



Version 4.4

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PENNSYLVANIA

HOMEOWNER ASSISTANCE FUND

OVERARCHING PROGRAM POLICY
MANUAL



Table of Contents

Purpose	1
Versions	2
Acronyms	3
Definitions	4
Program Overview	8
PAHAF Program Operating Principles and Procedures	8
Program Prioritization	10
Socially Disadvantaged Individuals	10
Referrals	12
Housing Counseling Agencies (HCA)	12
Legal Service Provider (LSP) Referral	12
PAHAF Financial Assistance Structure Payout	13
Eligible Program Expenses	14
Mortgage Reinstatement	14
Forward Mortgage Payment Assistance	14
Property Charge Default Resolution	15
Utility Payment Assistance	16
Assistance Caps (Maximum Assistance)	17
Prohibition Against the Duplication of Assistance	17
Program Eligibility Requirements	18
Eligible Property Type	18
Eligible Loan Types	18
Qualified Financial Hardship	18
Occupancy and Primary Residency	19
Ownership	19
Income Eligibility Requirements	19
Other Program Considerations	21
Bankruptcy	21
PAHAF Application Process	22
Application Portal	22
Re-registration	22
Applications	22
Assistance with Re-registration in the Neighborly Application Portal	23

PAHAF Overarching Program Policy Manual

Multiple Applications	23
Withdrawn Applications.....	23
Documentation Requirements.....	23
Eligibility Review.....	25
Quality Control	25
Eligibility Determinations	25
Appeals	26
Complaints	27
Fair Housing and Equal Opportunity	27
Administration	29
Equity/Accessibility	29
Records Management	29
Personally Identifiable Information and File Security	29
Applicant Files	30
Anti-Fraud, Waste, and Abuse	30
Common Data File	31
HAF Vendor(s)	31
Appendix A: Legal Service Providers	1
Appendix B: Housing Counseling Agencies	4
Appendix C: Award Email	5
Appendix D: Term Sheets (Revised as of 12/5/2022)	6

Purpose

The Policies and Procedures for the Pennsylvania Homeowner Assistance Fund (PAHAF) are provided to assist program staff, subgrantees, associated partners, and vendors in implementing and managing the U. S. Department of Treasury Homeowner Assistance Funds (HAF). It is based on Treasury HAF guidance,¹ HAF applicable federal regulations,² and the PAHAF Plan.³

The PAHAF Program is designed to mitigate financial hardships associated with the coronavirus pandemic to prevent homeowner mortgage delinquencies, defaults, foreclosures, and displacements for eligible Pennsylvania homeowners. It is the responsibility of all PAHAF Program staff, associated partners, subgrantees, and vendors to comply with all provisions of the policy and procedures. PAHAF Program staff, associated partners, and vendors must carry out proper and efficient grant administrative practices, systemic programmatic oversight, and appropriate checks and balances to prevent fraud, waste, and abuse. The Policies and Procedures are intended to provide clear areas of responsibility to ensure consistent application of program rules outlined in the document.

It is anticipated that circumstances will arise that will require deviations from the processes outlined in this document. In those instances, the reason for the deviations must be clearly documented and included in the project files. In some cases, these circumstances will require amending the Policies and Procedures document to include new or revised policies or procedures to accommodate these situations.

If there are any questions, subgrantees, associated partners, and vendors should contact the Pennsylvania Housing Finance Agency at:

Pennsylvania Housing Finance Agency
211 N. Front St.
PO Box 8029
Harrisburg, Pennsylvania 17105
(717) 780-3800 (Telephone)
(717) 780-1897 (Fax)
(717) 780-1869 (TTY)
www.phfa.org

¹ U. S. Department of Treasury website, [HAF-Guidance.pdf \(treasury.gov\)](https://www.treasury.gov/haf-guidance)

² HAF, U.S. Department of The Treasury, Financial Assistance Agreement, Item 7 (a–d), “Compliance with Applicable Law, Regulations, and Guidance.”

³ PA Homeowner Assistance Fund Plan located on the PHFA website, <https://www.phfa.org/haf/>

Versions

08/03/2022	Version 1.0	Finalized Full Program
8/10/2022	Version 1.1	Updated treasury guidance date
10/28/2022	Version 2.0	Updated program caps, wording regarding sale of property, and guidance on applicant's subject to prior caps.
7/20/2023	Version 3.0	PHFA Administration.
12/5/2023	Version 3.1	Portal information updated.
2/5/2024	Version 3.2	Clarification in Mortgage Reinstatement
3/18/2024	Version 4.0	Reopening Assistance Type Changes
5/28/2024	Version 4.1	Clarification of Lot Rent
7/18/2024	Version 4.2	Clarification of Housing Payment, 150% AMI and Housing Counseling Agency List Updates
8/23/2024	Version 4.3	Clarification of AMI Effective Date
10/14/2024	Version 4.4	Clarification of AMI Determination Points

Policy Version

Version history is tracked in the section above. It includes notes regarding the date of version publication, the changes made, and the page numbers affected by each change.

Substantive changes within this document that reflect either a policy change or the addition of a new policy will result in the issuance of a new version. For example, a change in the type of structure owned by the homeowner that would be an eligible use of funds allowed by the program would be a substantial change to the criteria for eligibility outlined in Version 1.0. This or other substantial changes would result in the issuance of Version 2.0, an increase in the primary version number. Future policy changes will result in additional revision and the issuance of a new primary version number.

Non-substantive changes such as minor wording and editing, or clarification of existing policy, that do not affect the interpretation or applicability of the existing policy will be included in minor version updates denoted by a sequential number increase behind the primary version number. Such changes would result in a version number such as 2.1 or 2.2.

Acronyms

AFWA	Anti-Fraud Waste and Abuse
AGI	Adjusted Gross Income
AMI	Area Median Income
ARP	American Rescue Plan Act of 2021
CDF	Common Data File
CFR	Code of Federal Regulations
ERAP	Emergency Rental Assistance Program
FHA	Federal Housing Administration
HAF	Homeowner Assistance Fund
HCA	Housing Counseling Agency
HOA	Homeowners Association
HTI	Housing Payment to Income Ratio
HUD	United States Department of Housing and Urban Development
IRS	Internal Revenue Service
LSP	Legal Service Provider
P&I	Principal and Interest
PAHAF	Pennsylvania Homeowner Assistance Fund
PHFA	Pennsylvania Housing Finance Agency
PII	Personally Identifiable Information
PITI	Principal, Interest, Taxes, and Insurance
QC	Quality Control
RRP	Rent Relief Program
SOP	Standard Operating Procedure
SSN	Social Security Number
TIN	Tax Identification Number
USDA	United States Department of Agriculture
VA	United States Department of Veterans Affairs

Definitions

The following words and terms shall have the following meanings:

100% of the area median income for a household means two times the income limit for very-low-income families, for the relevant household size, as published by the Department of Housing and Urban Development (HUD) in accordance with 42 U.S.C. 1437a(b)(2) for purposes of the Homeowner Assistance Fund (HAF).

100% of the median income for the United States means the median income of the United States, as published by HUD for purposes of the HAF.

150% of the area median income for a household means the 150% area median income as published by HUD for the purposes of the Homeowner Assistance Fund.

Adult household member means any person aged 18 years or older living in the same dwelling, at the same address, as the applicant.

Appeal means that PAHAF applicants who believe a denial is due to an error or incorrect, missing, or inconsistent information in accordance with eligibility guidelines are eligible to appeal that decision.

Applicant means a homeowner or a program partner applying on behalf of a homeowner.

Applicant award means the dollar value of all benefits for which an applicant may qualify. It is outlined in a Notice of Award.

Application means the electronic form that an applicant must complete, including any required certifications, recertifications, and supporting documentation, to participate in the PAHAF.

Area median income (AMI) means the midpoint of a region's income distribution, meaning that half of the households in the region earn more than the median and half earn less than the median. The U.S. Department of Housing and Urban Development (HUD) defines and calculates different levels of AMI for geographic areas across the country. HUD publishes income tables annually at <https://www.huduser.gov/portal/datasets/il.html>. In order to properly and equitably apply assistance, the PAHAF program will assess each applicant's income eligibility based on the AMI in effect at the time of application submission or the AMI that is subsequently updated at the time in which the application was processed. This dual data evaluation approach ensures that applicants are evaluated based on the most relevant and equitable income standards.

