used in combination with mortgage reinstatement and mortgage payment assistance for homeowners with property charges not in escrow.
<u>Maximum amount of assistance per homeowner</u>	The maximum amount of assistance for any homeowner under the PAHAF is \$30,000 or up to 24 months of assistance. For homeowners without a mortgage, the maximum allowance for delinquent property taxes is 24 months of assistance or \$5,000; for insurance premiums is 24 months of assistance or \$3,000; and homeowner/condominium fees is 24 months of assistance or \$5,000. This means that assistance will be capped at whichever limit is reached first (24 months of assistance or the designated maximum allowance). For homeowners with a mortgage whose property charges are not in escrow, the same limits apply; however, this assistance will only be made available if there is remaining funding under the maximum \$30,000/24 month cap after reinstatement and/or mortgage payment assistance have been provided. The maximum assistance of \$30,000 or 24 months may be revisited and revised in the future, based on additional data collection and demonstrated need.

<u>Criteria</u>	<u>Terms</u>
<u>Homeowner eligibility criteria and documentation requirements</u>	Same as Mortgage Reinstatement plus: Homeowner is at least one installment payment in arrears on one or more property charges including: <ul style="list-style-type: none"> • Property taxes • Insurance: hazard, flood, wind premiums • HOA fees, condominium fees, liens of extinguishment There are no additional documentation requirements beyond those stated for the Mortgage Reinstatement Program Element.
<u>Loan eligibility criteria specific to the program</u>	N/A
<u>Form of assistance</u>	Assistance will be structured as a non-recourse grant recoverable in the event of fraud or overpayment.
<u>Criteria</u>	<u>Terms</u>
<u>Payment requirements</u>	Funds will be paid, as applicable, to the mortgage servicer or other third-party payee authorized to collect eligible charges.
<h2>Utility Payment Assistance Program Element</h2>	
<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	Provide funds to resolve delinquent payments for utility services, particularly for those utility bills where no program currently exists in PA to assist the homeowner with full payment of past due accounts and such failure to bring accounts current could result in the immediate threat of utility disconnection. Homeowners will be encouraged to apply for utility assistance through other utility service assistance programs when applying for the PA HAF utility portion of the program. Utility assistance awarded through HAF must not duplicate grant assistance provided through other federal and state programs.
<u>Maximum assistance per homeowner</u>	The maximum amount of assistance for any homeowner under the PAHAF is \$30,000 or up to 24 months of assistance. Utility assistance may be available in combination with mortgage reinstatement and mortgage payment assistance or as a standalone option for homeowners without a mortgage. The maximum amount of assistance available for utilities is \$3000 or 24 months of assistance, whichever is reached first. For homeowners receiving mortgage reinstatement and mortgage payment assistance, utility assistance will only be made available if there is remaining funding under the maximum \$30,000/24 month cap after reinstatement and/or mortgage payment assistance have been provided. The maximum assistance of \$30,000 or 24 months may be revisited and revised in the future, based on additional data collection and demonstrated need.

<u>Criteria</u>	<u>Terms</u>
<u>Homeowner eligibility criteria and documentation requirements</u>	Homeowner is at least one installment payment in arrears on electricity, water, or gas services to his or her home. Assistance sufficient to resolve the delinquency is not available from other utility assistance programs and, without HAF assistance, the homeowner is likely to lose services.
<u>Loan eligibility criteria specific to the program</u>	N/A
<u>Form of assistance</u>	Assistance will be structured as a non-recourse grant recoverable in the event of fraud or overpayment.
<u>Criteria</u>	<u>Terms</u>
<u>Payment requirements</u>	Funds will be paid directly to the utility provider or other applicable third-party authorized to collect eligible charges.

Responses to Treasury Feedback for Approval

HAFP-0131-Pennsylvania Treasury Feedback for Resubmission of Plan

Please revise the HAF plan by providing a response to the question(s).

Completeness

- No Questions

Homeowner Needs and Community Engagement

Data

- Please explain how the plan targeting and outreach reflect the data referenced in your plan.

