EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP)

Housing Supports for Pennsylvania in a Post-ERAP Landscape
May 2023

Housing Supports for Pennsylvania in a Post-ERAP Landscape

Introduction

In response to the negative impacts resulting from the COVID-19 pandemic, the U.S. Department of Treasury provided funding through the Emergency Rental Assistance Program (ERAP) to assist households that are unable to pay rent or utilities. The Commonwealth of Pennsylvania received a combined total of $1.6 billion in ERAP funds through the state allocation and direct allocations to qualified local governments. Through September 2022, ERAP assisted over 182,000 households from the state allocation alone. Through both the state and direct local allocations, more than $1.06 billion was granted in assistance to help families remain stably housing amidst the pandemic and soaring housing costs, limited housing stock, and inflation.

Context

ERAP is a temporary and emergency solution as part of the response to the pandemic and there are limited funds remaining in Pennsylvania. Housing providers and partners across the state are concerned about the continued and rising need for affordable housing and are working to provide low-income renter households with ongoing housing support. ERAP administrators have shared that households are exhausting their ERAP eligibility but continue to face housing crises. In parallel, ERAP administrators have faced staffing challenges and the staff running the programs are overwhelmed and overburdened. In addition, compared to other programs, ERAP has one of the broadest applicant eligibility definitions, leaving many households ineligible for other programs still at risk.

Addressing housing stability in Pennsylvania requires a multi-pronged solution of keeping people in their current homes, preserving affordable housing, developing new housing, prioritizing those most at risk of housing instability, and connecting individuals to resources that will help them maintain their housing stability.

How to Use This Document and Its Associated Resources

This white paper is intended to serve as a toolkit for counties and their staff and includes five sections that provide policy and programmatic recommendations and other items for counties to consider as they exhaust their ERAP funds. This document is progressive in that it begins with considerations to help connect individuals facing housing crises to existing resources and it ends with a discussion of broader systems changes at the state level.

- Section 1: **Connect Individuals to Existing Supports**
- Section 2: **Bridge the Gap to Continued Rental Supports**
- Section 3: **Provide Effective Eviction Prevention and Diversion**
- Section 4: **Support Broader Changes at the County-Level**
- Section 5: **Extend Elements of ERAP Going Forward**

The information presented herein is based off extensive ERAP data analysis, analysis of third-party and public data, research of local, state, regional, and national programs and case studies, and first-hand experiences of current housing supportive services providers in Pennsylvania. Also included with this white paper are associated resources created for counties and their staff to use as reference guides and job aids. They are mentioned in the relevant sections to their topic areas.

Section 1: Connect Individuals to Existing Supports

About This Section

ERAP provides funds for case management through its portion of funding allowable for housing stability services, but it does not require case management. This has been a challenge for ERAP providers because they recognize that many clients would benefit from case management including households that have exhausted their full ERAP benefits but continue to face housing stability challenges. ERAP providers are using different resources to provide case management including using their ERAP housing stability services funds and partnering with other programs that also provide case management. A few ERAP providers have incorporated ERAP into a single point of entry for multiple programs that direct residents to the appropriate programs that would help them maintain their housing stability based on their situation.

The Importance of Connecting to Other Resources

Connecting people to existing programs and benefits, whether they be directly housing related or not, can reduce stress on housing assistance programs, including ERAP, by covering other expenses which frees up their income to pay for housing costs, and increasing disposable income. Along with the more traditional housing programs that focus mostly on low-income families,[1] there are several population specific programs that provide housing supports and other programs that can assist households achieve housing stability.

Many benefits and social service programs are designed to support specific populations and address unique needs and challenges they may face. Households facing crisis should be assisted with the program that is best suited to meet their unique needs. For counties with remaining ERAP funds, while an applicant may be eligible for ERAP, depending on their specific housing needs, they may be best served by a different program, if eligible. This determination can start at intake.

Streamlining Intake for Case Management Referral

In addition to making quick reference guides and job aids available to support intake staff, counties and their staff can consider the following questions to potentially reconfigure intake, which directs the case management process to best serve residents facing challenges:

- What is the experience of case managers and individuals completing the current intake process?
- Is relevant and complete information about an individual being captured to determine programs they may be eligible for?
- Are individuals being considered for a wide range of programs and benefits they may be eligible for?
- Are individuals repeatedly coming back for assistance?
- How are individuals being connected to programs and overseeing agencies after intake?
- How are program administrators conducting further assessments of eligibility for their programs?

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[1] The PA Department of Human Services (DHS) previously released two briefs outlining the different uses for many of these programs and funding sources that are included in the Appendix as additional resources:
- "Strengthening Housing and Community Stabilization Infrastructure: Potential Additional Sources for Housing Assistance Funding"
- "Strengthening Housing and Community Stabilization Infrastructure: Potential Additional Funding Sources for Housing Assistance"

The Pocono Mountains United Way developed a comprehensive workbook of all funding sources available to communities to provide, preserve, and support low-income housing. Public access is available at: www.PoconoUnitedWay.org/HousingFundingDatabase.

Populations to Capture at Intake

Support organizations should screen for population type and then let the organization in charge of those specific programs determine eligibility for their different services. These populations include, but are not limited to, the following groups:

- Families with children
- Households with low income
- Immigrants, refugees, and asylum seekers
- LGBTQIA+
- Older adults
- People at-risk or experiencing homelessness

- People experiencing or fleeing domestic abuse or trafficking
- People living with a disability
- People returning from incarceration
- People who are unemployed

- People with mental health needs or a behavioral/ substance abuse disorder
- Pregnant women/expectant mothers
- Veterans and active-duty military members and their families

Referral Tips

Referrals to other programs and agencies can happen in multiple steps and can be approached in different ways. For some individuals, depending on how the referral is made, they may not make the connection to the next program or agency. Provided here are considerations when making referrals, even for referrals made within your own organization. These may make referrals to other programs more effective.

- **Establish a referral process with partner organizations**:
  Establish processes with partner programs to identify clear client access points and develop referral systems. Clearly map agreed upon program funding priorities and the order in which program resources should be accessed. Assess the ability to create a single point of entry and comprehensive intake process.

- **Utilize motivational interviewing, depending on the client:**
  Motivational interviewing is a collaborative, person-centered approach to elicit and strengthen motivation to change. It offers providers a useful framework for interacting with people who are experiencing homelessness or struggling with mental health, substance use disorders, and/or trauma.

- **Conduct a warm hand-off:**
  When referring households to partner programs, personally bring them to a meeting (in-person/virtual) with the partner program.

- **Connect with Continuums of Care:**
  Continuums of Care (CoCs) connect those at risk of or experiencing homelessness with effective and mainstream resources while minimizing trauma and dislocation. CoCs employ coordinated entry, ensuring that clients are connected with all of the programs that best suit their needs.

Managing Multiple Programs

Several programs in Pennsylvania, including ERAP, Community Services Block Grant (CSBG), Emergency Solutions Grant (ESG), Homeless Assistance Program (HAP), and other population specific programs, to name a few, can provide case management along with housing supports. Each program has its own documentation requirements. When pairing programs together to utilize their different strengths, the documentation requirements of each need to be met. One option is to follow the documentation requirements of the strictest program so long as you are not adding ineligible requirements to the less strict program or undue burden on the applicant. In addition, policies and procedures should be established to indicate under what circumstances to bill to each program and maintain time sheets that separate out staff hours billed to each different program.

In addition to the information contained herein, two additional references provide, centralized and at your fingertips, information on population specific programs, outside of traditional housing supports, that can support Pennsylvania residents. Each resource provides additional details on specific program eligibility, the application, and the agency overseeing the program. These references include:

- "Resource Guide: Benefit Programs Available to Individuals in PA"
- "Resource Guide: Programs Available to Specific Populations in PA"

Section 2: Bridge the Gap to Continued Rental Supports

About This Section

This section seeks to highlight unique and one-time use resources, untapped resources, and non-traditional housing resources that can be used in conjunction with developing new affordable housing and maintain existing housing.[2] With limited ERAP funds remaining and given other limited, traditional resources to create and preserve housing affordable to low-income households and provide rental supports, counties should explore other programs and funding sources and how they can be leveraged to support housing stability in their communities.

Capitalize on Remaining American Rescue Plan Funds

Communities across the country received one-time infusions of Federal funds for housing assistance, eviction prevention and diversion, and rehabilitation and construction of affordable housing. Some communities have remaining funds and can position their funds to meet current community needs.[3]

- **Emergency Rental Assistance Program (ERAP):** For communities with remaining ERAP funds, explore how to prioritize and distribute limited funds, including progressive engagement with clients and how to pilot or support eviction prevention programs through the funds allowable for housing stability services. Prioritization of funds can include different strategies such as capping the amount of assistance granted per month, limiting the number of months of arrears assistance, and focusing only on arrears and not providing forward assistance. Counties must document their prioritization strategies and follow them consistently.

- **State and Local Fiscal Recovery Funds (SLFRF):** For communities with remaining SLFRF funds, explore using them to expand rental assistance, eviction prevention programs, affordable housing development, or homelessness services, including, in conjunction with ERAP funds.[4]

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[2] DHS previously released two briefs on other funding sources for rental supports. The Pocono Mountains United Way developed a comprehensive workbook of all funding sources available to communities to provide, preserve, and support low-income housing. Public access is available at: www.PoconoUnitedWay.org/HousingFundingDatabase

[3] Most, if not all, communities will have their HOME-ARP allocation plans submitted to the U.S. Department of Housing and Urban Development (HUD) as of the release of this white paper. With a deadline of March 31, 2023, there is the chance that some jurisdictions have yet to submit their plans and if not, should quickly make sure lessons learned from ERAP, including the greatest community needs, are accounted for in their allocation plans.

[4] The Brookings Institute and the National Low Income Housing Coalition both track spending of SLFRF by jurisdiction and use, including the categories for which the funds fall in SLFRF and descriptions of the use. These resources provide examples of how to use SLFRF for various housing needs.

Today's Problems Can't Be Solved by Yesterday's Policies

Like all states, Pennsylvania lacks enough affordable housing for its low-income residents. In response to this need, Pennsylvania has recently created several programs and expanded others, including programs that address multiple facets of the affordable housing crisis. Highlighted below are two programs can help communities achieve multiple affordable housing goals within each program. These programs require local jurisdiction enactment and participation.