Benefit means the program option or options for which an applicant may qualify. For example, mortgage reinstatement assistance, mortgage payment assistance, and/or payment of past-due taxes, insurance, and/or homeowner/condominium association fees.

Co-Applicant means all owners, note signer(s), and/or all individuals on the Deed of Trust.

Conforming Loan Limit means the applicable limitation governing the maximum original principal obligation of a mortgage secured by a single-family residence, a mortgage secured by a two-family residence, a mortgage secured by a three-family residence, or a mortgage secured by a four-family residence, as determined and adjusted annually under section 302(b)(2) of the Federal National Mortgage Association Charter Act (12 U.S.C. 1717(b)(2)) and section 305(a)(2) of the Federal Home Loan Mortgage Corporation Act (12 U.S.C. 1454(a)(2)).

Customer Support Specialist and/or Case Manager means a PAHAF representative available by phone or in person to provide customer service support for application completion, award acceptance, and general program information.

Dwelling means any building, structure, or portion thereof that is occupied as, or designed or intended for occupancy as, a residence by one or more individuals.

Eligible Property Type means the following: a dwelling owned and occupied as the primary residence of the homeowner, that is, a single-family dwelling, row homes, condominium, cooperative, or manufactured/mobile home.

Homeowner Assistance Fund (HAF) Plan means the plan developed by PHFA, as required by and submitted for approval to the U.S. Department of Treasury.

Homeowner means the owner-occupant of a dwelling consisting of one- to four-unit dwelling who has experienced a financial hardship, associated with the coronavirus, after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date) and have incomes equal to or less than 150% of the area median income (AMI) or 100% of the median income for the United States, whichever is greater. This term is interchangeable with the term “mortgagor.” Per U. S. Department of Treasury HAF Guidance, dated February 24, 2022, a homeowner is an individual that “holds a vested legal or equitable ownership interest in the relevant dwelling, in accordance with applicable state law”⁴

Household consists of all persons who occupy a single property. The occupants may be a single family, one person living alone, two or more families living together, or any group of related or unrelated persons who share living arrangements.

Housing payment means a financial commitment for housing-related contracts, goods, and services necessary to maintain ownership and occupancy of the dwelling for which applicant

⁴ U.S. Department of Treasury Homeowner Assistance Fund (HAF) Guidance, February 24, 2022, pg. 5

has requested assistance. These are limited to payment of first lien position mortgage loan installments, first lien position mobile and manufactured home loan installments, homeowner insurance (hazard, flood, and mortgage), homeowner or condominium association fees, cooperative fees, and/or real estate property taxes.

Income means the annual household adjusted gross income as defined for purposes of reporting on Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes. Sources of non-1040 income are defined by HUD according to [24 CFR 5.609 \(b\) and \(c\)](#).

Increase in Living Expenses may include an increase in out-of-pocket household expenses, such as medical expenses, inadequate medical insurance, increase in household size, increase in childcare costs, or other costs associated with the Coronavirus pandemic after January 21, 2020.

Ineligible Property Types means the following: second homes and other property types i.e., vacant or abandoned, investment property, homes with damage/and or insurance claims that impact occupancy, homes open to trespass/condemnations, and any property type not constituting a dwelling are not currently Eligible Property Types for the PAHAF.

Lender means a mortgagee whose debt is secured by a first lien on the property of a homeowner. This term is interchangeable with the term “mortgagee.”

Mortgage means any credit transaction (1) that is secured by a mortgage, deed of trust, or other consensual security interest on a principal residence of a borrower that is (a) a one- to four-unit dwelling, or (b) a residential real property that includes a one- to four-unit dwelling; and (2) the unpaid principal balance of which was, at the time of origination, not more than the conforming loan limit. For purposes of this definition, the conforming loan limit means the applicable limitation governing the maximum original principal obligation of a mortgage secured by a single-family residence, a mortgage secured by a two-family residence, a mortgage secured by a three-family residence, or a mortgage secured by a four-family residence, as determined and adjusted annually under section 302(b)(2) of the Federal National Mortgage Association Charter Act (12 U.S.C. 1717(b)(2)) and section 305(a)(2) of the Federal Home Loan Mortgage Corporation Act (12 U.S.C. 1454(a)(2)). A reverse mortgage, a loan secured by a manufactured home, or a contract for deed (also known as a land contract) may fall within this definition if it satisfies the criteria in this paragraph, in accordance with applicable state law.

Mortgagee means a lender whose debt is secured by a first lien on the property of a homeowner. This term is interchangeable with the term “lender.”

Mortgagor means the owner of a one- to four-unit dwelling, who has experienced financial hardship after January 21, 2020, because of the COVID-19 pandemic. This term is interchangeable with the term “homeowner.”

Prioritization means the process of assessing categories of homeowners to determine which categories may be served earliest during the PAHAF Program. This allows the program to assist the most vulnerable homeowners first, consistent with Treasury guidelines. Such prioritization of homeowners is driven by data analysis to target homeowners demonstrating the greatest need—those in greatest danger of mortgage default and foreclosure.

Qualified Financial Hardship means a material reduction in income or a material increase in living expenses associated with the Covid-19 pandemic that has created or increased the risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner.

Reasonable Expectation means applicants are expected to be able to resume mortgage payments and/or other housing expenses after receiving PAHAF assistance. If reasonableness is from expected income, PAHAF requires applicants to provide documentation of expected income to resume within 180 days of application. This documentation must be from an employer or benefit provider.

Reconsideration means that PAHAF grant recipients who believe their PAHAF-determined award calculation is incorrect are eligible to request a formal review.

Socially Disadvantaged Individuals are those whose ability to purchase or own a home has been impaired because of diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in the HAF participant's jurisdiction as documented by the U.S. Census. The impairment must stem from circumstances beyond their control. Indicators of impairment under this definition may include being a (1) member of a group that has been subjected to racial or ethnic prejudice or cultural bias in American society; (2) resident of a majority-minority census tract; (3) individual with limited English proficiency; (4) resident of a U.S. territory, Indian reservation, or Hawaiian Home Land; or (5) individual who lives in a persistent-poverty county, meaning any country that has had 20% or more of its population living in poverty over the past 30 years, as measured by the three most recent decennial censuses. In addition, an individual may be determined to be a socially disadvantaged individual in accordance with a process developed by a HAF participant for determining whether a homeowner is a socially disadvantaged individual in accordance with applicable law, which may reasonably rely on self-attestations. For purposes of PAHAF, if the applicant or a member of the applicant's household receives income as a result of a disability, the applicant is considered socially disadvantaged.

Program Overview

The Pennsylvania Homeowner Assistance Fund (“PAHAF”) Program mitigates financial hardships experienced as a result of the coronavirus pandemic by preventing homeowner mortgage delinquencies, defaults, foreclosures, and displacements of homeowners experiencing financial hardship. PAHAF is a federally funded Homeowner Assistance Fund (“HAF”) program established under section 3206 of the American Rescue Plan Act of 2021 (the “Act”). Pursuant to the Act, the U.S. Treasury allocates and distributes Homeowner Assistance Fund dollars to states, tribes, and territories and establishes program guidance.

The Pennsylvania Housing Finance Agency (“PHFA”) is the authority responsible for the distribution of these funds for the Commonwealth of Pennsylvania. This Pennsylvania Homeowner Assistance Fund Overarching Program Policy Manual (“Manual”) establishes policies for PAHAF. The policies contained within this Manual may be supplemented or modified to address changes to rules, guidance, or the evolving needs of Pennsylvania homeowners impacted by the coronavirus pandemic.

The U.S. Department of Treasury (“Treasury”) issued revised HAF Guidance August 8th, 2022. Any updated guidance that impacts the PAHAF policies and procedures will be reflected in revisions to this document. The Treasury Guidance referenced herein can be found on Treasury’s website HAF-Guidance.pdf (treasury.gov) and is subject to potential revision.

Treasury required its HAF grantees to develop and submit a HAF Plan. PHFA’s final HAF Plan can be accessed through the PAHAF website at <https://pahaf.org/>. As recommended by Treasury, PHFA developed and implemented a Pilot program with the intention of informing the processes, policies, and procedures for the fuller state-wide program.