The outreach plan for the Pennsylvania Housing Assistance Fund (PAHAF) includes various communication pathways to ensure that low to moderate income, at risk, and socially disadvantaged populations across the commonwealth are notified of program availability and afforded meaningful access to program resources. Data analyses performed during the needs assessment process demonstrated that Pennsylvania homeowners, both with and without mortgages, experienced financial distress as a result of the COVID-19 pandemic that threatens housing stability. Excerpts from the needs assessment that were particularly informative on the program's outreach strategy include the following:

Applying a combined average mortgage forbearance and delinquency rate [of 10.5% (derived from available data sources)] to the population of PA homeowners with incomes below 100% of AMI, approximately 28,676 PA owner-occupied households were delinquent and 62,633 were in forbearance in the first quarter of 2021. In total, an approximated **91,309** owner-occupied households with incomes below 100% of AMI are currently in forbearance or delinquent on their mortgages. [PHFA further investigated these data sources to identify] the estimated number of households in delinquency and forbearance across different racial and ethnic groups, using nationally estimated delinquency and forbearance rates for different racial and ethnic groups.¹ [PAGES 14-15]

Additionally, there are ZIP Codes across the Commonwealth with combined delinquency/forbearance rates above 10% - from Philadelphia to Scranton, Johnstown, in the Southwest and Northwest. The greatest concentrations of ZIP Codes with elevated populations of Social Disadvantaged households tend to be clustered in the Southeast (Philadelphia), Northwest (Erie), South-Central (Harrisburg and York), Northeast (Monroe), and Pittsburgh areas. Data suggests that roughly 36,500 socially disadvantaged homeowners' mortgages are either in forbearance or delinquent. [PAGE 16]

Based on American Community Survey, 2015-2019 data from Integrated Public Use Microdata Series (IPUMS), an estimated 935,422 Pennsylvania homeowners are income eligible at 100% of AMI and do not currently have a mortgage, including 107,521 socially disadvantaged homeowners. Socially disadvantaged homeowners without a mortgage live predominately in Philadelphia (43%), Allegheny (8%), Montgomery (7%), and Delaware (7%) counties. Income-eligible Hispanic homeowners without a mortgage also commonly live in Berks (9%) and Lehigh (8%) counties.

¹ https://files.consumerfinance.gov/f/documents/cfbp_characteristics-mortgage-borrowers-during-covid-19-pandemic_report_2021-05.pdf

Analysis of delinquent property tax and utility data indicated significant need for these services as well. In Philadelphia, 2,271 homeowners became newly delinquent on property taxes in 2020, possibly because of COVID-related income losses. In February 2021 there were 814,508 ‘at risk’ accounts, representing about 16% of the Pennsylvania population, associated with \$852,054,166 in outstanding debt reported by most of the commonwealth’s largest utility providers.

Using this information, PHFA has devised the following targeting and outreach approach:

The PAHAF communications and outreach strategy focuses on the development and successful implementation of the PAHAF goals of accessible marketing, mobile intake operations, and leveraging program champions. A targeted outreach approach will ensure the Program is highly visible across the Commonwealth to build general awareness of the available resources to Pennsylvania homeowners. Our outreach targeting is three-fold – target all eligible Pennsylvania homeowners, particularly those who are socially disadvantaged, and at or below 100% AMI. The needs assessment data analysis, as described above, informs the geographic targeting activities.

Understanding the rich diversity of Pennsylvanians, PAHAF will ensure that all external facing marketing materials and resources are made available in both English and Spanish. Additionally, PAHAF will work with local organizations that are deeply connected to racially and ethnically diverse groups to clearly identify additionally language and cultural competencies that must be incorporated into our messaging and outreach efforts to increase Program reach and accessibility.

As part of our PAHAF marketing and outreach efforts, our GIS analysts are conducting further research into our homeowner data and needs assessment to complete a ZIP Code level targeting map. This map will provide invaluable information for media, digital ad targeting, and out of home marketing to focus our efforts on key communities and populations. Additionally, PAHAF plans to work hand in hand with nonprofit organizations, faith-based organizations, and other local entities that have already established relationships and trust with our target populations. Through regular engagement and communication with these local leaders, PAHAF will increase access and visibility to homeowners that need PAHAF the most. PAHAF will also be cognizant to adjust outreach strategies and targeting accordingly to move resources to communities that need the assistance the most.

Connecting to elected officials, locally and statewide, PAHAF will become a household name that will be essential in building trust and legitimacy. The PAHAF Outreach team will execute a robust paid media campaign that not only promotes PAHAF across the Commonwealth, but additionally pinpoints targeted ZIP Codes to increase digital targeting and “out of home” advertising to reach Pennsylvanians where they are.

Program assistance will be made accessible to all through an easy application process. Applicants can apply online or by phone, as well as visit a nearby mobile intake site to learn more or receive in-person assistance to complete their application for program assistance. For those Pennsylvanians that have limited to no internet access – the PAHAF call center, partner organizations and housing counseling agencies and mobile intake sites will allow the Program to increase its accessibility and visibility.

Community Engagement and Public Participation

- Your plan does not highlight your approach to serving low- or moderate-income populations or addressing housing discrimination. Please explain how the program is confident in its ability to reach targeted populations.

PAHAF has established the following prioritization scheme in its program policies and procedures.

