



MORTGAGE AND HOUSING-RELATED ASSISTANCE FOR PENNSYLVANIA HOMEOWNERS

The Pennsylvania Homeowner Assistance Fund is not currently accepting new applications for assistance due to the transition of the program from a third-party vendor to the Pennsylvania Housing Finance Agency (PHFA). During this time, applications completed and submitted prior to February 1, 2023 will be processed in order of greatest need. Once existing applications are processed and an assessment of remaining funds is made, PHFA intends to resume accepting new applications for assistance. In the interim, the following are resources for homeowners who receive notification of foreclosure, sheriff sale, or shut-off notice.

ACT 91 NOTICE: HOMEOWNER EMERGENCY MORTGAGE ASSISTANCE PROGRAM (HEMAP)

- » [HEMAP](#) is a mortgage delinquency and forward payments assistance program administered by the PA Housing Finance Agency.
- » If you receive an ACT 91 Notice, you have 33 days from the date of the notice to contact a housing counseling agency (HCA) listed within the notice. If you meet this deadline, **your lender cannot take any adverse action** while your application has been submitted and is being processed in a timely manner.

ACT 6 NOTIFICATION OF INTENT TO FORECLOSE

- » Contact your servicer to discuss loan modification and other corrective loan options available with FHA or USDA mortgages.
- » Contact an [HCA](#) to discuss loss mitigation and other foreclosure prevention alternatives.

SHERIFF SALE NOTIFICATION

- » Contact a legal service provider ([LSP](#)) for assistance with possible postponement of sale.

UTILITY SHUT-OFF NOTICE

- » Applicants who receive a Shut-off Notice should contact their service provider immediately to discuss options to delay the shut-off. Options may include:
 - requesting a 30-day hold on the account
 - establishing a payment plan
 - applying for the utility hardship funds, if available
 - accessing utility assistance through PA Compass
 - confirming special circumstances, such as medical certificate
- » [Click here](#) to access the PAPUC guide, “Need help paying your energy bills?”

OTHER RESOURCES

- » [PA211.org Get Connected](#)
Find local resources including food, clothing, shelter, health, transportation, employment, etc.
- » [PA Compass](#)
Compass is the online tool for Pennsylvanians to apply for human service benefit programs.
- » [VA Foreclosure Assistance](#)
Veterans can work with a VA loan technician to assist with avoiding foreclosure.