Affordable Housing Unit Tax Exemption Act

The Affordable Housing Unit Tax Exemption Act, or Act 58 of 2022, is a three-part program that protects low-income Pennsylvanians from real estate tax increases and provides tax exemptions for the creation and rehabilitation of housing for low-income residents. The tax exemptions in Chapters 3 and 4 of the Act are similar in concept to the Local Economic Revitalization Tax Assistance (LERTA) used to incentivize economic development projects in deteriorated areas. This Act requires local authorization to benefit from its different provisions and jurisdictions can enact any or all provisions.

The three goals/uses of this program provide the following local provisions:

- Chapter 2: Real estate tax refunds or forgiveness to low-income Pennsylvanians.
- Chapter 3: Tax exemption incentives for new construction and improvements to deteriorated areas to create and improve affordable housing units.
- Chapter 4: Special tax provisions on an increase in value of real estate resulting from construction of affordable housing units or improvements to an existing affordable housing unit.

Whole-Home Repairs Program

The $125 million Whole-Home Repairs Program is a new statewide program that will be run at the county level.[5] This program helps meet multiple housing and community needs, and the development and use of programs with multiple community goals, should be explored further. The Whole-Home Repairs Program meets three community needs:

- Provides comprehensive home repairs, including for rental housing;
- Limits rent increases by landlords who benefit from the program; and
- Provides workforce training, which also gives contractors exposure to working with public funds.

Explore Other Paths to Housing Programs

Outside of traditional housing funding, there are other resources that can be either directly invested in low-income communities and housing or invested in developments that will meet other community needs and catalyze investments in housing. Programs with goals of increasing energy efficiency, sustainability, economic development, and resiliency often have housing or housing adjacent eligible uses. One example is the Federal Inflation Reduction Act (IRA) of 2022. The IRA dedicates $32 billion across eight programs and four Federal agencies to support improvements to housing and disadvantaged communities. In addition, there are tax credits available to a variety of stakeholders, including homeowners and renters.

Other paths to explore also include scaling up regional property sharing programs. For instance, the Shared Housing and Resource Exchange (SHARE) brings together homeowners who want to share their home with home seekers who are looking for housing in exchange for rent, help around the house, or a combination of both. There are also Elder Cottage Housing Opportunities (ECHO), which are small, separate, manufactured

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[5] County departments and nonprofit organizations must apply to the PA Department of Community and Economic Development (DCED) by January 31, 2023, to administer the program for their county.

residences for older adults that are temporarily placed on the side or backyard of a host family (relatives or close friends). These are a subset of using Accessory Dwelling Units, which are smaller living residences that share a plot of land with an existing home, which requires specific zoning laws.

For smaller jurisdictions that may lack the capacity to take on programs like these, one option is to explore joinder opportunities for applying for and/or administering programs with neighboring jurisdictions. Working with another jurisdiction can provide a large enough population to justify the program and provide additional staff and administrative capacity to run the program. The administrative, financial, and legal aspects of how the program will be administered under the joinder should be described in a contract signed by both jurisdictions.

In addition to the information contained herein, two additional references provide more information for counties:

- "Resource Guide: Housing Provisions in the Inflation Reduction Act" includes information on the $32 billion in housing and community specific funding in the Act.
- "Resource Guide: Strengthening Applications and Sharing Successes" includes ideas to strengthen applications and ways to continuously engage with stakeholders.

Section 3: Provide Effective Eviction Prevention and Diversion

About This Section

The purpose of this section is to present different eviction prevention and diversion efforts that counties could implement at the local level. From March 15, 2020, to January 1, 2023, 206,254 evictions were filed in Pennsylvania and while the moratoriums from the CARES Act, state, and Centers for Disease Control and Prevention (CDC) were effective at keeping evictions low, the monthly average number of filings has returned to pre-pandemic levels.[6] Eviction filings can prevent tenants from finding future stable housing even if the eviction is dismissed or they satisfy the judgment. Keeping tenants stably housed in their current unit can reduce disruption and stress experienced by households due to displacement and reduce the strain on public programs with limited funding and resources.[7] In addition, eviction prevention can also benefit landlords as well by engaging them with alternatives to filing for eviction and allow them to receive payments for rent, repair their relationships with tenants, and save on costs associated with legal proceedings and finding a replacement tenant.[8]

A Multi-Pronged Approach to Eviction Prevention and Diversion

To keep families safely in homes they can afford requires an ability to quickly resolve eviction filings, have enough homes that are affordable, and earn sustainable incomes to afford those homes. Presented below are example activities to address short-, medium-, and long-term solutions to minimize evictions. Pennsylvania has several programs and resources that can assist counties with various activities, particularly around affordability.

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[6] Analysis of eviction filing data from Legal Services Corporation, Civil Court Data Initiative, 2021.
[7] PD&R Edge, Benefits of Diversion Programs, 2021.
[8] Urban Institute, Eviction Prevention and Diversion Programs: Early Lessons from the Pandemic, 2021.

Example Eviction Prevention Activities and Broader Systems Changes

Eviction Diversion and Prevention	Tenant Protections[9]	Affordability
• Data sharing agreements • Day of court representation • Landlord tenant mediation • Legal assistance • Relocation services and other supports • Rental arrears support • Right to counsel	• Just cause eviction laws[10] • Landlord engagement • Property code updates and enforcement • Rental registries • Renter education[11] • Source of income discrimination laws[12]	• Affordable housing development and preservation • Community land trusts • Energy efficiency and weatherization • Home repair • Inclusionary zoning • Workforce development

Eviction Prevention Programs and How They are Supported in Pennsylvania

The pandemic accelerated the creation of eviction prevention programs across the Pennsylvania. Along with volunteer legal and mediation services, most eviction prevention programs have been supported by one-time Federal funds, including ERAP, SLFRF, and Community Development Block Grant CARES Act (CBDG-CV). As the remaining one-time Federal funds are limited and volunteer programs are difficult to sustain, communities will need to explore other sources to support salaries, training, rental assistance, legal services and fees, mediation, and relocation expenses. Montgomery County's Eviction Prevention and Intervention Coalition was created before the pandemic and was initially funded by a mix of public, nonprofit, and private funding. It serves as a model for how to support eviction prevention programs without pandemic related funding.[13]

The Importance of a Court Coordinator

In Pennsylvania, eviction cases are heard in the Minor Courts and outside of Philadelphia, there are 509 Magisterial District Judges who preside in these courts. The programs developed in Pennsylvania are mostly based on relationships built with Magisterial District Judges and their county President Judges. Consistent across the court-based eviction prevention programs in Pennsylvania is the need for strong relationships with the courts and judges. One way to strengthen the relationship with the court is the use of a court coordinator for court-based eviction prevention programs. The programs in the City of Reading and Chester County in Pennsylvania both involve court coordinators who serve as a point person between the court system and program. The court coordinator can perform a variety of functions including:

- Performing intake of program participants;
- Relaying information between judges, court staff, landlords, and tenants;
- Allowing for streamlined communication through a single individual; and
- Coordinating with other community resources and service providers.

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[9] From PA General Assembly, Act No. 33 of 2021, 2021: This law requires pre-registration of bidders at tax and judicial property sales to prevent negligent property owners.
[10] National Low Income Housing Coalition, Promoting Housing Stability Through Just Cause Eviction Legislation, 2022.
[11] PA Office of the Attorney General, Consumer Guide to Tenant and Landlord Rights, 2022.
[12] Poverty & Race Research Action Council, Expanded protections for families with Housing Choice Vouchers, 2022.
[13] From the U.S. Department of Treasury (Treasury), Treasury Announces $690 Million to be Reallocated to Prevent Eviction, 2023: Montgomery County's program was highlighted by Treasury for its eviction diversion model, noting its success in coordinating housing crises response systems, creating public-private partnerships to maintain funding, and creating an infrastructure for eviction diversion that can sustain itself post-ERAP.

As reported by the Housing Alliance of Pennsylvania, judges and court personnel reported several benefits of having this additional support. Benefits extend to all parties and include process improvements, fewer tenants missing court dates, reduction in miscommunications, lower administrative burden by assisting tenants with paperwork, and fewer number of cases per day due to resolutions prior to the hearings.[14] State support to counties to strengthen these relationships and establish more permanent coordinator positions can help expand and create wider reaching programs.

In addition to the information contained herein, three additional references provide more information for Pennsylvania and its counties:

- "Resource Guide: Funding for Eviction Prevention and Diversion Programs in PA" includes examples of different eviction prevention activities offered in Pennsylvania communities and how they are supported.
- "Resource Guide: Example Statewide Eviction Prevention and Diversion Programs" highlights statewide eviction prevention and diversion programs and the different services they offer.
- "Resource Guide: Example Statewide Tenant Right to Counsel Programs" provides information on three statewide tenant right to counsel programs including how they were created and funded.

Section 4: Support Broader Changes at the Local Level

About This Section

This section provides a framework for counties to follow to address community needs and explores different types of programs that can help counties address their affordable housing shortages. Communities across Pennsylvania have stated that their primary challenge to housing stability is a lack of affordable housing. Addressing a lack of affordable housing can take many paths. Communities first need to identify their housing goals, establish priorities, and identify their capacity, resources, and partnerships to establish a housing strategy and metrics to meet their specific housing needs.

Identify Community Goals		Prioritize at Risk Populations		Take Stock of Organizational Capacity		Identify Partnership and Joinder Opportunities		Align Programs with Community Goals

Developing a Housing Strategy

To achieve the path above from identifying community goals to aligning programs with community goals, communities should develop a strategic housing plan. Strategic housing plans:

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[14] Housing Alliance of Pennsylvania, Addressing the Eviction Crisis: An Evaluation of Two Court-Based Eviction Diversion Programs in Pennsylvania, 2022.
Housing Alliance of Pennsylvania, Partnering with the Courts: Eviction Prevention in the City of Reading, Berks County, 2022.
Housing Alliance of Pennsylvania, Partnering with the Courts: Eviction Prevention Court – Chester County, 2022.

- Are grounded in housing, economic, and demographic data;
- Are informed by a variety of stakeholders;
- Identify needed investments in housing; and
- Leverage opportunities to attract investment in the community.

A housing plan identifies and quantifies the housing opportunities and challenges in a community and presents the strategy, programs, and resources for how a community will leverage opportunities and overcome challenges. Housing plans include an execution plan that indicates the timeframe to achieve goals and identifies key performance indicators to track and evaluate progress. The plans will only be as strong as the execution behind them. Some communities already produce strategic housing plans as part of their HOME or CDBG applications. Example housing plans are linked and presented below. On the following page are items to consider when developing a strategic housing plan.