Because available funding may not be sufficient to meet the needs of all Pennsylvania homeowners, the PAHAF program will serve homeowners with the most need first. The following is the order of priority for eligible PAHAF applicants:

- **Priority 1** - Homeowners with annualized current income of no more than 100% of area median income (AMI) for the relevant household size or 100% of the area median of the United States (\$79,900) whichever is greater and meet the definition of socially disadvantaged.
- **Priority 2** - Homeowners with annualized current income of no more than 100% of area median income (AMI) for the relevant household size or 100% of the area median of the United States (\$79,900) whichever is greater.
- **Priority 3** - Homeowners with annualized current income of no more than 150% of area median income (AMI) for the relevant household size and that meet the definition of socially disadvantaged.
- **Priority 4** - Homeowners with annualized current income of no more than 150% of area median income (AMI) for the relevant household size.

Note that the PAHAF pilot program will first consider applications from Priority 1 through Priority 3 while closely monitoring that 60% of the pilot funding falls within Priority 1 and Priority 2. This methodology is intended to ensure that the PAHAF program meets minimum Treasury spending requirements. PAHAF will not accept applications in Priority 4 until such time that it has been demonstrated that the program can comply with the 60% spend threshold for households at or below 100% AMI.

Our PAHAF Outreach team identified key organizations, including state and local social service organizations, that regularly engage and interact with low to moderate income populations that would most benefit from PAHAF. By developing a robust community partner engagement strategy that further grows PAHAFs network, the Program will increase program visibility and access to the commonwealth's most vulnerable communities.

PAHAF has also partnered with housing counseling agencies and legal services providers. These entities will assist in program outreach and application submission activities. Outreach efforts conducted by these groups are able to concentrate on homeowners that have been subject to or homeowner populations that have historically been subject to housing discrimination. Fair housing and predatory lending education is a consistent service offering among these providers.

- Please describe any coordination you intend with Tribes or Tribal entities.

PHFA is aware that the Mohegan Tribe of Connecticut and the Poarch Creed Indian Tribe of Alabama have both invested significant resources in Pennsylvania. These resources include operation of state-licensed facilities, but do not include any Tribal Lands. There are no federally designated Tribes or Tribal Lands in Pennsylvania.

However, PHFA recognizes that Tribal Nations that receive HAF program funds can provide financial assistance to their Tribal Members regardless of the state in which the member lives. To the extent that a Tribal Member of any Tribal entity owns his or her home in Pennsylvania, that Tribal Member is eligible to apply for assistance through the PAHAF program.

PHFA does note that this could create the potential for duplication of benefits between the PAHAF program and Tribal Nation programs. To this end, the PAHAF will request information from all applicants regarding any HAF assistance sought from Tribal entities and will institute a subrogation policy to recover any potential duplicative assistance.

- Please provide an update indicating any public comments you have received since you submitted your HAF Plan, from which organization you received any such comment, and whether you have responded to the comments.

No new public comments have been received since submission of the PAHAF Plan. However, the Saves our Home Coalition has continued to express concerns that the organization raised prior to submission related to the \$30,000 cap on assistance. The organization believes this amount is too low. PHFA has addressed the comments and has made accommodation through the plan development process to allow for re-evaluation of the effectiveness of the cap and possible change in the future should data support such a change.

Ongoing Assessment of Homeowner Need

- Please explain how the program will address changes in homeowner needs in the coming years

PHFA conducted a thorough assessment of homeowner need in Pennsylvania as part of the initial HAF Plan development. To inform the distribution of resources and to target communities and populations in greatest need, PHFA examined demographics, economic conditions, and risk factors for housing instability for the entire Commonwealth. With the launch of the pilot program, more tangible data sources are becoming available. PHFA will examine applicant population characteristics, as the program progresses, to determine whether homeowner needs are being met and are changing over time. PHFA anticipates that applications that fail to meet eligibility requirements may be most indicative of areas of opportunity for expanded program services or modification of policy or procedure. Further, analysis of the rate of spending in each budget area will provide another key indicator of homeowner need upon which future program design decisions may be made. If funding is available, Treasury guidance is updated, and/or homeowner need is demonstrated, PAHAF may add program design elements, update policies and procedures, or modify budget allocations in the future to address changing homeowner needs.

Program Design

- Please explain how the sources of data listed in the section on Homeowner Needs informed the Program Design Elements included in your plan.

Key excerpts from the needs assessment are included below to illustrate the level of analysis performed and how the results of that study have informed the program's design elements of mortgage reinstatement, mortgage payment assistance, homeownership cost assistance (taxes, fees, insurance), and utility delinquency assistance.