Program Background

The PAHAF Pilot program commenced August 16, 2021, to test the effectiveness and efficiency of the program by processing applications for the most at-risk homeowners. Expiration of the Pilot program was January 31, 2022. The full, statewide program launched on February 1, 2022. Any remaining funds from the Pilot program, not expended during the Pilot program operational period, have been rolled over into the full PAHAF Program.

PHFA took over the day-to-day administration of the PAHAF program from a third-party vendor on February 1, 2023 in order to better leverage their experience with mortgage assistance programs and industry knowledge. At that point, the program paused in taking new applications in order to focus on the applications migrated from the old system and ensure available funding for those applicants. The PAHAF program reopened to new applicants on March 18, 2024.

PAHAF Program Operating Principles and Procedures

Four program operating principles serve as key goals to accomplish during the implementation of the PAHAF Program:

1. Maximize assistance to PAHAF eligible households at the greatest risk for mortgage delinquency, default, and foreclosure.
2. Utilize proactive outreach and marketing programs to ensure income eligible homeowners are reached.
3. Ensure that the application, approval, and disbursement process is easily accessible, clear, and straightforward.
4. Put homeowners in the best position to succeed while maximizing existing federal, state, and local resources to avoid duplication of services, programs, and dollars.

The program will be operated according to written Standard Operating Procedures (SOPs). These are detail level documents that outline the steps necessary to process applications and distribute funds, as well as the supporting functions necessary to implement the PAHAF Program. SOPs cover the following topics, at a minimum:

- Anti-Fraud, Waste, and Abuse
- Call Center
- Case Management
- Conflict of Interest
- Constituent Services and Complaints
- Debt Verification
- Payment Disbursement
- Personally Identifiable Information (PII)
- Training
- Verification of Benefits & Quality Control

SOPs are derivative of the overarching program policies and procedures outlined in this document. SOPs are incorporated into this document by reference, where applicable.

Program Prioritization

Pursuant to U.S. Treasury guidance, PAHAF must prioritize assistance based on a household's area median income (AMI). Initially, PAHAF is available exclusively to priority applicants whose household income is equal to or less than 100% of the AMI. Contingent on the availability of funds, PAHAF may expand eligibility to higher-income households, but in no event will PAHAF funds be made available to applicants with household incomes exceeding one hundred fifty percent (150%) of the AMI. PAHAF will assess the AMI data that is published by HUD on the date that an application is submitted or the AMI that is subsequently updated at the time in which the application is processed. This dual data evaluation approach ensures that applicants are evaluated based on the most relevant and equitable income standards. The following is the order of priority for eligible PAHAF applicants:

Priority	Description
Priority 1	Homeowners with annualized current income of no more than 100% of the area median income (AMI) for the relevant household size or 100% of the area median of the United States (\$90,000), whichever is greater, and meet the definition of socially disadvantaged.
Priority 2	Homeowners with annualized current income of no more than 100% of the AMI for the relevant household size or 100% of the area median of the United States (\$90,000), whichever is greater.
Priority 3	Homeowners with annualized current income of no more than 150% of the 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 the AMI for the relevant household size.

**A minimum of 60% of Pennsylvania's HAF dollars will be made available for qualified expenses assisting eligible homeowners having incomes equal to or less than 100% of the AMI or the US Median Income, whichever is greater. Any amount not made available to homeowners meeting this income target will be prioritized for assistance to socially disadvantaged individuals (Priority 3). Funds remaining after such prioritization will be made available to other eligible homeowners (Priority 4). The PAHAF Program is structured to aid homeowners in a manner consistent with Treasury requirements.*

Socially Disadvantaged Individuals

The prioritization scheme outlined above takes into consideration whether a homeowner meets the U.S. Treasury's definition of a socially disadvantaged individual (see the Definitions section of this document). *Note: A homeowner does not have to qualify as socially*

disadvantaged to receive PAHAF assistance. However, this does designate priority for assistance.

Referrals

Housing Counseling Agencies (HCA)

PAHAF has established a close working relationship with HUD-approved Housing Counseling Agencies (HCAs) to facilitate additional homeowner assistance. Specifically, HCAs may assist with understanding the PAHAF Program, submitting applications, coordination of HEMAP assistance (where applicable), obtaining forbearance, loan modification, or other loss mitigation options and other services for applicants whose need is above program maximum allowances to bring their delinquent amounts within program limits. PAHAF case managers can refer applicants to HCA services through a specified housing counseling referral process that is outlined in the Case Management SOP. Housing Counseling Agencies also have PAHAF SOPs that guide their interactions with homeowners.

Legal Service Provider (LSP) Referral

PAHAF has established a close working relationship with legal service providers (LSPs) to facilitate additional homeowner assistance. LSPs can assist with obtaining forbearance, loan modification, or other loss mitigation options – including assisting applicants with identifying and securing funding to bring mortgage delinquency below the program cap amount. Assistance is also available to help avoid additional debt/fees, obtaining approval to participate when in bankruptcy, establishing record ownership of property, property taxes, or insurance – as applicable. PAHAF case managers can refer applicants for legal services through a specified LSP referral process that is outlined in the Case Management SOPs.

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PAHAF Financial Assistance Structure Payout

The PAHAF Program's financial assistance is structured as a nonrecourse grant. The grant must be repaid in the event of a material misstatement or omission in the application or documentation, overpayment by PHFA or its agent, or any other reason stated in the Grant Determination letter. This includes applicant sale and/or transfer of the home within 90 calendar days of receiving PAHAF Program assistance; doing so will require repayment of PAHAF funds received. Treasury does not consider HAF proceeds taxable income. However, PHFA makes no representation of potential federal or state income tax consequences of receipt of PAHAF assistance. Recipients should seek professional advice regarding all tax consequences of receiving PAHAF assistance.

PHFA or its agent will disburse PAHAF Assistance directly to the mortgage lender/servicer, contract for deed holder, county treasurer or local taxing authority, utility providers, or another payee.

PHFA or its agent will disburse the amount quoted by the lender/servicer, tax authority, or other payee. Any discrepancies must be resolved by the homeowner and the mortgage lender/servicer, contract for deed holder, county treasurer or local taxing authority, utility providers, or other payee. Any overpayments of PAHAF assistance made on behalf of a homeowner must be returned to PAHAF.

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Eligible Program Expenses

The following types of qualified expenses are eligible for assistance under the PAHAF Program. Funding from PAHAF may not be used for any expenses other than those provided for in this section.

Mortgage Reinstatement

Mortgage Reinstatement Element Description. Assistance is available for a mortgage in the first lien position on the property of an eligible homeowner, subject to all other eligibility criteria. PAHAF funds must be used to bring accounts fully current, with no remaining delinquency and can be used in conjunction with other loss mitigation options by the servicer. This may include repayment of funds advanced by the lender or servicer on the borrower's behalf for property charges, including property taxes, hazard, flood or wind insurance premiums, condominium fees, homeowners' association fees, or utilities for the purpose of protecting the lender's or servicer's lien position. Payment may also include any reasonably required legal fees incurred by the lender or servicer as a result of the delinquent mortgage. PAHAF funds may be used for reverse mortgages where the servicer advanced for taxes and insurance. To the extent that applicants can use other loss mitigation resources, utilizing other loss mitigation resources first is encouraged.

Mortgage Reinstatement Delinquency Requirement. Homeowners must be delinquent by at least one payment, including any payments during a forbearance period. Applicants must have experienced a Qualified Financial hardship that began or worsened any time after January 21, 2020 (including those that began prior to January 21, 2020 but continued after). Arrearages of qualified expenses are eligible for purposes of PAHAF regardless of the date they were incurred, including if they arose before January 21, 2020 and are under the PAHAF established caps.

In the case of a request for mortgage assistance where the loan has matured, PAHAF funds may be used if the maturation date occurred after January 21, 2020. Loans which have matured, and a deferred amount is due, is considered a principal balloon payment which is not an approved PAHAF program. Deferred amounts may include forbearance, partial claims, and any other type of deferred balance where payment is required upon maturity. A loan with an acceleration due to default, where the entire balance is immediately due and payable, is also considered a principal balloon payment and is not -an eligible use of PAHAF .