Example Housing Plans

Cleveland 2030: A Housing Equity Plan, Nov. 2021	City of Hudson, Affordable Housing Development Plan, Nov. 2021	Housing for Equity: An Action Plan for Philadelphia, Oct. 2018
Cleveland's housing plan includes a four-part strategy with an equity lens: protect, preserve, produce, and position housing. The plan establishes specific housing goals. At the end of the plan is a housing report card that the city will issue every year to report its progress towards its targets. The document is clearly laid out and easy to follow.	Hudson, a city of 6,000 people, has a plan that establishes clear and measurable goals to develop new multi-and single-family affordable housing, redevelop vacant parcels for new housing units, and rehabilitate abandoned properties. The plan identifies potential build sites for new housing, potential funding sources, and a timeline.	Philadelphia's housing plan is grounded in economic, demographic, and housing data. It establishes housing unit goals over 10 years. The plan identifies financial resources to implement the different interventions including commitments of city funds. The plan ends with an evaluation scorecard to track annual progress.

Below are a few considerations when undertaking a strategic housing plan (non-exhaustive).

Data to Track	Stakeholders to Include	Potential Investments Needed
- Housing inventory by tenure - Housing conditions survey - Expiring HUD subsidies - Construction and demolition permits - Current population and housing needs - Population projections by age and disability - Housing needs for potential residential attraction - Code violations - Rents and home sales prices	- Residents - Businesses - Landlords - Housing authority - Housing providers - Codes enforcement staff - Public officials - Local hospital - Supportive and social services - Schools – primary and higher education	- HUD housing subsidies - Blight remediation - Demolition - Infrastructure – sewer, water, broadband, roads, etc. - Home repair - Adaptive or single floor homes - Multi-generational homes - "Modern" homes - Planned or walkable communities - Transit-oriented development - Land conservation

Designing Programs That Align to Community Goals

Pennsylvania provides counties and local jurisdictions with different programs and tools they can implement to increase and maintain housing affordable to low-income households. Several programs and policies require local authorizing legislation and/or public funding. Below are types of interventions that can maintain and create housing, both naturally occurring affordable housing and subsidized housing.

Not all interventions will work in every community. Counties can identify programs that align with their communities' goals and assess the resources needed to implement and maintain them. In addition to the interventions below, counties also have several tools available that can help them meet their affordable housing goals such as updating building codes and code enforcement, land banks,[15] community land trusts, state and local housing trust funds,[16] and zoning options.

Example Types of Interventions to Increase and Maintain Housing Affordable to Low-Income Households

- Extend affordability restrictions
- Low-income utility protections
- Property tax increase protection
- Shallow rent subsidies
- Development incentives
- Landlord incentives
- Tax credits, including LIHTC and the state housing tax credit
- Energy efficiency upgrades
- Home repair programs
- Weatherization upgrades

Strategic Housing Plans for Education and Advocacy

Strategic housing plans can be used to educate the community, partners, and elected and appointed officials about the housing needs of your community. Counties can use their strategic housing plans to advocate for more resources, increased financial assistance, and regulatory changes. These plans provide a way to start and continue conversations with those who have the authority to make changes that will allow counties to better support their residents.

In addition to the information contained herein, one additional reference provides more information for Pennsylvania and its counties:

- "Resource Guide: Homeownership Opportunities for Low-Income Families in PA" includes information on local, statewide, and Federal opportunities and supports available for low-income families to purchase and maintain safe, decent, sanitary, and affordable housing in their community.

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[15] From PA General Assembly, Act No. 33 of 2018, 2018: This law permitted the ability for redevelopment authorities to be designated as a land bank giving jurisdictions the option to either create a new land bank entity or have their redevelopment authority assume those powers.

[16] From Reinvestment Fund & Real Estate Strategies, Inc., Pennsylvania's Housing Trust Funds: Current Conditions and Opportunities for the Future, 2020: In 2019, 53 of Pennsylvania's 67 counties have Act 137 funds, with one additional county ready to enact an ordinance establishing a fund.

Section 5: Extend Elements of ERAP Going Forward

About This Section

This section provides Pennsylvania counties with strategic considerations as they wind down their ERAP programs and examples of how other jurisdictions are extending different elements of ERAP when all ERAP funds are exhausted. It is not expected that the magnitude of financial resources through ERAP will be available again in the context of a non-emergency. For counties that have a desire to continue a centralized rental assistance or eviction diversion program, they should structure a program around community priorities and leverage their partnerships to address housing needs.

Lessons Learned from PA Counties on Pausing or Ending ERAP

While counties have been able to assist many households through ERAP, the program's temporary nature and remaining limited funds mean many residents will continue to face housing instability. As ERAP funds begin to be exhausted, a few counties paused their programs due to lack of ERAP funds and took different approaches to address housing needs in their communities. Counties paused their programs for various reasons including to process a backlog of existing applications. A few counties were unable to process applications until additional funds were acquired, or they paused on accepting new applications but continued to process recertifications. Counties that received a reallocation of additional funds re-opened their programs to new applications.

In January 2023, the counties with paused programs shared their lessons learned and experiences on how they are transitioning from ERAP to other housing supports. Counties indicated an importance of proactive and accurate information sharing. Effective communication ensures that people have a clear understanding of the status of the program and how it affects them, whether they are a renter, landlord, housing supportive services agency, etc. Considerations shared by the counties included:

- Promote consistent messaging across multiple channels when pausing ERAP to new applications and when funds are exhausted.
- Message that the program is temporary and will be ending soon to help set clear expectations.
- Develop clear language that there are no exceptions or unique instances that would bypass the program's policies to reduce the back-and-forth between program applicants and administrators.
- Meet with partner programs regularly to communicate the program status and develop a system-wide strategy on where to direct households in need of housing assistance.
- Remind tenants that if they have reached their assistance limit, they are responsible for full payment of their rent.
- Inform elected officials and legislative offices of the program status regularly. Present information at local council meetings, which are also often covered by local news outlets.

To continue rental assistance, counties are using a mix of available funds including ESG, HAP, and Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund (PHARE). In addition, counties are directing households to coordinated entry and providing referrals for other services. Seeing the value of case management through their ERAP experiences, counties are also connecting households to programs that provide intensive case management, such as programs through their CoCs and ESG.

It is important for counties to continue to share with each other about how they are transitioning away from ERAP to other resources to address housing instability in their communities. Counties can look to other jurisdictions across the country for innovative and new approaches to address housing instability and adapt

those solutions to the regulatory and judicial framework in Pennsylvania. The Pennsylvania Department of Human Services (DHS) touch point meetings provide a space for counties to share their experiences and to ask questions of other programs and of DHS. Counties can also hold these discussions in other related peer exchanges including the Pennsylvania Association of County Human Services Administrators (PACHSA) meetings.

Examples of How Other Jurisdictions are Extending ERAP

Currently, there is limited publicly available information on if and how other jurisdictions are extending formal and centralized rental assistance programs. The U.S. Department of Housing and Urban Development (HUD) will be awarding another $20 million for its Eviction Protection Grant Program in fiscal year 2023, however, no other Federal funding has been announced to support centralized rental assistance or eviction prevention programs.[17] Counties will need to prioritize and align their programs with existing resources. Below are examples of how other counties are extending ERAP:

- **Clark County, Nevada:** Clark County is ending its COVID-19-related rental assistance services but extending general rental assistance services for particularly vulnerable populations. The program is funded by county and state general funds, and Local Fiscal Recovery funds.[18] The new program has slightly different eligibility criteria from ERAP. Applicants must have an individual in the household with a fixed income (e.g., Social Security, VA benefits, or pensions), have had a rental increase in the past 12 months, have received an eviction notice for nonpayment of rent, and have experienced a recent life change that has resulted in an inability to pay rent.

- **Miami-Dade County, Florida:** In response to soaring housing costs, Miami-Dade County allocated $8 million in county general funds to expand their ERAP program to assist households earning up to 140% of the Area Median Income (AMI). Eligible households must have a valid documented rent increase and meet all other ERAP requirements.[19]

In other jurisdictions, cross-sector partnerships and nonprofits are providing centralized, housing specific assistance to renters and landlords.

- **Milwaukee, Wisconsin:** The Milwaukee Rental Housing Resource Center is available to tenants and landlords seeking assistance. Assistance includes eviction prevention for nonpayment of rent and other lease issues, relocation, and resources for landlords to market available units. The Center has a broad range of partners to carry out its work, including the city and county governments, the local apartment association, legal aid organizations, mediation providers, homeless shelters, supportive service providers, and the Urban Economic Development Association of Wisconsin.

- **Dane County, Wisconsin:** The nonprofit Tenant Resource Center has resources available to renters, landlords, and service providers including a housing counseling program that provides services to both renters and landlords. The Center also educates renters on their rights, provides eviction prevention help, including two different forms of mediation, and connects renters to Coordinated Entry.

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[17] The White House released a Blueprint for a Renter's Bill of Rights in January 2023, with specific actions and recommendations to address housing stability across the country. In the Blueprint, the White House announced that HUD will be issuing another $20 million in grants through its Eviction Protection Grant Program for fiscal year 2023 to provide free or low-cost legal assistance to households at risk of eviction.

[18] The Nevada Independent, Clark County Narrows Access to Rental Assistance, Plans to Help Renters Relocate, 2023.
Governor's Finance Office, State of Nevada 2022 Recovery Plan Performance Report, 2022.

[19] Community News Releases, County expands Emergency Rental Assistance Program, 2023.
Miami-Dade County, Emergency Rental Program 2.4 (ERAP 2.4), 2023.

Conclusion

To address the current affordable housing crisis and help people overcome housing instability, housing and social service programs and services should be coordinated to achieve success. Programs that provide housing specific assistance such as CDBG, CoC, ESG, HAP, etc., need to be coordinated with family services, education, health services, and workforce development, to name a few, for households to achieve long-term housing stability. Without new funds to address the housing needs in their communities, counties need to strategically approach how to respond to housing emergencies, guide households to self-sufficiency, and prevent housing instability.

ERAP has been an intense program, but with great outcomes. County ERAP administrators stood up a brand-new program, with evolving guidance, quickly and have stabilized hundreds of thousands of renters and landlords across Pennsylvania. Through ERAP, counties have the benefits of their ERAP infrastructure, connections to renters, communication channels with landlords, relationships with community partners, and current data on the state of the rental housing needs across their communities. It is with these capabilities and capacity that counties can evaluate how they will use existing resources for rental assistance and eviction prevention in their communities. While communities are going back to relying on pre-pandemic housing supports, the current housing affordability issues and economic conditions present new challenges that cannot be solved by following pre-pandemic solutions.