The Commonwealth used a variety of data sets to determine the extent to which various types of homeowners may be at risk of default, foreclosure, or housing instability. The following combination of public and proprietary data were used to develop estimates of COVID-related homeowner needs in Pennsylvania: Home Mortgage Disclosure Act (HMDA) (12 U.S.C §§ 2801-2811), loan-level data (2007 to 2019), U.S. Census American Community Survey (Census ACS) 5-Year Estimates (2015-19), PHFA borrower records, Bureau of Labor Statistics' Local Area Unemployment Statistics program (2020 to Q1 2021), ZIP Code-level Mortgage Analytics and Performance Dashboard (MAPD) data on loan performance collected and compiled by the private research firm Black Knight, LLC. and accessed from the Federal Reserve Bank of Atlanta (2020 to Q1 2021)², tax delinquency data from Allegheny County (courtesy of the Western Pennsylvania Regional Data Center) and the City of Philadelphia (courtesy of OpenDataPhilly), and delinquent utility account information from the Pennsylvania Utilities Law Project. [PAGE 3]

These data were analyzed to understand the contemporary volume of homeowners across the commonwealth and how homeownership varies across different regions of the commonwealth and among different populations. These analyses were developed with a particular focus on estimating the total population of PA homeowners who could benefit from support from the HAF related to mortgage assistance and other housing related costs such as utilities, taxes, condominium association fees, etc. [PAGE 3]

ACS 2015-19 records provide the most reliable way to identify areas in Pennsylvania with high populations of low income and Socially Disadvantaged homeowners, both with and without mortgages, who may be eligible for assistance under one of the PAHAF programs. Table 4 presents the number of owner-occupied homes with and without a mortgage, disaggregated by pre-pandemic income and Socially Disadvantaged status. [PAGE 13]

Using the estimated target populations, each population segment was further broken down by their vulnerability to foreclosure. Target populations who are the most likely to need assistance may be

² Atlanta Fed calculations using Black Knight's McDash Flash daily mortgage performance data (available with a two-day lag), U.S. Census Bureau 2017 FIPS Codes.

homeowners with a mortgage who are coming out of a forbearance plan; homeowners without a mortgage who were unable to pay their real estate tax obligations; homeowners who may be delinquent on their home loan; or homeowners in condominiums who are delinquent on association fees. [PAGE 13]

Applying a combined average mortgage forbearance and delinquency rate (10.5%) to the population of PA homeowners with incomes below 100% of AMI, approximately 28,676 PA owner-occupied households were delinquent and 62,633 were in forbearance in the first quarter of 2021. In total, an approximated **91,309** owner-occupied households with incomes below 100% of AMI are currently in forbearance or delinquent on their mortgages. These data were analyzed for households in delinquency and forbearance across different racial and ethnic groups, using nationally estimated delinquency and forbearance rates for different racial and ethnic groups. Forbearance rates were (and remain) much higher in the Philadelphia (Southeast) and Northeast Regions compared to the rest of the commonwealth. [PAGES 14-15]

[Analyzing these data at the ZIP Code level], there are ZIP Codes across the Commonwealth with combined delinquency/forbearance rates above 10% - from Philadelphia to Scranton, Johnstown, in the Southwest and Northwest. The greatest concentrations of ZIP Codes with elevated populations of Social Disadvantaged households tend to be clustered in the Southeast (Philadelphia), Northwest (Erie), South-Central (Harrisburg and York), Northeast (Monroe), and Pittsburgh areas. [PAGE 16].

Many Pennsylvania homeowners without mortgages have income losses from the COVID-19 pandemic that have resulted in property tax arrearages, including many socially disadvantaged homeowners. Tax delinquency data from Philadelphia and Allegheny counties suggest that homeowners with COVID-related income losses could be thousands of dollars behind on property taxes. [PAGE 16]

In Philadelphia, 2,271 homeowners became newly delinquent on property taxes in 2020, possibly because of COVID-related income losses. These homeowners were typically about \$611 dollars in arrears, although the average is almost twice that amount (\$1,153). In Allegheny County 700 homeowners were newly tax delinquent in 2020,³ with a median delinquency arrearage of \$1,172 and average of \$1,743. [PAGE 17]

In addition to household need for mortgage assistance and tax arrearages, a great deal of low to moderate income households in PA could also benefit from support for utilities arrearages incurred due to income losses associated with the COVID-19 pandemic. Accessing reliable data for utility arrearages is challenging due to the diverse range of providers, both public and private, across the Commonwealth. However, the Pennsylvania Utility Law Project (PULP) collects a range of data points from the Commonwealth's largest utility providers on a semi-annual basis to track 'at risk' accounts and dollar values of arrearages associated with these accounts. [PAGE 19]