Forward Mortgage Payment Assistance

Forward Mortgage Payment Assistance Element Description. PAHAF funds may be used to provide full payment assistance to homeowners who are income eligible and meet all other eligibility requirements. 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, whichever is reached first. This program element is available

as a standalone option where delinquency is not required to qualify for Forward Mortgage Payment Assistance.

An applicant cannot be eligible for forward mortgage as a standalone option if their mortgage is delinquent.

Forward Mortgage Payment Assistance Housing Payment to Income Ratio. To qualify for Forward Mortgage Payment Assistance, an applicant's housing payment to gross monthly income ratio must be greater than 30%. If property taxes, homeowner's insurance, and or HOA fees are not escrowed with the mortgage loan, those expenses will be added to determine the monthly housing payment. Income documentation will be required for Forward Mortgage Payment assistance. The income documentation requirement will be the same as for non-proxy applicants.

Homeowner Payment on Account during Term of Assistance. If the homeowner makes a payment on the mortgage account during the term that PAHAF assistance has committed to make Forward Mortgage Payments, the assistance will be deferred during the month that was paid by the homeowner. For example, if six months of assistance were approved to cover January through June, the program pays January and February, but the homeowner makes a payment for March, then the program would not make the March payment, but would pick up payment again in April. This would extend payment through July, rather than June.

Property Taxes Default Resolution

Property Taxes Default Resolution Element Description. PAHAF funds may be used to pay past due property taxes only for 2022 and before. These are expenses that are for the purpose of preventing foreclosures and displacements of homeowners experiencing financial hardship for those that currently do not have a mortgage or have property taxes not in escrow.

Property tax assistance may be a standalone option for homeowners without a mortgage or may be used in combination with mortgage reinstatement and forward mortgage assistance for homeowners with property taxes not in escrow. The requirement to bring account balances fully current is only applicable to the mortgage reinstatement program element and is not applicable to the property tax default resolution program element.

Property Tax Default Resolution Delinquency Requirement. Homeowners must be delinquent on property taxes only from the tax year(s) 2022 or before that are not in escrow. Applicants must have experienced a Qualified Financial hardship that began, continued, or worsened any time after January 21, 2020 (including those that began prior to January 21, 2020 but continued after). Arrearages of qualified expenses are eligible for purposes of PAHAF regardless of the date they were incurred, including if they arose before January 21, 2020, and under the PAHAF established caps.

Utility Payment Assistance

Utility Payment Assistance Element Description. PAHAF may provide funds to resolve delinquent payments for utility services, particularly for those utility bills where no assistance program currently exists in Pennsylvania. Homeowners will be encouraged to apply for utility assistance through other utility service assistance programs when applying for the PAHAF utility portion of the program. Utility assistance awarded through HAF must not duplicate assistance provided through other federal and state programs. The requirement to bring account balances fully current is only applicable to the mortgage reinstatement program element and is not required for the utility payment assistance program element.

Utility Assistance Delinquency Requirement. Homeowner is at least one installment payment in arrears on electricity, water, sewer, heating oil, gas, trash, or other related utility costs to their home. Applicants must have experienced a Qualified Financial hardship that began or worsened any time after January 21, 2020 (including those that began prior to January 21, 2020 but continued after). Arrearages of qualified expenses are eligible for purposes of PAHAF regardless of the date they were incurred, including if they arose before January 21, 2020, and are under the PAHAF established caps.

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Assistance Caps (Maximum Assistance)

The total maximum assistance from PAHAF per eligible household over the life of the program is limited to \$50,000 per household of eligible housing expenses (e.g., mortgage reinstatement, reverse mortgage reinstatement, forward mortgage payment assistance, property taxes, and utilities). Program funds may only be used on eligible expenses for the homeowner's primary residence for expenses incurred and applicants must have experienced a Qualified Financial hardship that began, continued, or worsened any time after January 21, 2020 (including those that began prior to January 21, 2020 but continued after). Arrearages of qualified expenses are eligible for purposes of PAHAF regardless of the date they were incurred, including if they arose before January 2020, and under the PAHAF established caps. The maximum assistance of \$50,000 may be revisited and revised in the future, based on additional data collection, and demonstrated need.

Within the \$50,000 assistance maximum for expenses incurred there are additional limits for certain eligible cost categories.

- Delinquent property taxes are capped at \$14,000.
- Utility assistance is capped at \$10,000

Forward Mortgage Payment Assistance will only be available if there is enough funding remaining under the assistance maximum to make a full payment, partial payments will not be issued. Each eligible homeowner may receive Forward Mortgage Payment Assistance for up to 6 months through this program.

Upon the resumption of taking new applications on March 18, 2024, PAHAF makes no guarantee of available funding, regardless of imminent adverse action status (IAA) such as foreclosure, sheriff sale, and/or utility shut-off notice. New applications will be processed on a first-come, first-serve basis with priority given to homeowners with an (IAA) and application date. Applications will be accepted until the assistance amount requested exceeds the estimated remaining funds.

Prohibition Against the Duplication of Assistance

PAHAF Assistance cannot duplicate any other federal, state, or local housing assistance previously received by a homeowner for the same expenses requested from PAHAF. If an applicant receives additional benefits following PAHAF assistance, they must notify the program immediately. PAHAF will determine if such assistance is duplicative and may require repayment of funds received from the program.

Program Eligibility Requirements

Eligible Property Type

Eligible properties are those dwellings located in the Commonwealth of Pennsylvania that are owner-occupied or, in the case of a land contract or contract for deed, occupied by the documented buyer, and include:

- Single-family/row home (attached or detached properties)
- Condominium units
- Cooperatives
- Manufactured homes
- 2- to 4-unit properties where the homeowner is living in one of the units as their primary residence
- Multi-parcel properties may be allowed if adjacent to the parcel on which the residence is located and undeveloped except for a garage, barn, as an extension of the residence.

Properties that are vacant or abandoned, second homes, non-owner-occupied investment property or commercial property are ineligible for PAHAF, pursuant to Treasury guidance.

Eligible Loan Types

Mortgages, as defined in the definitions section of this document, are eligible. Additional rules related to Home Equity Line of Credit (HELOC) loans and land contracts have been developed to clarify these qualifying loan types.⁵ Applicants with a Contract for Deed may be eligible for mortgage assistance if able to comply with all PAHAF Program requirements and verify the contractual agreement between the seller/owner of the property. Business or commercial loans are not allowed in the PAHAF program.

Qualified Financial Hardship

A qualified financial hardship is a material reduction in income or material increase in living expenses associated with the COVID-19 pandemic that has created or increased the risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner. Eligible applicants must have experienced, and attest to, a qualified financial hardship associated with the COVID-19 pandemic that began, continued, or worsened any time after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date), as required by Treasury guidance.

⁵ HELOC and Land Contract information can be found in the Case Management SOP.

A qualified financial hardship may be the result of a job loss, furlough, reduction in hours or pay, temporary or permanent closure of business, reduction in business hours or capacity, or another income-reducing scenario associated with the pandemic. There may also be the result of an increase in out-of-pocket household expenses. Examples include a rise in medical expenses, need to care for additional family members, increased childcare costs, increase in household size, and any other expense-increasing scenario related to the COVID-19 pandemic.

Occupancy and Primary Residency

Eligible applicants must currently occupy the property as their primary residence for which they are seeking financial assistance.

Ownership

To be eligible for PAHAF, both the property and the applicant must be eligible for assistance. Eligible applicants must be a “natural person” (i.e., LLPs, LPs, and LLCs do not qualify) or the trustee of a living trust that holds title to the property, pursuant to U.S. Treasury guidance. Heirs, equitable owners, and successors-in-interest, as defined in 12 CFR 1024.31, meet this requirement.

All homeowners listed on the deed of record - including an Installment Land Contract⁶ - residing in the home and listed on the mortgage must be an applicant of record and provide all required documentation requested. If a co-owner listed on the deed of record and listed on the mortgage is absent or otherwise unavailable to sign required program documentation, the application will be deemed ineligible. If an applicant is willing to complete an Absentee Co-Owner Attestation, providing facts as to why the co-owner is unavailable, they will not be deemed ineligible for failure to provide requested information or documentation. This is an exception to the program requirements and may be revoked by PAHAF at any time. Co-owners are not permitted to apply separately for PAHAF.