Appendix

In addition to the information contained herein, the following additional references provide more information for Pennsylvania and its counties.

Section 1: Connect Individuals to Existing Supports

- Resource Guide: Benefit Programs Available to Individuals in PA
- Resource Guide: Programs Available to Specific Populations in PA

Section 2: Bridge the Gap to Continued Rental Supports

- Resource Guide: Housing Provisions in the Inflation Reduction Act
- Resource Guide: Strengthening Applications and Sharing Successes

Section 3: Provide Effective Eviction Prevention and Diversion

- Resource Guide: Funding for Eviction Prevention and Diversion Programs in PA
- Resource Guide: Example Statewide Eviction Prevention and Diversion Programs
- Resource Guide: Example Statewide Tenant Right to Counsel Programs

Section 4: Support Broader Changes at the Local Level

- Resource Guide: Homeownership Opportunities for Low-Income Families in PA

Additional Resources

- Strengthening Housing and Community Stabilization Infrastructure: Potential Additional Sources for Housing Assistance Funding
- Strengthening Housing and Community Stabilization Infrastructure: Potential Additional Funding Sources for Housing Assistance (Summary)

Resource Guide: Benefit Programs Available to Individuals in PA
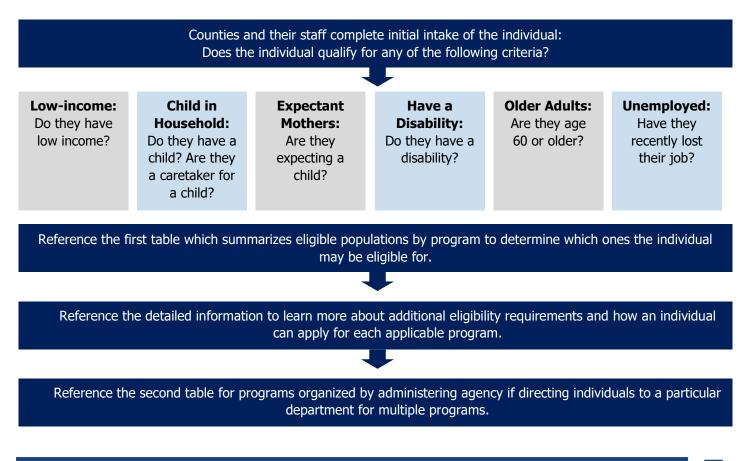
May 2023

Overview

This resource guide, created for counties and their staff, summarizes key information on benefit programs that are available to support Pennsylvanian residents in a centralized document to be used as a quick reference tool during intake and case management. Benefit programs are available to individuals so long as they meet program eligibility. This resource guide includes information on contributory programs funded by taxes and non-contributory programs.

Included in this resource is the following:

1) A summary reference table of benefits programs alphabetized with the populations they support indicated;
2) Detailed information on each benefit program. It is presented alphabetically and includes a brief program description and information on eligibility and the application process; and
3) A summary reference table that organizes the benefits programs by administering agency while also indicating the eligible populations for each program.

How to Use This Resource

The following chart outlines how counties and their staff can use this resource in their intake and case management processes when determining which benefit programs an individual may be eligible for.

> **Counties and their staff complete initial intake of the individual:**
> Does the individual qualify for any of the following criteria?

| **Low-income:** Do they have low income? | **Child in Household:** Do they have a child? Are they a caretaker for a child? | **Expectant Mothers:** Are they expecting a child? | **Have a Disability:** Do they have a disability? | **Older Adults:** Are they age 60 or older? | **Unemployed:** Have they recently lost their job? |

> Reference the first table which summarizes eligible populations by program to determine which ones the individual may be eligible for.

> Reference the detailed information to learn more about additional eligibility requirements and how an individual can apply for each applicable program.

> Reference the second table for programs organized by administering agency if directing individuals to a particular department for multiple programs.

Summary Table of Benefit Programs Available to Individuals in PA

This table summarizes eligible populations by program for quick reference by counties and their staff after completing initial intake of information for individuals to determine programs they may qualify for based on applicable criteria. Each program operates under different guidelines and eligibility requirements. For example, most programs have different income limits of what constitutes low-income or age cutoffs for qualified children. In addition, some programs temporarily expanded their eligibility or increased the benefits provided due to the Federal public health emergency (PHE) determination and extensions for the COVID-19 pandemic. Refer to the detailed information following this table for additional requirements for each program or visit the hyperlinked program website for the most up-to-date information.

KEY: ✓ = Individual with this criterion may qualify for this program, ✘ = Individual with this criterion will not qualify for this program

Benefit Program	Overseeing Agency	Low-Income	Child in Household	Expectant Mothers	Have a Disability	Older Adults	Unemployed
Child Tax Credit (CTC)	U.S. IRS		✓				
Child Care Tax Credit	PA Dept. of Revenue		✓				
Child Care Works Program	PA Dept. of Human Services (DHS)	✓	✓				✘
Children's Health Insurance Program (CHIP)	DHS		✓				
Earned Income Tax Credit (EITC)	IRS	✓	✓				✘
Low-Income Home Energy Assistance Program (LIHEAP)	DHS	✓					
Medical Assistance (MA or Medicaid)	DHS	✓					
Medical Assistance for Children and Pregnant Women	DHS	✓	✓	✓			
Medical Assistance Benefits for Workers with Disabilities (MAWD)	DHS	✓			✓	✘	✘

dhs.pa.gov/ERAP

Benefit Program	Overseeing Agency	Low-Income	Child in Household	Expectant Mothers	Have a Disability	Older Adults	Unemployed
Medicare	U.S. Social Security Administration (SSA)				✓	✓	
Medicare Part D Extra Help (Low-Income Subsidy)	SSA	✓					
Medicare Savings Programs (includes Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), Qualifying Individual (QI), and Qualified Disabled Working Individual (QDWI) Programs)	DHS	✓ QMB ✓ SLMB ✓ QI			✓ QDWI		✗ QDWI
Qualified Health Plans (QHP)	PA Health Insurance Exchange Authority (Pennie)						
Pharmaceutical Assistance Contract for the Elderly (PACE/PACENET)	PA Dept. of Aging	✓				✓	
Property Tax/Rent Rebates	PA Dept. of Revenue	✓			✓	✓	
Supplemental Security Income (SSI)	SSA	✓			✓	✓	
Social Security Disability Insurance (SSDI)	SSA				✓		✗
Supplemental Nutrition Assistance Program (SNAP) (includes SNAP for Elderly and Disabled Households)	DHS	✓			✓	✓	
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	PA WIC	✓	✓	✓			
Temporary Assistance for Needy Families (TANF)	DHS	✓	✓	✓			✓
Unemployment Compensation (UC)	PA Office of UC						✓

Benefit Program Details

The following section provides details on available benefit programs presented alphabetically with a

- Brief program description;
- Eligibility requirements (identified as of January 2023); and
- How to apply.

Visit each hyperlinked program website for the most up-to-date information on the program, eligibility requirements, and application process.

Programs preceded by an asterisk (*) are managed and overseen by the Pennsylvania Department of Human Services (DHS).

Child Tax Credit (CTC)

Program Description: A Federal tax credit where families raising children can receive up to $2,000 for each qualifying child age 0 to 17 on their Federal tax filing.

2022 and 2023 Tax Year Eligibility:

- Individuals with children under 18 by the end of the year claimed as dependents on their tax return

- Qualifying children must be the individual tax filer's son, daughter, stepchild, eligible foster child, brother, sister, stepbrother, stepsister, half-brother, half-sister, or a descendant of one of these (e.g., grandchild, niece, or nephew)

- Qualified dependents must have a Social Security Number that is valid for employment, provide no more than 50% of their own financial support during the year, live with the individual tax filer for more than half of the year, not file a joint return with their spouse for the tax year or file it only to claim a refund of withheld income tax or estimated tax paid, and be a US citizen, national, or resident alien

- Have an income of no more than $400,000 for a married individual filing jointly or filing as a qualifying widow or widower and no more than $200,000 for a single individual, head of household, or married individual filing separately

Application Process: Apply to U.S. Internal Revenue Service (IRS).

- File a Federal tax return Form 1040: US Individual Income Tax Return and attach a completed Schedule 8812: Credits for Qualifying Children and Other Dependents

Temporary Changes Due to the COVID-19 Pandemic: The American Rescue Plan Act of 2021 (ARPA) increased the maximum tax credit amount and reduced the eligible income limits for the 2021 tax year. With the changes, families raising children can receive up to $3,600 for each qualifying child age 0 to 5 and up to $3,000 for each qualifying child age 6 to 17 on their Federal tax filing. Tax filers could have an income of no more than $150,000 for a married individual filing jointly or filing as a qualifying widow or widower, no more than $112,500 for an individual filing as head of household, and no more than $75,000 for a single individual or married individual filing separately. These changes expire for the 2022 tax year and beyond.

Child Care Tax Credit

Program Description: A state tax credit for 30% of federally approved expenses where households have an income of less than $43,000 can receive up to $315 for one child or $630 for two or more children and households who have an income above $43,000 can receive up to $180 for one child or $360 for two or more children on their state tax filing.

2022 Tax Year Eligibility:

- Households with qualified dependents that are paying for child care services

Application Process:

- The program was created in 2022 and will be available when a filing state tax return in 2023 for the 2022 tax year.

* Child Care Works Program

Program Description: A subsidy to help low-income working families pay for child care fees where the county Early Learning Resource Center (ELRC) pays part of their child care cost.

2022 Eligibility:

- Households with children under 13 or under 19 for children with disabilities who are US citizens, nationals, or resident aliens

- Parents or caretakers have proof of identification

- Households who have an income of up to 200% of the Federal Poverty Guideline (FPG)

- Parents need child care while they are working 20 or more hours a week or working 10 hours a week and going to school or approved training program for 10 hours a week (teen parents must attend an education program)

- Individuals have a promise of a job that will start within 30 days of their application for subsidized child care

Application Process: Apply to their county ELRC office.

- Online through COMPASS

- Mail, hand-deliver, or fax an application to their county ELRC office

- Call the Child Care Works helpline at +1 (877) 472-5437 for assistance

* [Children's Health Insurance Program (CHIP)](#)

Program Description: Comprehensive health coverage for children not eligible or enrolled in Medical Assistance.