In February 2021 there were 814,508 'at risk' accounts associated with \$852,054,166 in outstanding debt reported by most of the commonwealth's largest utility providers to PULP. This represents roughly 16% of all PA households. While it is not possible to know which of these delinquent accounts are associated with renters and those associated with homeowners, a conservative estimate of 10% of the income eligible owner-occupied households in PA in need of utilities assistance would represent roughly 182,000 households. Additionally, a recent report from Philadelphia's Community Legal Services and the PA Utility Law Project found that utility delinquencies are disproportionately concentrated among socially disadvantaged residents.⁴ [PAGE 19]

- Will there be a method in your HAF program, early in the process of engaging with a household, to evaluate immediate threats to the housing stability of applicants, which may need to be addressed under

³ Not all municipalities in Allegheny County had reported 2020 tax liens by the time of this writing, so this number understates the extent of need for property tax assistance there.

⁴ https://clsphila.org/wp-content/uploads/2021/03/CLS_UtilityReport_20200324.pdf

an expedited or prioritized timeline (e.g. HOA liens, tax delinquencies, utility shut off)?

The application process is designed to gather information about the applicant's current housing situation. This includes data on the status of mortgage and homeownership costs that can pose an imminent threat to housing stability. The program is also providing utility assistance for homeowners with an imminent threat of utility disconnection. Further, applicants will be referred to supportive services through housing counseling and/or legal aid service providers.

Practical implementation steps include:

1. Questions in application specifically designed to allow the program to assess applicant mortgage and housing cost delinquency statuses.
 2. Call center/case management referral to housing counseling and/or legal service providers.
 3. Housing counseling/legal services entities are provided access to submit applications on their clients' behalf.
 4. Trigger notification to payees using CDF process by sending the Initial Submission, "I", record to make servicers aware of the application.
- Please describe how your program will utilize housing counselors or legal services to assist homeowners in evaluating loss mitigation options available for their mortgage. Your descriptions should include:
 - whether your program will connect homeowners with housing counseling or legal services early in the process.

A link to housing counselors and legal aid service providers will be available on our website at <https://pahaf.org/> to help individuals self-select into the resources that are needed. Further, this information is provided to homeowners through the application and case management processes—the earliest steps of the whole HAF process.

Additionally, the PAHAF program has developed a referral policy and procedure that allows applicants to enter housing counseling and legal services with partner agencies. The referral process includes outcome determinations that will allow the program to track services rendered for the assistance provided beyond a successful HAF Application some of which include:

- Legal Service Providers (LSP)
 - Non-HAF Assistance Obtained
 - Obtained forbearance, loan modification, or other loss mitigation
 - Debt/fees avoided
 - Bankruptcy discharge obtained
 - Client became record owner of property
 - Assistance unable to be obtained
 - Assistance with property taxes obtained
 - Assistance with utilities obtained
 - Assistance with insurance obtained
- Housing counseling
 - Households that obtained forbearance or other loss mitigation after receiving Housing Counseling Services.
 - Households for whom counselor provided assistance with HAF Application
 - Households for whom counselor developed mortgage payment plan.
 - Assistance unable to be obtained
 - Households that prevented or resolved a mortgage default after receiving Housing Counseling Services.
 - Households that prevented or resolved a reverse mortgage default after receiving Housing Counseling Services.
 - Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.
 - Households for whom counselor developed a budget customized to a client's current situation.
 - Households that gained access to resources to help them improve their housing situation (e.g. utility

assistance, taxes, HOA/condominium fees, or insurance etc.) after receiving Housing Counseling Services.

- Households that gained access to non-housing resources (e.g., social service programs, legal services, public benefits such as Social Security or Medicaid, etc.) after receiving Housing Counseling Services.
- Households that received a forward mortgage modification and improved their financial capacity after receiving Housing Counseling Services.
- Households that received a forward mortgage modification and remained current in their modified mortgage after receiving Housing Counseling Services.

PAHAF will also engage housing counseling agencies and other nonprofits in Program outreach to increase staffing resources required to execute a robust statewide mobile outreach campaign. Through mobile outreach, with the support of housing counseling agencies, the Program will increase its footprint across the Commonwealth by promoting PAHAF servicers and providing on-site application support.

- the role housing counseling or legal services providers will play in supporting homeowners' efforts at engaging in loss mitigation.