Income Eligibility Requirements

To be eligible for assistance under PAHAF, applicants must have annualized household incomes at or below 150% of the Area Median Income (AMI) and must demonstrate a reasonable expectation to resume expenses after assistance has been awarded. Zero income household are not eligible for PAHAF assistance. The household income is compared against the Department of Housing and Urban Development (HUD) income tables, which are adjusted to the household size, and establish a household’s percentage of AMI. The HUD income tables can be accessed at <https://www.huduser.gov/portal/datasets/haf-il.html>.

⁶ See CM SOP for Installment Land Contract specifics.

PAHAF will assess the AMI data that is published by HUD on the date that an application is submitted or the AMI that is subsequently updated at the time in which the application is processed. This dual data evaluation approach ensures that applicants are evaluated based on the most relevant and equitable income standards.

To determine household income levels, the Program requires each applicant to complete an income attestation form. The attestation and a fact-specific proxy (i.e., LMI census tract geospatial data) are used to assess whether a presumption of income eligibility can be applied. Applicants residing in census tracts where the AMI is at or below program limits are presumed to have qualifying income, as long as their income attestation also supports this finding.

If an applicant resides outside an LMI census tract, the IRS 1040 income determination method is applied to calculate annual household income. Income documentation must be supplied for the entire household, meaning everyone 18 years and older, unless they are a full-time student.

A priority 4 applicant who advises that they receive income as a result of disability is considered Priority 3. If income is not qualified by proxy, the applicant is required to verify disability income by providing documentation. If such documentation cannot be provided, the applicant is placed on hold and the file remains priority 4.

An applicant who provides 1040 income tax returns and reports that their income changed, will be required to submit their latest income documents. The latest income documentation will be utilized to calculate and determine household income. Additionally, applicants who are seeking Forward Mortgage Payment Assistance must provide income documentation to qualify for this assistance type – regardless of the income verification method used.

Pursuant to Treasury guidance, PAHAF may provide case-specific waivers or exceptions to these requirements as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by homeowners.

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Other Program Considerations

- An applicant is advised if they voluntarily sell or transfer ownership of their home within 90 days of the notice of grant determination, they may be required to repay PAHAF funds.
- Manufactured housing (mobile homes) are eligible for assistance under PAHAF, provided that the property is secured by a mortgage or other security interest. Lot rent for a mobile home is not an approved assistance type under PAHAF.
- An applicant may qualify for one or more assistance types, depending on their mortgage and escrow account status and the availability of funding under the program CAPs for each option.
- No partial payments will be made with PAHAF funds for Forward Mortgage Payment Assistance.
- Applicants from the PHFA Pilot Program who received mortgage reinstatement assistance may re-apply and receive assistance under the full PAHAF program, if the applicant is eligible.
- Applications will only be allowed one disbursement from the program for each assistance type and will not retrofit new caps to previously disbursed assistance.
- Applicants who have zero income or no reasonable expectation of income are ineligible for PAHAF assistance. Applicants must have a reasonable expectation to resume mortgage payments and/or other housing expenses. PAHAF follows the [24 CFR 5.609 \(b\) and \(c\)](#) definition of income. Like all government programs, PAHAF is required to exercise good stewardship of COVID-related assistance funds. Funds disbursed to homeowners without the ability to maintain homeownership would be more effectively used for homeowners who can maintain homeownership.

Bankruptcy

Applicants in active bankruptcy proceedings must obtain approval from the Bankruptcy Court or appointed Bankruptcy Trustee to participate in the program. *Note: bankruptcy does not prevent a homeowner from qualifying for assistance, but the legal requirements around bankruptcy law and how institutions interact with persons in bankruptcy make this additional documentation necessary.*

PAHAF mortgage reinstatement assistance may include both pre- and post-bankruptcy petition dated mortgage delinquencies. Petition date is the date the applicant makes the initial filing for protection under Chapter 7 or 13 of the United States bankruptcy law. Assistance up to the program cap must result in the full reinstatement of the mortgage, regardless if the delinquency occurred pre- or post-petition.

PAHAF Application Process

Application Portal

Neighborly is the application portal system in which homeowners may apply for PAHAF assistance. Neighborly has been used in other housing-related assistance programs and has been customized for use by the HAF program, incorporating program-specific functionality such as automated creation of Common Data File (CDF) records, transfer and ingest for the unique state-to-servicer and servicer-to-state records and disbursement of funds. Neighborly also provides a transparent application status so applicants have a good understanding on where their application currently stands in the process.

Re-registration

Homeowners who applied through the previous application vendor and whose application was migrated to Neighborly had until February 23, 2024 to re-register and complete their application. Homeowners who did not re-register and submit their application can complete a new application in Neighborly but will have to upload all required documentation. Their application will be processed as a new applicant without priority given as a previously migrated application.

Applications

Homeowners can begin their application by registering at <http://register.pahaf.org/>, providing their full name, an email address, and whether they are comfortable communicating in English. Upon submission of the registration form, an automated email is sent to the applicant's email address with log-in credentials and guidance to access the application portal.

Homeowners who do not have an email address can contact our partners at the Housing Counseling Agency (HCA) for assistance; they can be found at <https://pahaf.org/housing-counseling-agencies>.

Co-owners are not allowed to submit separate individual applications. There must be one application with all note signer(s) and/or all individuals on the deed of trust on the application as co-applicants.

Applicants are required to sign a Third-Party Authorization that allows the Program to communicate and coordinate with the relevant servicer, taxing authority, utility provider, or other payees. Signatures are accepted electronically.

Once an application review is complete, meaning all required information has been entered, supporting documentation uploaded, and the attestations of truthfulness signed, applicants should submit their application to move in line for processing.

Assistance with Registration in the Neighborly Application Portal

PAHAF provides a range of assistance to help applicants successfully register for the Program and complete their application:

- The PAHAF call center has trained representatives who can guide applicants from online reregistration, application review, and submission over the phone.
- Applicants who would benefit from housing counseling or legal services are referred to HCAs or LSPs. PAHAF has secured partnerships with 44 HUD-approved HCAs and the Pennsylvania Legal Aid Network (PLAN) to assist eligible homeowners. Program partners can assist homeowners with their PAHAF application, loss mitigation options, financial counseling, title issues, and more.
- Applicants with language needs, disabilities, or limited technology access or proficiency may apply using an interpreter service to assist them.
- Options for applicants who are Limited English Proficient (LEP) include:
 - The Neighborly application portal can be viewed in both Spanish and French.
 - Bilingual call center and case managers are available to assist.
 - Interpreter services are available upon request.

In exceptional circumstances, applicants may provide supporting documentation in physical format when the applicant cannot submit it electronically. Applications must be created via the portal, using the above methods of assistance if needed.

Multiple Applications

Applicants from the PHFA pilot program were eligible to re-apply under the full program for all available assistance types – regardless of if a prior grant was awarded for mortgage reinstatement. All other program applicants may request assistance types they did not originally apply for or were denied for – if their circumstances have changed. Full program applicants are not eligible for assistance types for which they previously received a grant.

Withdrawn Applications

Applicants may voluntarily withdraw their applications at any time prior to the disbursement of funds. A withdrawn applicant may request their application to be reopen for additional assistance requests.

Documentation Requirements

Documents needed to support the application must be supplied upon submission, including:

- A valid (not expired) government-issued photo ID, which may include a driver's license, state ID, passport, or military ID.

- Deed or proof of ownership, which may include:

- Property tax bills
- County property tax assessment
- Screenshot of property information from the tax assessor's website

If the applicant(s) is an heir, equitable owner, or successor-in-interest, additional documentation is required. [Equitable Owners and Heirs Policy and Procedure](#).

- Verification of Social Security Number (SSN) or individual Tax Identification Number (TIN) from applicant (mandatory) and co-owner (if applicable), which may include one of the documents listed below, to verify the full SSN or last 4 digits.

- Social security card
- Tax identification number
- Paystub(s)
- W-2 Form
- 1040 tax form
- 1099 tax form
- Official bank, insurance, or government document showing a minimum of last 4 digits

- A current monthly mortgage statement.