2022 Eligibility:

- Households with children under 19 who are US citizens, nationals, or resident aliens and uninsured and not eligible for Medical Assistance

- Households with an income of 133% to 208% of the FPG are eligible for free CHIP (no copays or monthly premiums), households with an income of greater than 208% to 314% of the FPG are eligible for low-cost CHIP (low cost copays and monthly premiums), and households with an income of greater than 314% of the FPG are eligible for full cost CHIP (at cost copays and monthly premiums)

- Households with incomes less than 133% of the FPG are likely eligible for Medical Assistance/Medicaid

Application Process: Apply to a [CHIP insurance company](#) available in their county.

- Online through [COMPASS](#)

- Call the CHIP Helpline at +1 (800) 986-5437

- Mail an application ([English](#)/[Spanish](#)) to a [CHIP insurance company](#) available in their county

[Earned Income Tax Credit (EITC)](#)

Program Description: A Federal tax credit where families can receive up to $560 for no children, $3,733 for one child, $6,164 for two children, and $6,935 for three or more children on their Federal tax filing.

2022 Tax Year Eligibility:

- Individuals who worked and have an income of less than $59,187 (amounts vary by tax filing status and number of dependents claimed on the tax return)

- Individuals with an investment income of less than $10,300

- Individuals and qualifying dependents have a Social Security Number valid for employment

- Individuals are a US citizen or resident alien

- Individuals may not have filed a [Form 2555](#): Foreign Earned Income

- Individuals have qualifying children under 19, under 24 and is a fill-time student for at least 5 months of the year and younger than the filer, or of any age with a permanent and total disability

- Individuals and qualifying children must live in the same residence for more than half the year, if married and not filing jointly

- Individuals without a qualifying child may still claim EITC if they meet the basic income requirements, live in the US for more than half the year, not claimed as a qualifying child on another return, and are at least 18

- Individuals without a qualifying child may still claim EITC if they receive disability income or are a member of the military or clergy

Application Process: Apply to U.S. Internal Revenue Service (IRS).

- File a Federal tax return [Form 1040](#): US Individual Income Tax Return or [Form 1040 SR](#): US Tax Return for Seniors and [Schedule EIC (Form 1040 or 1040-SR)](#): Earned Income Credit if you have a qualifying child

* Low-Income Home Energy Assistance Program (LIHEAP)

Program Description: One-time cash grants of $300 to $1,000 to assist low-income households with heating costs, paid directly to utility company/fuel provider. Crisis grants for also available those in danger of being without heat.

Fall 2022 to Spring 2023 Eligibility:

- Households who have an income of up to 150% of the FPG

- Households do not have to be on public assistance or have unpaid heating bills

- Households can rent or own their home

- Crisis or emergency situations include households with broken equipment or lines, lack of fuel, their main or secondary source is shut-off, less than a 15-day supply of fuel, or 60-day notice of service termination

Application Process: Apply to the Pennsylvania Department of Human Services (DHS). Fiscal year 2023 applications open November 1, 2022 and close April 28, 2023.

- Online through [COMPASS](#)

- In person at their [county assistance office (CAO)](#)

- Mail or fax an application ([English](#)/[Spanish](#)) to their [CAO](#)

* Medical Assistance (MA or Medicaid)

Program Description: Physical and mental health/substance abuse health coverage for individuals with low income.

2022 Eligibility:

- Households who have an income of up to 133% of the FPG

Application Process: Apply to DHS.

- Online through [COMPASS](#)

- Call the Consumer Service Center for Health Care Coverage at +1 (866) 550-4355

- In person at their [CAO](#)

- Mail or fax an application ([English](#)/[Spanish](#)) to their [CAO](#)

* [Medical Assistance for Children and Pregnant Women](#)

Program Description: Health care coverage for underinsured or uninsured ad low-income pregnant women and children.

2022 Eligibility:

- Pregnant women (as soon as your doctor/nurse informs them they are pregnant) and infants under 1 who have a monthly income below 215% of the FPG, households with children age 1 to 5 who have a monthly income below 157% of the FPG, and households with children age 6 to 18 who have a monthly income below 133% of the FPG

Application Process: Apply to DHS.

- Online through COMPASS

- Call the Consumer Service Center for Health Care Coverage at +1 (866) 550-4355

- In person at their CAO

- Mail or fax an application (English/Spanish) to their CAO

* [Medical Assistance Benefits for Workers with Disabilities (MAWD)](#)

Program Description: Health care coverage for working individuals with disabilities.

2022 Eligibility:

- Individuals age 16 to 64

- Individuals are employed or self-employed with wages

- Individuals have a disability (may include physical, development, mental health, or intellectual) that meets the U.S. Social Security Administration's standards

- Individuals have an income below 250% of the FPG

- Individuals have countable resources of $10,000 or less (resident property and one automobile are not countable assets)

- Individuals who earn above 250% of the FPG may still be eligible if significant deductions are used

- Individuals who later earn above 250% of the FPG and have received MAWD for at least the past 12 months may still be eligible through the newly created Workers with Job Success Program in 2021, which will go into effect after the Federal public health emergency (PHE) determination and extensions for the COVID-19 pandemic have ended, with their CAO determining eligibility

Application Process: Apply to DHS.

- Online through COMPASS

- In person at their CAO

- Contact their local Social Security office or caseworker

- Call the DHS HelpLine at +1 (800) 692-7462 or +1 (800) 451-5886 if they are deaf or hard of hearing

Medicare

Program Description: Federal health care coverage for older adults.

2022 Eligibility:

- Individuals age 65 or older
- Individuals ages younger than 65 with a permanent disability or diagnosed with End-Stage Renal Disease (permanent kidney failure) may qualify

Application Process: Apply to U.S. Social Security Administration (SSA).

- Online through SSA.gov
- Call +1 (800) 772-1213 or +1 (800) 325-0778 if they are deaf or hard of hearing
- Contact their local Social Security office or the SSA national number +1 (800) 772-1213 for help

Medicare Part D Extra Help (Low-Income Subsidy)

Program Description: Additional assistance for Medicare prescription and medication coverage.

2022 Eligibility:

For full subsidy:

- Individuals or married couples who have an income of less than 150% of the FPG
- Have resources of less than $8,400 as an individual or less than $12,600 as a married couple

For all other subsidies:

- Individuals or married couples who have an income of less than 150% of the FPG
- Have resources of less than $14,101 as an individual or less than $27,950 as a married couple

Application Process: Apply to SSA.

- Online through SSA.gov
- Call +1 (800) 772-1213 or +1 (800) 325-0778 if you are deaf or hard of hearing
- Contact their local Social Security office or the SSA national number +1 (800) 772-1213 for help

* Medicare Savings Programs

Program Description: Additional assistance from the state for Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) premiums, deductibles, coinsurance, and copayments.

2022 Eligibility:

Qualified Medicare Beneficiary (QMB) Program:

- Individuals with a monthly income of less than $1,153 or married couples with a monthly income of less than $1,546

- Have resources of less than $8,400 as an individual or less than $12,600 as a married couple

Specified Low-Income Medicare Beneficiary (SLMB) Program:

- Individuals with a monthly income of less than $1,379 or married couples with a monthly income of less than $1,851

- Have resources of less than $8,400 as an individual or less than $12,600 as a married couple

Qualifying Individual (QI) Program:

- Individuals with a monthly income of less than $1,549 or married couples with a monthly income of less than $2,080

- Have resources of less than $8,400 as an individual or less than $12,600 as a married couple

Qualified Disabled Working Individual (QDWI) Program:

- Individuals who have a disability, are working, and lost their Social Security disability benefits and Medicare premium-free Part A because they returned to work

- Individuals with a monthly income of less than $4,615 or married couples with a monthly income of less than $6,189

- Have resources of less than $4,000 as an individual or less than $6,000 as a married couple

Application Process: Apply to DHS who determines which programs individuals qualify for.

- Online through COMPASS

- In person at their CAO

- Contact their local Social Security office or caseworker

- Call the DHS HelpLine at +1 (800) 692-7462 or +1 (800) 451-5886 if they are deaf or hard of hearing

Qualified Health Plans (QHP)

Program Description: Free or low-cost insurance plans that are certified by the Health Insurance Marketplace, provides essential health benefits (EHBs), follows established limits on cost sharing, and meets other requirements outlined within the application process as defined in the Affordable Care Act.

2023 Eligibility:

- Individuals who are US citizens, nationals, or have qualified immigration statuses

- Individuals not covered by insurance through their employer or another program (e.g., PA's Medicaid)

Application Process: Apply to PA Health Insurance Exchange Authority (Pennie), PA's Affordable Care Act Administering Entity. 2023 open enrollment opens November 1, 2022 and closes January 15, 2023.

- Online through Pennie

- Complete Pennie Plan Comparison Tool for additional information on plans they may qualify for

- Contact in person assistance, certified agents or brokers, customer service at +1 (844) 844-8040 or online chat messaging, Mondays to Fridays 8 AM to 7 PM and Saturdays 8 AM to 1 PM, and FAQs for additional assistance

Pharmaceutical Assistance Contract for the Elderly (PACE/PACENET)

Program Description: Prescription and medication assistance to older adults.

2022 Eligibility:

- Individuals age 65 or older

- Individuals are not enrolled in DHS's Medicaid prescription benefit

- For PACE, have an income of $14,500 or less as an individual and $17,700 as a married couple

- For PACENET, have an income of $14,500 to $33,500 as an individual and $17,700 to $41,500 as a married couple

Application Process: Apply to PA Department of Aging.

- Online through PACECares

- Call +1 (800) 225-7223 with income and insurance information available

- Mail an application to PACE/PACENET at PO Box 8806, Harrisburg, PA 17105-8806

- Fax an application to PACE/PACENET at +1 (888) 656-0372

- Email an application to PACE/PACENET at papace@magellanhealth.com

Property Tax/Rent Rebates

Program Description: Property tax and rent relief of up to $650, with supplement rebates for qualifying households of up to $975.

2022 Eligibility:

- Individuals age 65 or older, widows and widowers age 50 or older, or people with disabilities age 18 or older who are unable to work

- Individuals may own or rent their home with proof of taxes or rent paid

- Have an income of up to $35,000 as a homeowner and $15,000 as a renter, with half of Social Security Income excluded

- Spouses, personal representatives, or estates may also file rebate claims on behalf of claimants who lived at least one day in 2021 and meet all other eligibility criteria

- Seniors living in Philadelphia, Pittsburgh, or Scranton who have an income of less than $30,000 qualify for an additional 50% increase on their property tax rebate

- Seniors who have an income of less than $30,000 and pay more than 15% of income in property taxes qualify for an additional 50% increase on their property tax rebate

Application Process: Apply to PA Department of Revenue.