The PAHAF program will provide training to housing counseling and legal services providers to ensure that they have an understanding of PAHAF programming options, goals, and objectives. Such training will include requirements for reporting back to the PAHAF program. PHFA encourages the service providers to undertake loss mitigation support to homeowners as those entities determine to be in the best interest of their clients and according to those entities' own internal governing procedures, regulations, and processes. Services provided by these organizations will be particularly important for PAHAF applicants whose delinquencies are over program maximum caps on assistance to work out strategies that can either fully resolve the applicant's delinquency situation with their servicer or to work out arrangements that will bring the necessary PAHAF assistance under program maximums.

- How will your program leverage resources available through a loss mitigation process to benefit eligible homeowners and how will your program avoid using HAF funds in ways that duplicate relief that available loss mitigation options might provide?

PHFA does recognize the importance of loss mitigation opportunities for homeowners. As such, a reference will be made in the application process making homeowners aware that there may be other loss mitigation options available through their servicers and that they are encouraged to explore such options. Additionally, the partnership with housing counseling and legal aid service providers will offer an opportunity for homeowners to explore these solutions.

The PAHAF program is not imposing any additional eligibility requirements related to a homeowner's status with loss mitigation options. Doing so would be contrary to Treasury's published HAF guidance by placing an additional eligibility burden on homeowners. Time is of the essence to avoid foreclosure and eviction. Based on the PAHAF team's experience from the last housing crisis, homeowners that work directly with Mortgage Servicers are often confused about the requirements and the best path forward to save their home, so they often do nothing. By applying for HAF first, we can connect those homeowners with housing counselors and legal service providers, if HAF assistance alone is not that answer or it appears from the documentation they submitted, they need additional assistance.

- Please explain what steps, if any, your program will take to assist the homeowner in determining whether a HAF-resolution will result in a sustainable monthly payment?

The PAHAF program is designed to provide mortgage reinstatement, mortgage payment, utility, and associated homeownership cost assistance. As such the program will not result in a modification to a homeowner's monthly payment. However, assistance is intended to provide homeowners with financial relief and time, including six months of forward paying assistance. Reinstating delinquent mortgages, paying off past due balances for homeownership costs, and providing forward paying mortgage assistance will offer homeowners the best chance to catch up on financial obligations and find new opportunities to stay current. PAHAF also refers homeowners to housing counseling to obtain assistance with adjusting budgets or obtaining other financial counseling assistance which may result in negotiations with servicers that could result in more sustainable payment terms.

- Are you anticipating increased winter home energy costs and their potential impact on the homeowners that HAF will serve?

Yes. Utility assistance is available for qualified homeowners through the PAHAF program. Our needs assessment included the following information upon which the decision to include utility assistance in the program design was based.

In February 2021 there were 814,508 ‘at risk’ accounts associated with \$852,054,166 in outstanding debt reported by most of the commonwealth’s largest utility providers to the PA Utility Law Project. This represents roughly 16% of all PA households. While it is not possible to know which of these delinquent accounts are associated with renters and those associated with homeowners, a conservative estimate of 10% of the income eligible owner-occupied households in PA in need of utilities assistance would represent roughly 182,000 households. Additionally, a recent report from Philadelphia’s Community Legal Services and the PA Utility Law Project found that utility delinquencies are disproportionately concentrated among socially disadvantaged residents.⁵ [PAGE 19]

Note that there are legal protections against utility terminations in Pennsylvania. This includes a prohibition of utility shutoff during the winter heating months, from December 1 to the end of March for very low-income families. This will afford PAHAF time to help homeowners catch up on arrearages without the threat of imminent utility disconnection as program launch will likely coincide with increased cold weather and utility need.

Pennsylvania Utility Law Project and Community Legal Service-Energy Unit are two entities that will be funded by the PAHAF Legal Services Provider grant.

Eligibility

- No Questions

Outreach

- Please explain how the program will target outreach and provide access to homeowners with limited English proficiency.

The PAHAF program has a branded website which is available in both English and Spanish. The site has been translated into Spanish by a certified translation service. Additionally, all marketing materials will be made available in English and Spanish. As needed, the Program will work with local organizations that serve ethnically diverse groups to identify additional language needs, as necessary.

The program administration vendor we have engaged will focus on outreach to homeowners with limited English proficiency and other social disadvantages identified in the PAHAF plan. This outreach could include, but is not limited to, outreach to faith-based community organizations, cultural groups, and cultural centers that cater to the needs of Pennsylvania citizens who require language assistance.

The vendor will seek to employ bilingual staff members and may use certified translation services available through translation vendors via phone, web, or video service to ensure language assistance and equal access to the PAHAF program. In our Spanish translations, we ensure that materials are culturally appropriate for Spanish-speakers from Central America, South America, and the Caribbean. We will also ensure to provide outreach materials translated in other languages as the need arises using a reliable translation service. Our cloud-based and mobile application platform also offers translation of other languages.