- Proof of current income (if not verified by Proxy method and/or applying for Forward Mortgage Payment Assistance):

- Previous year's IRS Form 1040, including any schedules filed with it.
- If applicant(s) did not file the previous year's income taxes, or if current income is different from the amount reported on the most recent tax filing, household income can be verified with:
 - ♦ 30 days of pay stubs for regular income
 - ♦ Three months of pay stubs for irregular income (commissions, seasonal, overtime, etc.)
 - ♦ Unemployment statement
 - ♦ Bank statements showing regular deposits (Social Security, retirement, etc.)

Note: If any income documentation other than an IRS Form 1040 is provided, the applicant will be asked to supply additional income documents including interest and dividends.

- Act 6, Act 91, or Sheriff Sale Notice (if applicable)
- Third Party Authorization form

- Hardship attestation
- Bankruptcy Court Approval Form (if applicable)
- Any other executed PAHAF form that may be necessary as a result of the applicant's specific situation (e.g., Same Name Affidavit, Waiver Request)

PAHAF uses third-party data to verify eligibility requirements, specifically proxy verification for income. If third-party verification is not possible, PAHAF may require additional documentation from the applicant.

PAHAF may provide waivers or exceptions to these documentation requirements as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or limited technology access by applicants.

Eligibility Review

Each submitted application will be reviewed by PAHAF staff members. The review will evaluate whether the application is complete, documentation is sufficient, and eligibility conditions have been met for an applicant to qualify for program assistance. PAHAF staff will coordinate with applicants if additional or alternative documentation is required after review.

The specific procedures that PAHAF staff members must follow when conducting this review are provided in the SOPs for Case Management, Debt Verification, and Final Quality Control.

Quality Control

Procedures for quality control (QC) in PAHAF are implemented according to SOPs that contain detailed information to facilitate replicable results for each transaction. PAHAF staff members monitor program files to make sure that documentation is present and sufficient to demonstrate that each funded project is consistent with the eligibility criteria.

QC measures are built into the program's workflow system, providing automated checks for accuracy and task completion. PAHAF is also designed with QC protocols at the task level. These include processes such as the use of standardized checklists, internal technical reviews of each program decision point, and dedicated quality review teams.

Eligibility Determinations

Applicants will be notified whether they are eligible or ineligible for the program. Note: If an HCA/LSP is assigned to the application, they will be notified of PAHAF's determination concurrently.

Applicants found eligible for PAHAF assistance will receive an award email, posted in the applicant's Neighborly file, breaking down the assistance types by eligibility status. If an applicant agrees with their award, they do not need to take action and payment(s) will be made

directly to their servicer(s). Instructions on the award email detail how to request an appeal for any amount they do not agree with or any assistance type they may have received a zero (0) amount.

If an applicant is found ineligible for the program, an ineligible letter is sent via email, posted in the applicant's Neighborly file, or sent via U.S. mail – if the applicant does not have an email address or requests this. The notification details the reason(s) for ineligibility and instructions for requesting an appeal.

Appeals

Applicants who disagree with an adverse decision related to their eligibility for assistance or believe that the grant amount was calculated incorrectly may request review of these program decisions through an appeal request.

An Appeal Request should be filed if the applicant believes the ineligible determination was due to an error, information that was incorrect, missing, or not in accordance with eligibility guidelines. The applicant must submit their appeal request in writing, with any supporting documentation, within fifteen (15) business days of the date on the ineligible determination email.

An appeal request can also be filed if the applicant believes PAHAF's calculation of the grant amount was incorrect. An applicant must submit the request in writing, along with any supporting documentation, within fifteen (15) business days of the date shown on the award email.

Requests for appeal are processed by PHFA. This provides the opportunity for an independent review of the request. If additional information is necessary, the applicant is contacted. Following review, if the decision remains a denial then a letter affirming that decision is sent. Any subsequent applications from a household/applicant for the same assistance types previously granted, will be deemed ineligible.

After an appeal, if the applicant's program determination is changed to eligible, the file is updated by PHFA appeal designee(s) and then submitted back to QC for final eligibility re-review. Following a request for an appeal of the grant amount(s), if PHFA determines the amount(s) should be updated, the file is sent back to QC for final debt eligibility, and an updated award email created.

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Complaints

A complaint can be filed by any interested party that takes issue with the program, operational, or administrative activities of PAHAF. Typically, complaints originate from an individual who is experiencing some difficulty with program services; such as eligibility, intake processes, or grant determination. The Program expects to resolve such issues within 15 business days.

Information on how to file a complaint is provided in the automated messaging from the program, on the PAHAF website, and in the Constituent Services SOP. An individual can file a program complaint via email, or verbally to a PAHAF representative.

Complaints Submitted by Mail

Individuals may send a letter detailing their issues with the program. Interested parties should send written communications by U.S. mail to the following address:

Attention: Pennsylvania Homeowner Assistance Fund
211 N. Front St.
PO Box 8029
Harrisburg, Pennsylvania 17105

Complaints Submitted by Email

Individuals may submit inquiries or complaints directly to the program by emailing askpahaf@pahaf.org. The communication will be shared with the appropriate PAHAF representatives for applicant follow-up and resolution.

Complaints Communicated Verbally

Individuals may also relay their complaint verbally to a PAHAF representative, who will address and de-escalate the issue. The PAHAF representative will submit the complaint by emailing askpahaf@pahaf.org to indicate the nature of the complaint and the status of the issue.

The Constituent Services Team maintains a complaints log tracking information pertaining to complaints. Information logged includes; date of receipt, complainant's information, content of the complaint, actions taken to resolve or respond, date of actions completed, and description of the resolution actions completed and dated.

Fair Housing and Equal Opportunity

PAHAF and the parties engaged in administering the program promote Fair Housing and Equal Opportunity and carry out their responsibilities pursuant to: Presidential Executive Order #11063 requiring equal opportunity in housing; the Pennsylvania Human Relations Act; The Fair

Housing Act of 1968 – Title VIII; Title II of The Americans with Disabilities Act (ADA), Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C., Section 794, Title VI of the Civil Rights Act of 1964, and The Age Discrimination Act of 1975, as amended (42 U.S.C. Section 6101 et seq).

No person shall, on the grounds of race, religion, color, national origin, sex, marital status, age, disability, military status, sexual orientation, gender identity or expression, lawful source of income or any other protected characteristic be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination in this program.

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Administration

Equity/Accessibility

Treasury guidance requires HAF participants, such as PHFA, to design programs to be accessible as possible to homeowners in different circumstances and provide culturally and linguistically relevant outreach.

PAHAF offers a self-serve online registration process; applicants can receive support from the program's call center or through program partners at the Housing Counseling Agency and/or Legal Service Providers. PAHAF further provides services using translation assistance for constituents who are not fluent in English.

PAHAF ensures all marketing materials are made available in English, Spanish and other languages, as needed, to reach targeted audiences effectively. These materials are used to publicize and increase program awareness through trusted channels. Printed materials are available at in-person events and within targeted communities. PAHAF will make necessary accommodations for individuals with disabilities to ensure equal access to PAHAF services.

Records Management

Records are maintained to document compliance with PAHAF requirements, federal, state, and local regulations, as well as for auditing purposes. Records are maintained in accordance with 2 CFR Part 200.333-337. Proper records management ensures that:

- The PAHAF Program complies with all requirements concerning records and records management practices under federal and state regulations
- PAHAF has the records it needs to support and enhance ongoing business and citizen service, meeting accountability requirements and community expectations
- PAHAF records are managed efficiently and can be easily accessed and used for as long as they are required
- PAHAF records are stored as cost-effectively as possible, and when they are no longer required, they are disposed of in a timely and efficient manner.

Personally Identifiable Information and File Security

All files containing personally identifiable information (PII) must be handled in a secure manner. To protect PII, files are given a unique identification number. All PAHAF staff undergo training specific to protecting PII. Please review the PII SOP for additional information.

All records are to be maintained in an electronic format. Files are secured to ensure the privacy of all applicant PII located in the files. The vendor backs up files on a routine basis. Required

reports to stakeholders may include PAHAF application number, but they must not include unique identifiers, such as social security numbers (SSN). Access to information based on a staff person's role is implemented through the PAHAF electronic systems. Further, password protection and encryption are used to the maximum extent feasible.