- Online through myPATH

- Mail an application to the PA Department of Revenue, P.O. Box 280503, Harrisburg PA 17128-0503

- Free assistance is available at hundreds of locations across the state, including their local Department of Revenue district office, local Area Agency on Aging, local senior center, local state legislator's office

- Call the Customer Experience Center at +1 (888) 222-9190, normal business hours 7:30 AM to 5 PM EST or +1 (800) 447-3020 if they are deaf or hard of hearing or visit the PA Department of Revenue Online Customer Service Center for more information

Supplemental Security Income (SSI)

Program Description: Monthly cash assistance for older adults and individuals who are blind or have a disability. An eligible individual can receive up to $914 per month and an eligible married couple can receive up to $1,371 per month in 2023.

- The Substance Abuse and Mental Health Services Administration (SAMHSA) provides case managers resources to increase access to Supplemental Security Income/Social Security Disability Insurance (SSI/SSDI) benefits for people who are experiencing or at risk of homelessness and have a serious mental illness, medical impairment, and/or a co-occurring substance use disorder. Case Managers can utilize the SOAR Technical Assistance Center on how they can incorporate SOAR into their referral process.

2023 Eligibility:

- Individuals age 65 or older or individuals of any age (including children) who are blind or have a disability who are US citizens, nationals, or resident aliens, have not been absent from the US for a full calendar month or 30 consecutive days or more, are not confined to an institution (e.g., hospital or prison) at the government's expense

- Have an unearned income (e.g., Social Security benefits, workers' compensation, certain veterans' compensation or pension payments, unemployment, pensions, support and maintenance in kind, annuities, rent, and other income that is not earned) of less than $934 a month for an individual and $1,391 a month as a married couple

- Have resources of less than $2,000 for an individual and $3,000 for a married couple

Application Process: Apply to SSA.

- Online through SSA.gov

- Call +1 (800) 772-1213 or +1 (800) 325-0778 if they are deaf or hard of hearing, Mondays to Fridays, 8 AM to 7 PM EST

- Contact their local Social Security office

Social Security Disability Insurance (SSDI)

Program Description: Monthly cash assistance for individuals unable to work for a year or more due to a disability.

- SAMHSA provides case managers resources to increase access to SSI/SSDI benefits for people who are experiencing or at risk of homelessness and have a serious mental illness, medical impairment, and/or a co-occurring substance use disorder. Case Managers can utilize the SOAR Technical Assistance Center on how they can incorporate SOAR into their referral process.

2023 Eligibility:

- Individuals who have worked long enough in social security qualifying jobs for their age (generally 40 credits but less if you are younger, can earn up to four work credits a year, one credit for each $1,640 in wages or self-employment income)

- Have a long-term and severe disability that does not allow them to work, does not allow them to do the work they previously did or adjust to other work, and has lasted or is expected to last at least a year or to result in death

Application Process: Apply to SSA.

- Online through SSA.gov

- Call +1 (800) 772-1213 or +1 (800) 325-0778 if they are deaf or hard of hearing, Mondays to Fridays, 8 AM to 7 PM EST

- Contact their local Social Security office

* [Supplemental Nutrition Assistance Program (SNAP)](#)

Program Description: An Electronic Benefits Transfer (EBT) ACCESS card providing nutrition assistance for low-income families where households receive the result of 30% of their monthly net income subtracted from the maximum monthly allotment for their household size.

2023 Eligibility:

- Households who have a monthly income of up to 200% of the FPG

- Individuals who have a bank balance of less than $2,001 or a bank balance of less than $3,001 and share a household with someone age 60 or older or someone who has a disability

Eligibility for [Supplemental Nutrition Assistance Program (SNAP) for Elderly or Disabled Households](#):

- Households where everyone is age 60 or older or disabled and purchases and prepares food together and does not receive any earnings from work or where all household members are age 60 or older or disabled with no earnings from work purchase and prepare food separately from other household members

Application Process: Apply to DHS.

- Online through [COMPASS](#)

- In person at their [CAO](#)

- Mail or fax an application ([English](#)/[Spanish](#)) to their [CAO](#)

- SNAP helpline at +1 (800) 692-7462

- A simple application ([English](#)/[Spanish](#)) is available for Supplemental Nutrition Assistance Program (SNAP) for Elderly or Disabled Households

Temporary Changes Due to the COVID-19 Pandemic: Due to the Federal PHE determination and extensions for the COVID-19 pandemic, the US Department of Agriculture's (USDA) Food and Nutrition Service (FNS) approved a [SNAP waiver for DHS that allows one-time issuances (OTI)](#) for households receiving benefits between March 2020 to December 2022 to receive the maximum benefit amount for their household size. Households that were already receiving the maximum benefit amount for their household size received an extra $95 per month. Households that were receiving an amount where they are less than $95 from the maximum benefit amount for their household size received an extra $95 per household. The extra benefit amount is automatically loaded on to their Electronic Benefits Transfer (EBT) card based on their payment date. As of January 2023, the extra benefits will end in February 2023 unless the Federal government extends the public health emergency (PHE) determination for COVID-19. The state also [waived the Able-bodied Adults Without Dependents (ABAWDs) work requirement](#) where individuals who do not meet the requirements can only receive of 3 months of SNAP benefits for any 3-year period if they are not working or participating in a job training activity until October 1, 2023.

Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

Program Description: Nutrition, breastfeeding, health, social service assistance for pregnant women, mothers, and infants and young children.

2022 Eligibility:

- Women who are pregnant, breastfeeding for up to one year postpartum, or not breastfeeding up to 6 months postpartum, infants and children under 5, or caretakers of an infant or child under 5 (can apply on behalf of the infant or child)

- Individuals who have a medical or nutritional risk (determined at the WIC certification appointment)

- Individuals who have an income of up to 185% of the FPG

Application Process: Apply to PA WIC to schedule an initial appointment at a local WIC office/clinic.

- Online through PA WIC

- Call the WIC Hotline at +1 (800) 942-9467

* Temporary Assistance for Needy Families (TANF)

Program Description: Cash assistance to help low-income families become self-sufficient for up to 5 years (60 months) over the course of an individual's lifetime.

2022 Eligibility:

- Individuals who are unemployed or underemployed

- Individuals who have resources of $1,000 or less

- Individuals are a US citizen (certain non-citizens lawfully admitted for permanent residence may be eligible and provide Social Security Numbers or apply for them)

- Caretakers for children under 18, be pregnant, or be under 19 and the head of their household

- Individuals are required to look for a job or participate in employment or training program, and work with a caseworker to complete an Agreement of Mutual Responsibility (a plan for how they will get off assistance)

Application Process: Apply to DHS.

- Online through COMPASS

- In person at their CAO

- Mail or fax an application (English/Spanish) to their CAO

Unemployment Compensation (UC)

Program Description: Temporary weekly assistance for individuals who have lost their jobs through no fault of their own while they seek new employment for up to one year.

2022 Eligibility:

- Individuals who worked enough in the past 18 months

- Individuals who were separated from their job for a reason through no fault of their own

- Individuals are actively looking for and able to work

Application Process: Apply to PA Office of Unemployment Compensation.

- Online through the [Unemployment Compensation System](#)

- Call statewide unemployment compensation number at +1 (888) 313-7284 or +1 (888) 334-4046 if they are deaf or hard of hearing

- Videophone available for individuals who use American Sign Language at +1 (717) 704-8474, Wednesdays 12 PM to 4 PM

Benefit Programs Available to Individuals in PA, Grouped by Overseeing Agency

This table is to help counties and their staff quickly identify the various overseeing agencies and the benefit programs they administer and the eligible populations for each program. Each program is hyperlinked to its website so you can get the most up-to-date information on the program, eligibility requirements, and application process.

Overseeing Agency	Benefit Program(s)	Eligible Population(s)
PA Department of Aging	Pharmaceutical Assistance Contract for the Elderly (PACE/PACENET)	People with low income Older adults
PA Department of Human Services (DHS)	Child Care Works Program	People with low income Families with children
	Children's Health Insurance Program (CHIP)	Families with children
	Low-Income Home Energy Assistance Program (LIHEAP)	People with low income
	Medical Assistance (MA or Medicaid)	People with low income
	Medical Assistance for Children and Pregnant Women	People with low income Families with children Expectant mothers
	Medical Assistance Benefits for Workers with Disabilities (MAWD)	People with low income People with a disability
	Medicare Savings Programs (includes Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), Qualifying Individual (QI), and Qualified Disabled Working Individual (QDWI) Programs)	People with low income People with a disability
	Supplemental Nutrition Assistance Program (SNAP) (includes SNAP for Elderly and Disabled Households)	People with low income People with a disability Older adults
	Temporary Assistance for Needy Families (TANF)	People with low income Families with children Expectant mothers People who are unemployed

Overseeing Agency	Benefit Program(s)	Eligible Population(s)
PA Department of Revenue	Child Care Tax Credit	Families with children
	Property Tax/Rent Rebates	People with low income People with a disability Older adults
PA Health Insurance Exchange Authority (Pennie)	Qualified Health Plans (QHP)	All
PA Office of Unemployment Compensation (UC)	Unemployment Compensation (UC)	People who are unemployed
PA WIC	Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	People with low income Families with children Expectant mothers
U.S. Internal Revenue Service (IRS)	Child Tax Credit (CTC)	Families with children
	Earned Income Tax Credit (EITC)	People with low income Families with children
U.S. Social Security Administration (SSA)	Medicare	People with a disability Older adults
	Medicare Part D Extra Help (Low-Income Subsidy)	People with low income
	Supplemental Security Income (SSI)	People with low income People with a disability Older adults
	Social Security Disability Insurance (SSDI)	People with a disability

Resource Guide: Programs Available to Specific Populations in PA
May 2023

Overview

Connecting people to existing programs and benefits, whether they be directly housing related or not, can reduce stress on housing assistance programs by covering other expenses and making funds available to pay for housing costs or increasing disposable income. This resource is designed to help counties and providers identify the population(s) a potential applicant may be a part of and then connect that individual to different organizations and their specific programs and their access points.