Non-traditional and grassroots outreach may prove to be more effective in reaching some of the target populations, particularly methods based on guidance from local partners on what will work best in their communities. Additionally, printed materials have proven critical in past outreach endeavors. These will be used both at in-person events and in

⁵ https://clsphila.org/wp-content/uploads/2021/03/CLS_UtilityReport_20200324.pdf

strategic mailings. Materials will be provided in both English and Spanish to ensure wider reach to socially disadvantaged individuals with information on how individuals who speak other languages can access personal assistance.

- Please explain how the program will provide culturally relevant marketing.

As noted above, the communications strategy focuses on the development and successful implementation of accessible and culturally relevant outreach and marketing materials that drive the call to action to apply for PAHAF assistance. We will produce and deliver materials and key messages through the most appropriate medium and in an easily digestible format.

- All Spanish materials will be run through a lens of Spanish-speakers from Central America, South America, and the Caribbean to ensure cultural relevance using in-house or contractor provided resources.
- The program will also work with local officials, community leaders, and partners in community-based and faith-based organizations to identify outreach materials and resources required to reach their constituents in a manner that is culturally sensitive and relevant. PAHAF will partner with community and ethnic organizations to leverage their existing outreach and communications infrastructure to greatly amplify exposure of the program and increase intake of potential applicants.
- The outreach team will seek out collaboration from partnering organizations that support amplification and awareness of program resources to non-English speaking communities. These not-for-profit organizations and community groups are trusted sources of information, understand and know the targeted audience and will be key to helping to meet the goal of reaching every eligible homeowner. In addition, we will work with community and ethnic publications for earned media and advertisements helping to reach eligible homeowners in the communities where they live and work.

Prioritization

- No Questions

Performance Goals

- Please explain how you intend to communicate your progress towards performance to the public.

PHFA will report on the quarterly data elements and the one-time interim report data elements as defined Treasury guidance. Further, PHFA expects to produce periodic general administration reporting to state oversight authorities. PHFA will, at a minimum, provide a summary of these reports on the program website, after they have been submitted to the relevant oversight entity. Additionally, PHFA intends to create a weekly report that will provide key insight into total applications, approvals, denials, total funding approved, total distributions, and other metrics that demonstrate program progress. These reports will be easily accessible at the following link: <https://pahaf.org/policies-and-reporting/>. Additional program progress reports may be published as need arises.

- Please indicate which three metrics will serve as the best indicators of the success of your program.

The three metrics that will serve as the best indicators of success include:

1. Number of homeowners and dollars of financial assistance provided through the PAHAF Program.
2. Number of socially disadvantaged homeowners and dollars of financial assistance provided.
3. Meeting and exceeding the minimum 60% Treasury requirement for assistance provided to applicants at or below 100% of the AMI.

Though these three metrics will demonstrate success factors for the program, PHFA also believes that the following statistics will be informative:

- Average assistance requested versus disbursed.
- Percent or share of homeowners that are Socially Disadvantaged Individuals and below 100% AMI.
- Data broken out by ZIP Code/County/Census Tract.
- Outcomes identified in this document specific to housing counseling and legal service providers
- Share of beneficiaries who avoid involuntary displacement within 12 months of receiving benefit (Program staff members may need to extrapolate data or define proxies to count homeowners in this category.)
- Please indicate whether you intend to disaggregate metrics by income, race, gender, etc.

The application has been designed to collect this information and can be reported against in a disaggregated manner.

- Please consider including as an additional metric the number of homeowners assisted/foreclosures prevented solely through counseling or legal services without payment of HAF funds to resolve the homeowner's defaults or delinquencies.

PHFA is coordinating services with housing counseling agencies and legal service providers. As part of this coordination, PHFA and its vendor are establishing a reporting mechanism to track services provided by these entities for homeowners who are applicants to the PAHAF program. Though we anticipate being able to track the outcomes of these cases and reporting these statistics, However, to the extent that such data may be captured by partnering agencies and is made available to PHFA, PHFA will report it.

As stated in response to previous question, PHFA has established outcome-based reporting for the housing counseling and legal services providers who will be partnering with the program. Examples of outcomes that PAHAF expects to be able to report against include:

- Legal Service Providers (LSP)
 - Non-HAF Assistance Obtained
 - Obtained forbearance, loan modification, or other loss mitigation
 - Debt/fees avoided
 - Bankruptcy discharge obtained
 - Client became record owner of property
 - Assistance unable to be obtained
 - Assistance with property taxes obtained
 - Assistance with utilities obtained
 - Assistance with insurance obtained
- Housing Counseling
 - Households that obtained forbearance or other loss mitigation after receiving Housing Counseling Services.
 - Households for whom counselor provided assistance with HAF Application
 - Households for whom counselor developed mortgage payment plan.
 - Assistance unable to be obtained
 - Households that prevented or resolved a mortgage default after receiving Housing Counseling Services.
 - Households that prevented or resolved a reverse mortgage default after receiving Housing Counseling Services.
 - Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.
 - Households for whom counselor developed a budget customized to a client's current situation.
 - Households that gained access to resources to help them improve their housing situation (e.g. utility assistance, taxes, HOA/condominium fees, or insurance etc.) after receiving Housing Counseling Services.

