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Gov. Wolf: More Pennsylvanians to Benefit from Rental and Mortgage Relief Programs

Harrisburg, PA – Governor Tom Wolf announced today the Pennsylvania Housing Finance Agency is improving the [COVID Relief Mortgage and Rental Assistance Grant Program](#) to help more renters and homeowners remain in their homes. Effective Oct. 17, landlords and mortgagees will have a new option to reach agreements with renters and homeowners for repayment of rent and mortgage payments above the program's \$750 monthly cap. The program previously required them to forgive the balance of the payment.

Earlier this week the governor signed an [executive order](#) extending the application deadline to Nov. 4.

"We cannot allow thousands of families to become homeless because of the pandemic," said Gov. Wolf. "Improving the program and giving people more time to apply will help families to stay in their homes. That will reduce the strain on social services and help landlords to pay their mortgages."

"These are positive steps, but we still need a larger solution. I continue to urge the legislature to fix the program's other flaws so more struggling families have a place to live."

The program has been helping fewer renters and homeowners than intended. Under the new guidance, landlords can still forgive the balance of rent and mortgage payment above \$750, but creating the option to enter into repayment agreements with tenants and homeowners, and therefore recoup balance of payments, should encourage more participation in the relief program.

The federal Coronavirus Aid, Relief and Economic Security (CARES) Act, passed by Congress in March, provided \$3.9 billion for Pennsylvania. As part of Pennsylvania's response to the pandemic, the governor signed legislation in May directing \$175 million

of the CARES funds to PHFA to provide \$150 million for rental assistance and \$25 million for mortgage assistance.

Governor Tom Wolf has repeatedly urged the General Assembly to remove the barriers so more Pennsylvanians can qualify.

The governor's proposal would:

- Raise the \$750 monthly cap on rent relief to at least 130% of HUD limits – In some parts of the state rent payments exceed \$750 a month, therefore landlords decline to participate, leaving tenants without payment assistance.
- Eliminate the requirement that households be 30 days behind on rent to be eligible for assistance – The requirement creates an unfair burden on applicants who prioritize rent and mortgage payments over paying for food, medicine or other bills.
- Eliminate verification that applicants applied for unemployment compensation – The added administrative step creates unnecessary processing delays of applications and availability of assistance.

“Program changes are still needed to keep people in their homes, but in the meantime, these changes will let more people get rental assistance and avoid eviction,” said Gov. Wolf. “I continue to urge the General Assembly to make changes to allow more affected residents to qualify because, now more than ever, all Pennsylvanians need and deserve an affordable and safe place to live.”

The Centers for Disease Control and Prevention halted some rental evictions nationwide until Dec. 31; however, some tenants and all homeowners are still at risk.