Applicant Files

PAHAF maintains electronic files for each applicant. Each file will contain the following information:

- Application and supporting documentation
- Certification of application, grant determination, and releases
- Verification of program eligibility
- Grant determination calculation
- Monitoring QA/QC records
- Notice of ineligibility, if applicable
- Application withdrawal, if applicable
- Documentation of appeals and/or reconsiderations
- Correspondence
- Case notes

Anti-Fraud, Waste, and Abuse

Federal programs require that specific policies be developed to prevent fraud, waste, and abuse. PAHAF has established procedures for verifying the accuracy of information provided by program applicants and vendors to the extent feasible while complying with Treasury HAF guidance related to the removal of barriers to program access.

PAHAF electronic systems and data repositories, as well as QA systems, provide another layer of control to detect inconsistencies or potentially fraudulent activity. Furthermore, all applicants are required to attest, under penalty of law, to the truthfulness of the information they provide. This additional measure provides PAHAF with recourse in the event that anyone knowingly provides false or misleading information in connection with the application or supporting documentation.

PHFA and its vendor(s) refer suspected cases of fraud, waste, or abuse to the most appropriate law enforcement agency, based on the nature of the wrongful act. PAHAF also upholds reporting obligations to Treasury related to fraud, waste, and abuse. Additional details on PAHAF's procedures to prevent fraud, waste, and abuse can be found in the Anti-Fraud Waste and Abuse (AFWA) SOP.

Common Data File

A Common Data File (CDF) is used to send and receive data for multiple accounts between the PAHAF Program and mortgage servicers. This process allows the PAHAF Program to identify the applicant(s), request loan-level data from the servicer and determine program statuses. The servicer sends a CDF to the PAHAF Program to respond to a data request, confirm participation, and update loan status.

Alternative information sharing formats are used to communicate with non-CDF vendors (i.e., this included mortgage servicers, utility, and tax authorities, etc.). Any information sharing that is not conducted through CDF will be performed by the debt verification team.

HAF Vendor(s)

PHFA has entered into contracts with several vendors providing services to support administration of the PAHAF Program. PHFA will ensure that all vendor contracts address:

- Anti-fraud provisions
- Protection of PII
- Performance standards
- Provisions for monitoring work in progress
- Requirements for completing background checks on employees

PHFA's contracted application software vendor, Neighborly, is responsible for:

- Data migration
- Validating payment
- Auditing for duplicate applications
- System and portal functionality and security
- Other tasks assigned under the contract

PHFA's contracted call center vendor, CRI, is responsible for:

- Providing customer support to program applicants
- Other tasks assigned under the contract

PHFA's contracted processing assistance team, Carl Riggs and Ingram, is responsible for:

- Determining the eligibility of migrated applications, including income eligibility
- Verification of debt for all assistance types requested the application
- Other tasks assigned under the contract

PHFA's contracted public relations firm, PP&S, is responsible for:

- Providing outbound communication to applicants, partners, and stakeholders
- Maintenance of the PAHAF Program website, pahaf.org.
- Other tasks assigned under the contract

PHFA's contracted consultant, Deloitte, is responsible for:

- Data integrity
- Auditing for duplicate applications
- Evaluating AFWA claims
- Other tasks assigned under the contract

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Appendix A: Legal Service Providers

Legal Service Provider	HAF Referral Email	County
Community Legal Services of Philadelphia	HAFreferrals@clsphila.org	Philadelphia
Laurel Legal Services	lcatalano@wpalaw.org	Armstrong
		Cambria
		Clarion
		Indiana
		Jefferson
		Westmoreland
Legal Aid of Southeastern PA	haf_referrals@lasp.org	Bucks
		Chester
		Delaware
		Montgomery
Pennsylvania Utility Law Project (PULP)	utilityhotline@pautilitylawproject.org	
Philadelphia Legal Assistance (PLA)	HAF_Referrals@philalegal.org	Philadelphia
MidPenn Legal Services	HAFReferrals@midpenn.org	Adams
		Bedford
		Berks
		Blair
		Centre
		Clearfield
		Cumberland
		Dauphin
		Franklin
		Fulton
		Huntingdon
		Juniata
		Lancaster
		Lebanon
		Mifflin
		Perry

PAHAF Overarching Program Policy Manual

Legal Service Provider	HAF Referral Email	County
		Schuylkill
		York
Neighborhood Legal Services Association	HAF_Referrals@nlsa.us	Allegheny
		Beaver
		Butler
		Lawrence
North Penn Legal Services	HAF_Referrals@nplspa.org	Bradford
		Carbon
		Clinton
		Columbia
		Lackawanna
		Lehigh
		Luzerne
		Lycoming
		Monroe
		Montour
		Northampton
		Northumberland
		Pike
		Snyder
		Sullivan
		Susquehanna
		Tioga
		Union
		Wayne
		Wyoming
Northwestern Legal Services	onlineintake@nwls.org	Cameron
		Crawford
		Elk
		Erie
		Forest
		McKean
		Mercer
		Potter

PAHAF Overarching Program Policy Manual

Legal Service Provider	HAF Referral Email	County
		Venango
		Warren
Southwestern PA Legal Services	HAFreferrals@splas.org	Fayette
		Greene
		Somerset
		Washington

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Appendix B: Housing Counseling Agencies

Housing Counseling Agency	Contact Email	County
Advantage Credit Counseling Services, Inc. (CCS)	mholmes@advantageccs.org rlavelle@advantageccs.org	Allegheny
Mon Valley Initiative	jweaver@monvalleyinitiative.com	
Willissae's Agency for Vision & Empowerment (W.A.V.E.)	charlise@waveoflife.org	
Berks Community Action Program, Inc.	Hcruz@bcapberks.org	Berks
Scranton Neighborhood Housing Services, Inc. (NeighborWorks NEPA)	SPowers@nwnepa.org	Lackawanna
Tenfold	rshober@wearetenfold.org	Lancaster
Liberty Resources, Inc.	BiancaWaliddin@libertyresources.org	Philadelphia
MT. Airy, USA (MT. Airy CDC)	Skim@mtairycdc.org	
New Kensington Community Development Corporation	jfilipski@nkcfdc.org mcampbell@nkcfdc.org	
Southwest Community Development Corporation	donna@southwestcdc.org lorraine@southwestcdc.org	
Schuylkill Community Action	dyoung@schuylkillcommunityaction.com	Schuylkill

Appendix C: Award Email

Sample Approval Email:

Dear [NAME],

Congratulations! Based on the information you provided during the application process you have been approved for assistance from the Pennsylvania Homeowner Assistance Fund (PAHAF). Please review the Terms and Conditions provided at the end of this email.

Your grant determination is as follows:

<u>Assistance Type</u>	<u>\$Amount</u>
(Final QC to enter)	

Payment are made directly to your housing provider via an ACH payment or mailed check. Please allow up to 30 business days for your provider to post to your account.

If you applied for additional assistance types, grant determinations will be sent separately as processed. **Please note that all applicants are responsible for continuing payments on all accounts throughout their participation in the PAHAF Program as well as following disbursement of grant funds.**

TERMS AND CONDITIONS

Terms and Conditions of your grant are as follows:

- 1. DUPLICATION OF BENEFITS:** PAHAF assistance **cannot be combined** with any other federal, state, or local housing assistance received by the homeowner(s) for the same expenses and time period covered by PAHAF assistance. Any assistance **must** be reported to PAHAF to assess whether such assistance is duplicative. Duplicative assistance must be deducted from the final grant amount. By accepting this award, the applicant(s) certifies/certify that they have reported all previous assistance received for past due homeownership costs.

Upon receiving funding from PAHAF, applicant(s) agree to not pursue other benefits for the **same housing costs for the same period of time** for which PAHAF assistance is granted.

If the applicant(s) receive additional assistance after the date of this Grant Determination letter, applicant(s) **must** notify the Program. PAHAF will determine if such assistance is duplicative and may require repayment of funds received from the program.
- 2. ADJUSTMENTS:** Grant assistance may be adjusted in cases where the actual delinquency or forward mortgage payments changed at the time of disbursement. Any overpayments returned by the housing provider will increase grant funds available for other approved assistance types up to the specific program caps.
- 3. SALE OF PROPERTY:** Voluntary sale or transfer of ownership of the eligible property within 90 calendar days of payment of this grant may result in applicant repayment of HAF Funds.