- Households that gained access to non-housing resources (e.g., social service programs, legal services, public benefits such as Social Security or Medicaid, etc.) after receiving Housing Counseling Services.
- Households that received a forward mortgage modification and improved their financial capacity after receiving Housing Counseling Services.
- Households that received a forward mortgage modification and remained current in their modified mortgage after receiving Housing Counseling Services.

Readiness

- Please provide the most recent available information about your program's readiness, including staffing, contractors, etc.

The PHFA internal management team has been working on the design and implementation of the PAHAF program since HAF funding was first announced. This team has remained stable with little to no turnover. This team has also successfully launched and run the PAHAF Pilot Program.

PHFA has augmented this team by contracting with a vendor for long-term operational support and implementation. That contractor has been supporting the agency since September 2021. PHFA's implementation contractor is providing PHFA with program support services that include:

1. application design and online portal creation,
2. outreach/marketing strategy support,
3. call center standup, operations, and management,
4. case management services including application intake and eligibility review,
5. coordination of CDF data transfer and other payee notifications,
6. payment of benefits on behalf of eligible homeowners to qualified payees,
7. quality control,
8. file closeout, and
9. reporting.

PHFA has completed PAHAF branding and design requirements. PHFA and the implementation contractor have developed and continue to develop materials for the PAHAF website and a marketing plan with collateral material design to ensure that we can begin marketing the full program as soon as it launches.

The program first established policies, procedures, and workflows for pilot program operations. These have been updated and maintained over time as lessons have been learned and new processes are developed. Task level activities necessary to execute outreach, intake, eligibility, quality control, and payment have been developed. The program has standard operating procedures for task level activities and is continuing to develop new standard operating procedures as new tasks are identified. Staff training on program rules, process workflows, systems, and tools is conducted at staff onboarding and on an ongoing basis.

Together, PHFA and the implementation contractor have stood up and activated a call center, case management services, an online application portal, and eligibility review workflows. The Pilot Program implementation was transferred to the PHFA implementation vendor December 1, 2021. Together we continue to build out new processes, including automation of application activities, streamlining application activities and requirements, and development of the CDF process. This has included staffing up and training as applicant influx is anticipated to increase.

PHFA is working toward full program launch and anticipates that the full program will be substantially similar to the PAHAF Pilot. The biggest difference between the two will be an expansion of program options available under the full program. The team continues building out the system, policy, and procedure requirements that will apply beyond

those of the pilot program.

PHFA is identifying process bottlenecks and policy gaps, formulating resolution, and implementing changes to address them. These program improvements are intended to create a system ready for full operation when Treasury approves the HAF Plan.

- Is your program prepared to launch upon approval and, if not, by what date will you be ready to launch following approval?

Currently, there are more than 4,000 homeowners who have registered through the PAHAF Get Notified list, who have demonstrated interest in seeking PAHAF assistance. The Program will use this list as an outreach opportunity and invite these homeowners to apply through expansion of the PAHAF Pilot Program.

PHFA believes that the PAHAF program is ready for launch within 30-45 days of receipt of Treasury approval of the PAHAF Plan, but no later than February 1, 2022. The necessary infrastructure for full program launch is in place, working drafts of policies and procedures have been developed, systems are functional to handle increased volume of applications, plans have been activated to ensure appropriate staffing levels, and controls are in place to support anti-fraud, waste and abuse protocols.

- Please provide updated information about your progress in spending the initial 10% payment from your jurisdiction's full allocation and the status of any pilot assistance already offered or made available to homeowners.

PHFA has spent \$826,768 on start-up activities of the total 10% allocation received. This includes applicant assistance disbursed as well as administrative expenses, outreach and marketing expenses, as well as bilingual communication expenses to support plan development, publication, and program planning.

The statistics on the pilot program are updated below:

Number of households that have applied for assistance: **385**

Number of households that have received funding: **267**

Amount of funding disbursed: **\$2,800,824.26**

There are an additional 118 applications undergoing the eligibility review process currently. The estimated need associated with the pending applications is \$2,551,387.00.

Budget

- No Questions