How to Use This Resource

The resource is organized by specific population as listed below. Under each specific population a list of the potential programs available is provided first. Following that is a table providing information organized by the overseeing agency of programs related to that specific population, programs available to that specific population, and access points to the programs. All agencies, programs and online access points are hyperlinked. Users of this resource should always refer to the program and overseeing agency for the most up-to-date information on the program and its benefits, eligibility, and application process.

County offices should do a high-level screen for each of the following populations. Check which populations that the applicant may belong to, then based on your county's referral process, consult the resources below. Counties and service providers should then let the overseeing agency in charge of those specific programs determine eligibility for their different services.

This resource is a non-exhaustive list of programs available to the following specific populations:

- Families with children
- Households with low income
- Immigrants, refugees, and asylum seekers
- Older adults
- People at-risk or experiencing homelessness
- People experiencing or fleeing domestic abuse or trafficking
- People living with a disability
- People returning from incarceration
- People who are unemployed
- People with mental health needs or a behavioral/substance abuse disorder
- Pregnant women/expectant mothers
- Veterans and active-duty military members and their families

Families with Children

This section provides information on programs for families with children. Immediately below is a list of the different programs available to families with children.[1] Following that list is information on each program, organized first by the overseeing agency with a listing of each specific program run by that agency, including hyperlinks to each program's website and how to access each program.

Programs Available to Families with Children:

- Child Tax Credit (CTC)
- Childcare Works Program
- Children's Health Insurance Program (CHIP)
- Earned Income Tax Credit (EITC)
- Medical Assistance for Children and Pregnant Women
- National School Lunch Program (NSLP)
- PA 211 Children, Education, Family, Housing and Pet Resources
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- Temporary Assistance for Needy Families (TANF)

Overseeing Agency	Specific Program(s)	Access Point(s)
PA Department of Education	• School Meals – NSLP	• Online through COMPASS • Local school or district
PA Department of Human Services (DHS)	• Cash Assistance – TANF • Child Care Assistance – Child Care Works Program • Family Planning Services – Medical Assistance for Children and Pregnant Women • Healthcare Coverage – CHIP	• Online through COMPASS • County assistance office (CAO) • DHS HelpLine at +1 (800) 692-7462 or +1 (800) 451-5886 for those that are deaf or hard of hearing • For CHIP: CHIP Helpline at +1 (800) 986-5437 or CHIP insurance company available in their county
PA WIC	• Nutrition Assistance – WIC	• Online through PA WIC • WIC Hotline at +1 (800) 942-9467 • Local WIC office/clinic

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[1] Throughout this document, programs and benefits available statewide were researched. While reasonable efforts were made to ensure the comprehensiveness of this resources, there could be other programs available in your community not listed here.

Overseeing Agency	Specific Program(s)	Access Point(s)
PA 211/United Way Pennsylvania	• After School Programs • Child Care and Camps • Child Development and Education • Education for Adults • Emergency Family Support • Holiday Assistance Programs • Homelessness Assistance Programs • Marriage and Relationships • New to the Community • Online Learning • Pet Services • Reporting and Services for Abuse, Neglect, and Exploitation • Support for Families • Teens	• Online through PA 211 – Family Resources • Call 211 • Text ZIP to 898-211

U.S. Internal Revenue Service (IRS)	• Tax Credits – CTC, EITC	• Federal tax return
		  o For CTC: IRS Interactive Tax Assistant
		  o For EITC: IRS EITC Qualification Assistant

Households with Low Income

This section provides information on programs for households with low income. Immediately below is a list of the different programs available to this population. Following that list is information on each program, organized first by the overseeing agency with a listing of each specific program run by that agency, including hyperlinks to each program's website and how to access each program.

Programs Available to Households with Low Income:

- EITC
- Long-Term Living Services
- Low-Income Home Energy Assistance Program (LIHEAP)
- Medical Support
  - o Medical Assistance (MA or Medicaid)
  - o Medical Assistance for Children and Pregnant Women
  - o Medicare Extra Help (Part D Low-Income Subsidy)
  - o Medicare Savings Program

- Property Tax/Rent Rebates
- Qualified Health Plans (QHP)
- Supplemental Nutrition Assistance Program (SNAP)
- TANF

Overseeing Agency	Specific Program(s)	Access Point(s)
DHS	- Cash Assistance – TANF - Family Planning Services – Medical Assistance for Children and Pregnant Women - Healthcare Coverage – Medical Assistance (MA or Medicaid), Medicare Savings Programs (includes Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), Qualifying Individual (QI), and Qualified Disabled Working Individual (QDWI) Programs) - Heating Assistance – LIHEAP - Long-Term Living Services - Nutrition Assistance – SNAP	- Online through COMPASS - CAO - DHS HelpLine at +1 (800) 692-7462 or +1 (800) 451-5886 for those that are deaf or hard of hearing] - For SNAP: SNAP helpline at +1 (800) 692-7462

Overseeing Agency	Specific Program(s)	Access Point(s)
PA Department of Revenue	• Tax Credit – Property Tax/Rent Rebates	• Online through myPATH • Local Department of Revenue district office • Local Area Agency on Aging • Local senior center • Local state legislator's office • Customer Experience Center at +1 (888) 222-9190, normal business hours 7:30 AM to 5 PM EST or +1 (800) 447-3020 if they are deaf or hard of hearing
PA Health Insurance Exchange Authority (Pennie)	• Healthcare Coverage – Qualified Health Plans (QHP)	• Online through Pennie
U.S. Internal Revenue Service (IRS)	• Tax Credit – EITC	• Federal tax return • IRS EITC Qualification Assistant
U.S. Social Security Administration (SSA)	• Prescription/Medication Assistance – Medicare Extra Help (Part D Low-Income Subsidy)	• SSA Benefit Eligibility Screening Tool (BEST) • Online through SSA.gov • Call +1 (800) 772-1213 or +1 (800) 325-0778 if they are deaf or hard of hearing, Mondays to Fridays, 8 AM to 7 PM EST • Local Social Security office

Immigrants, Refugees, and Asylum Seekers

This section provides information on programs for immigrants, refugees, and asylum seekers. Immediately below is a list of the different programs available to immigrants, refugees, and asylum seekers. Following that list is information on each program, organized first by the overseeing agency with a listing of each specific program run by that agency, including hyperlinks to each program's website and how to access each program.

Programs Available to Immigrants, Refugees, and Asylum Seekers:

- Ally Education and Engagement
- Business Training Program and Technical Assistance
- Community Navigator Training Program
- Global Craft and Food Markets
- Good Job Happy Family Program (GJHF)
- Foundations of Communication in the U.S. (FOCUS)
- Immigrant Leadership Institute
- Intercultural Wellness Program

- International Professionals Program (IPP)
- Naturalization/Citizenship Services
- Refugee Health Program
- Refugee Resettlement Program
- Resources for Immigrants Guide
- Unaccompanied Refugee Minor Program
- Youth Organizing Project

Overseeing Agency	Specific Program(s)	Access Point(s)
DHS	- Good Job Happy Family Program (GJHF) - Health Assessments and Social Work Support – Refugee Health Program - Refugee Resettlement Program (RRP) - Employment, Training, and English as a Second Language (ESL) - Foster Care and Semi-Independent Living Arrangements – Unaccompanied Refugee Minor Program - Helping Older Refugees with Accessing Benefits and Citizenship Preparation - Translation and Interpretation for Medical Appointments - Resources for Immigrants Guide - Support for TANF eligible families towards self-sufficiency	- Email Refugee Resource Account at ra-pwrefugeeprogram@pa.gov - Online through COMPASS - CAO
HIAS Pennsylvania	Arrival to Citizenship – Arrival Services, Social Services, Legal Services, Citizenship	- Online through HIAS Pennsylvania - Call +1 (215) 832-0900

Overseeing Agency	Specific Program(s)	Access Point(s)
Pennsylvania Immigration and Citizenship Coalition (PICC)	• Ally Education and Engagement • Community Navigator Training Program • Youth Organizing Project	• Online through Pennsylvania Immigration and Citizenship Coalition • Email admin@paimmigrant.org
The Welcoming Center of Pennsylvania	• Community Engagement – Immigrant Leadership Institute, Intercultural Wellness Program • Entrepreneurship Support – Business Technical Assistance, Business Training Program, Global Craft and Food Markets, Small Business Workshops • Naturalization/Citizenship Services • Workforce Development – Foundations of Communication in the U.S. (FOCUS), International Professionals Program (IPP)	• Online through the Welcoming Center • Call +1 (215) 557-2626 • For naturalization/citizenship services: call +1 (215) 557-2626

Older Adults

This section provides information on programs for older adults. Immediately below is a list of the different programs available to this population. Following that list is information on each program, organized first by the overseeing agency with a listing of each specific program run by that agency, including hyperlinks to each program's website and how to access each program.

Programs Available to Older Adults:

- Caregiver Support Program
- Elder Cottage Housing Opportunity (ECHO)
- Free Public Transportation and Ride-Share Programs
- Health and Wellness Programs
- Help at Home (OPTIONS) Program
- Medicare
- PA 211 Caregivers, Enrichment, Social Services, Mobility, and Food Programs
- PA Senior Farmers Market Nutrition Program (FMNP/SFMNP)
- PA Senior Food Box Program
- Pennsylvania Medicare Education and Decision Insight (PA MEDI)
- Pharmaceutical Assistance Contract for the Elderly (PACE/PACENET)
- Property Tax/Rent Rebates
- Older Pennsylvanians Legal Assistance Program
- Senior Community Service Employment Program
- Shared Housing and Resource Exchange (SHARE)
- SNAP
- Supplemental Security Income (SSI)

Overseeing Agency	Specific Program(s)	Access Point(s)
DHS	• Nutrition Assistance – SNAP	• Online through COMPASS • CAO • DHS HelpLine at +1 (800) 692-7462 or +1 (800) 451-5886 for those that are deaf or hard of hearing • SNAP helpline at +1 (800) 692-7462
PA Department of Aging	• Prescription/Medication Assistance – PACE/PACENET	• Online through PACECares • Call +1 (800) 225-7223
	• Caregiver Support Program • Health and Wellness Programs • Help at Home (OPTIONS) Program • Housing – Domiciliary Care, ECHO, SHARE • Medicare Counseling – Pennsylvania Medicare Education and Decision Insight (PA MEDI) • Older Pennsylvanians Legal Assistance Program	• Online through PALink to Community Care • Local Area Agency on Aging