Sincerely,

The Pennsylvania Homeowner Assistance Fund Team
888-987-2423

Appendix D: Term Sheets (Revised as of 12/5/2022)

Mortgage Reinstatement Program Element	
<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	<p>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 past due mortgage accounts fully current, with no remaining delinquent amounts, and to repay on the borrower's behalf for property charges, including property taxes, hazard insurance premiums, flood or wind insurance premiums, condominium fees, or homeowners' association fees that the servicer advanced to protect lien position. Payment may also include any reasonably required legal fees.</p> <p>PAHAF funds may be used for Reverse Mortgages where servicer advanced for taxes & insurance.</p> <p>PAHAF funds may be used to supplement other loss mitigation measures offered by the servicer. When using PAHAF funds in conjunction with other loss mitigation options by the servicer, HAF funds can be remitted with confirmation from the servicer that HAF funds will be leveraged to fully reinstate the mortgage.</p> <p>The requirement to bring account balances fully current is only applicable to the mortgage reinstatement program element.</p>
<u>Maximum amount of assistance per homeowner</u>	<p>Assistance will be limited to a maximum of \$50,000 of program assistance per household over the life of the program. Program funds may only be used on eligible expenses for the homeowner's primary residence for expenses incurred. Reverse mortgage reinstatements will also be capped at \$50,000 for expenses incurred.</p> <p>Applicants must have experienced a Qualified Financial hardship that began as of January 21, 2020 (including those that began prior to January 21, 2020 but continued after). Arrearages of qualified expenses are eligible for purposes of PAHAF regardless of the date they were incurred, including if they arose before January 2020, and under the PAHAF established caps.</p>

Mortgage Reinstatement Program Element	
<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	<p>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 past due mortgage accounts fully current, with no remaining delinquent amounts, and to repay on the borrower's behalf for property charges, including property taxes, hazard insurance premiums, flood or wind insurance premiums, condominium fees, or homeowners' association fees that the servicer advanced to protect lien position. Payment may also include any reasonably required legal fees.</p> <p>PAHAF funds may be used for Reverse Mortgages where servicer advanced for taxes & insurance.</p> <p>PAHAF funds may be used to supplement other loss mitigation measures offered by the servicer. When using PAHAF funds in conjunction with other loss mitigation options by the servicer, HAF funds can be remitted with confirmation from the servicer that HAF funds will be leveraged to fully reinstate the mortgage.</p> <p>The requirement to bring account balances fully current is only applicable to the mortgage reinstatement program element.</p>
<u>Maximum amount of assistance per homeowner</u>	<p>Assistance will be limited to a maximum of \$50,000 of program assistance per household over the life of the program. Program funds may only be used on eligible expenses for the homeowner's primary residence for expenses incurred. Reverse mortgage reinstatements will also be capped at \$50,000 for expenses incurred.</p> <p>Applicants must have experienced a Qualified Financial hardship that began as of January 21, 2020 (including those that began prior to January 21, 2020 but continued after). Arrearages of qualified expenses are eligible for purposes of PAHAF regardless of the date they were incurred, including if they arose before January 2020, and under the PAHAF established caps.</p>
<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 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.</p> <p>Applicants will be required to sign attestations for financial hardship and the program will rely on self-reported socially disadvantaged status.</p> <p>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 proof of 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.

Forward Mortgage Payment Assistance Program Element	
<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	<p>Full payment assistance is available to homeowners who are income eligible and meet all other eligibility requirements. 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. PAHAF funds will not be used for partial payments.</p> <p>This program element is available as a standalone option if the mortgage is not delinquent.</p> <p>The requirement for qualification of forward mortgage payment assistance is a housing payment to monthly income ratio of greater than 30%.</p> <p>Income documentation will be required for forward paying mortgage assistance. The income documentation requirement will be the same as existing documentation requirements for non-proxy applicants.</p>
<u>Maximum amount of assistance per homeowner</u>	<p>Each eligible Homeowner will receive forward payment assistance for up to 6 months through this program with respect to the applicant's primary residence provided that there is funding available under the maximum allowable cap of \$50,000. The maximum amount of combined assistance for any homeowner under the PAHAF is \$50,000 for mortgage reinstatement, forward mortgage payment, other property charge default resolution assistance, and utilities.</p> <p>Applicants must have experienced a Qualified Financial hardship that began as of January 21, 2020 (including those that began prior to January 21, 2020 but continued after). Arrearages of qualified expenses are eligible for purposes of PAHAF regardless of the date they were incurred, including if they arose before January 2020, and under the PAHAF established caps.</p>

PAHAF Overarching Program Policy Manual

<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 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.</p> <p>Applicants will be required to sign attestations for financial hardship and the program will rely on self-reported socially disadvantaged status.</p> <p>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> <p>Must have debt to housing expense ratio of 30% or more to qualify for additional forward payment assistance. Applicant cannot be delinquent on mortgage if applying as a standalone option.</p>
<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 forward mortgage payment assistance for homeowners with property charges not in escrow. The requirement to bring account balances fully current is only applicable to the mortgage reinstatement program element and is not applicable to the property charge default resolution program element.
<u>Maximum amount of assistance per homeowner</u>	<p>For homeowners without a mortgage, the maximum allowance for expenses incurred related to delinquent property taxes is \$14,000; for insurance premiums \$3,000; and homeowner/condominium fees is \$5,000. For homeowners with a mortgage whose property charges are not in escrow, the same limits apply.</p> <p>Applicants must have experienced a Qualified Financial hardship that began as of January 21, 2020 (including those that began prior to January 21, 2020 but continued after). Arrearages of qualified expenses are eligible for purposes of PAHAF regardless of the date they were incurred, including if they arose before January 2020, and under the PAHAF established caps.</p> <p>The maximum amount of combined assistance for any homeowner under PAHAF is \$50,000 for mortgage reinstatement, forward mortgage payment, other property charge default resolution assistance, and utilities.</p>
<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 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.</p> <p>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</p>

	<p>statements demonstrating delinquency, and delinquency notices/bills for property charges not in escrow which may be eligible under the program.</p> <p>Plus:</p> <p>Homeowner is at least one installment payment in arrears on one or more property charges including:</p> <ul style="list-style-type: none"> · Property taxes · Insurance: hazard, flood, wind premiums · HOA fees, condominium fees, liens of extinguishment <p>There are no additional documentation requirements beyond those stated for the Mortgage Reinstatement Program Element.</p>
<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.

Utility Payment Assistance Program Element	
<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	<p>PAHAF funds may be used to resolve delinquent payments for utility services, particularly for those utility bills where no assistance program, currently, exists in Pennsylvania or a one-time fill-up assistance for expenses related to pre-paid fuel delivery.</p> <p>Homeowners will be encouraged to apply for utility assistance through other utility service assistance programs when applying for the PAHAF utility portion of the program. Utility assistance awarded through HAF must not duplicate grant assistance provided through other federal and state programs. The requirement to bring account balances fully current is only applicable to the mortgage reinstatement program element and is not applicable to the utility payment assistance program element.</p>
<u>Maximum assistance per homeowner</u>	<p>The maximum amount of assistance available for utilities is \$10,000 as long as such funding remains available under the total \$50,000 cap. Utility assistance may be available in combination with mortgage reinstatement and forward mortgage payment assistance or as a standalone option for homeowners without a mortgage.</p> <p>Applicants must have experienced a Qualified Financial hardship that began as of January 21, 2020 (including those that began prior to January 21, 2020 but continued after). Arrearages of qualified expenses are eligible for purposes of PAHAF regardless of the date they were incurred, including if they arose before January 2020, and under the PAHAF established caps.</p> <p>The maximum amount of combined assistance for any homeowner under the PAHAF is \$50,000 for mortgage reinstatement, forward mortgage payment, other property charge default resolution assistance, and utilities.</p>

PAHAF Overarching Program Policy Manual

<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 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.</p> <p>Applicants will be required to sign attestations for financial hardship and the program will rely on self-reported socially disadvantaged status.</p> <p>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> <p>Plus: Homeowner is at least one installment payment in arrears on electricity, water, sewer, heating oil, trash, or gas services, and other related costs, to their home.</p>
<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.