Overseeing Agency	Specific Program(s)	Access Point(s)
	• Senior Community Service Employment Program	• Local Area Agency on Aging • AARP Foundation
	• Meals – In-Home Meals, Meals at Senior Community Centers	• Local senior center
PA Department of Agriculture	• PA Senior Farmers Market Nutrition Program (FMNP/SFMNP) • PA Senior Food Box Program	• Online through PA FMNP/SFMNP locator • Local Area Agency on Aging • Bureau of Food Assistance by email at ra-fooddist@pa.gov or call +1 (800) 468-2433 • For SFMNP/FMNP: call +1 (717) 787-2940
PA Department of Revenue	• Tax Credit – Property Tax/Rent Rebates	• Online through myPATH • Local Department of Revenue district office • Local Area Agency on Aging • Local senior center • Local state legislator's office • Customer Experience Center at +1 (888) 222-9190, normal business hours 7:30 AM to 5 PM EST or +1 (800) 447-3020 if they are deaf or hard of hearing
PA Department of Transportation (Penn DOT)	• Free Public Transportation and Ride-Share Programs	• Public Transportation and Program Services Online Map
PA 211/United Way Pennsylvania	• Caregivers • Enrichment • Food • Housing • Income and Benefits • In-Home Assistance • Mental and Physical Health • Mobility and Accessibility • Support for Older Adults • Transportation	• Online through PA 211 – Older Adults • Call 211 • Text ZIP to 898-211

Overseeing Agency	Specific Program(s)	Access Point(s)
SSA	• Cash Assistance – SSI • Healthcare Coverage – Medicare	• SSA Benefit Eligibility Screening Tool (BEST) • Online through SSA.gov • Call +1 (800) 772-1213 or +1 (800) 325-0778 if they are deaf or hard of hearing, Mondays to Fridays, 8 AM to 7 PM EST • Local Social Security office • SSI/SSDI Outreach and Recovery Program (SOAR) trained caseworkers

People At-Risk or Experiencing Homelessness

This section provides information on programs for people at-risk or experiencing homelessness. Immediately below is a list of the different programs available to this population. Following that list is information on each program, organized first by the overseeing agency with a listing of each specific program run by that agency, including hyperlinks to each program's website and how to access each program.

Programs Available to People At-Risk or Experiencing Homelessness:

- Coordinated Entry
- Homeless Assistance Program (HAP)
- PA 211 community resources, legal resources, shelters, and social services
- SOAR

Overseeing Agency	Specific Program(s)	Access Point(s)
Continuums of Care (CoC)	• Coordinated Entry	• PA CoCs
DHS	• HAP	• HAP is managed by individual counties. Contact the organization in your county.
PA 211/United Way Pennsylvania	• Clothing and Household • Community Resources • Crisis Hotlines • Employment and Expenses • Food • Health • Housing and Shelter • Legal Services • Mental Health • Transportation • Utilities	• Online through PA 211 • Call 211 • Text ZIP to 898-211
Substance Abuse and Mental Health Services Administration (SAHMSA)	• SOAR	• Online through SOAR

People Experiencing or Fleeing Domestic Abuse or Trafficking

This section provides information on programs for people experiencing or fleeing domestic abuse or trafficking. Immediately below is a list of the different programs available to this population. Following that list is information on each program, organized first by the overseeing agency with a listing of each specific program run by that agency, including hyperlinks to each program's website and how to access each program.

Programs Available to People Experiencing or Fleeing Domestic Abuse or Trafficking:

- Criminal and Juvenile Justice Services
- PA Safe Law Free Legal Guidance
- Pennsylvania Coalition Against Domestic Violence (PCADV) counseling, shelter, legal support, and economic services
- Protection Orders
- Victim Service Program
- Victims' rights services

Overseeing Agency	Specific Program(s)	Access Point(s)
Pennsylvania Coalition Against Domestic Violence (PCADV)	• Counseling • Economic Services • Legal Support • Shelter	• Local Domestic Violence Help Center • Call +1 (800) 932-4632
PA Safe Law	• Free legal guidance on topics such as custody, housing, divorce, immigration, financial support, and protection orders	• Online through PA Safe Law – Resources • Call +1 (833) 727-2335
PA Victim Services	• Criminal and Juvenile Justice Services • Protection Orders • Victim Service Program	• Online through PA Victims Services • Call +1 (717) 783-5153 • Email ra-pccdwebmaster@pa.gov
Office of Victim Advocate	• Victims' rights services	• Local Victim Service Agency

People Living with a Disability

This section provides information on programs for people living with a disability. Immediately below is a list of the different programs available to this population. Following that list is information on each program, organized first by the overseeing agency with a listing of each specific program run by that agency, including hyperlinks to each program's website and how to access each program.

Programs Available to People Living with a Disability:

- Home Care Directory for In-Home Services
- Home Modifications for Independence
- Medical Support
  - Medical Assistance Benefits for Workers with Disabilities (MAWD)
  - Medicare
  - Medicare Savings Programs
  - Pennsylvania Medicare Education and Decision Insight (PA MEDI)
- PA 211 disability resources for employment, housing, care, mobility, and reporting abuse

- Property Tax/Rent Rebates
- Regional Housing Coordinator Program
- Rental Assistance through BHARP
- Savings Program for Disability-Related Expenses
- Section 811 Vouchers
- Social Security Disability Insurance (SSDI)
- SNAP for Elderly and Disabled Households
- SSI
- Trauma-Informed Care Practices Programs and Centers

Overseeing Agency	Specific Program(s)	Access Point(s)
Behavioral Health Alliance of Rural Pennsylvania (BHARP)	• Trauma-Informed Care Practices Programs and Centers • Select rental assistance funds	• Online through BHARP
DHS	• Healthcare Coverage – MAWD, Medicare Savings Programs (includes Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), Qualifying Individual (QI), and Qualified Disabled Working Individual (QDWI) Programs) • Nutrition Assistance – SNAP for Elderly and Disabled Households	• Online through COMPASS • CAO • DHS HelpLine at +1 (800) 692-7462 or +1 (800) 451-5886 for those that are deaf or hard of hearing • For SNAP: SNAP helpline at +1 (800) 692-7462
PA ABLE	• Savings Program for Disability-Related Expenses	• Online through PA ABLE • Call PA ABLE at +1 (855) 529-2253 • Email info@paable.gov

Overseeing Agency	Specific Program(s)	Access Point(s)
PA Department of Aging	• In-Home Services – Home Care Directory • Medicare Counseling – Pennsylvania Medicare Education and Decision Insight (PA MEDI)	• Online through PALink to Community Care • Local Area Agencies on Aging • Contact PA Link to Aging and Disability Resource Center for person-centered counseling and assistance connecting to with home- and community-based services online or call toll-free helpline at +1 (800)-753-8827
PA Department of Revenue	• Tax Credit – Property Tax/Rent Rebates	• Online through myPATH • Local Department of Revenue district office • Local Area Agency on Aging • Local senior center • Local state legislator's office • Customer Experience Center at +1 (888) 222-9190, normal business hours 7:30 AM to 5 PM EST or +1 (800) 447-3020 if they are deaf or hard of hearing
PA Housing Finance Authority (PHFA)	• Section 811 Vouchers	• Online through PHFA • Email sdhp811@inglis.org • Local Lead Agency
PA 211/United Way Pennsylvania	• Access to Basic Services • Assistive Technology • Employment • Housing • Personal and In-Home Care • Reporting and Services for Abuse, Neglect, or Exploitation • Services for People Under 21 • Specific Types of Care • Support for Caregivers • Transportation	• Online through PA 211 – Disability Services • Call 211 • Text ZIP to 898-211
Self-Determination Housing of Pennsylvania (SDHP)/Inglis	• Regional Housing Coordinator Program • Home Modifications for Independence	• Online through Inglis • For home modifications: email homemods@inglis.org or call +1 (610) 873-9595

Overseeing Agency	Specific Program(s)	Access Point(s)
SSA/SAMHSA	• Cash Assistance – SSI, SSDI • Healthcare Coverage – Medicare	• SSA Benefit Eligibility Screening Tool (BEST) • Online through SSA.gov • Call +1 (800) 772-1213 or +1 (800) 325-0778 if they are deaf or hard of hearing, Mondays to Fridays, 8 AM to 7 PM EST • Local Social Security office • SOAR trained caseworkers

People Returning from Incarceration

This section provides information on programs for people returning from incarceration. Immediately below is a list of the different programs available to this population. Following that list is information on each program, organized first by the overseeing agency with a listing of each specific program run by that agency, including hyperlinks to each program's website and how to access each program.

Programs Available to People Returning from Incarceration:

- Expanding Permanent Supportive Housing to the Hardest to Serve Project
- Fair Shake Reentry Resource Center housing, employment, entrepreneurship, education, and mental health programs
- PA 211 employment, housing, mentoring, probation, and education programs
- PA Department of Corrections Transitional Housing Unites (THUs), housing, identification and documentation, treatment and mental health, mentoring, and employment programs.
- PACE/PACENET
- National Reentry Resource Center re-entry briefs and toolkits
- The Clearinghouse food programs, housing assistance, employment, and social life services

Overseeing Agency	Specific Program(s)	Access Point(s)
The Clearinghouse	- Employment - Food Programs - Housing Assistance - Prescription/Medication Assistance – PACE/PACENET - Social and Life Services	Call 1-800-424-6819, ask for "Reentrant Services"

Overseeing Agency	Specific Program(s)	Access Point(s)
PA Department of Corrections, Bureau of Community Corrections (BCC)	• Day Reporting • Documentation • Domestic Violence • Education and Vocational Training • Expanding Permanent Supportive Housing to the Hardest to Serve Project • Family Reunification • Housing Assistance • Mental Health • Mentoring • Outpatient Alcohol and Other Drugs (AOD) • Replacement/Processing of Identification • Sex Offender Treatment • Transitional Housing Units (THUs) • Treatment Programs and Services • Workforce/Employment	• Online through PA Department of Corrections • Call +1 (717) 728-4060 • Regional Community Correction Centers
Fair Shake Reentry Resource Center	• Education • Employment • Entrepreneurship • Housing Search • Mental Health and Community Integration	• Fair Shake Website • Email information@fairshake.net
National Reentry Resource Center	• Briefs • Building Second Chances: Tools for Local Reentry Coalitions • Funding Opportunities • Reports • Research • Toolkits on reintegration	• National Reentry Resource Center Website • Email info@nationalreentryresourcecenter.org • Call +1 (866) 536-8686
PA 211/United Way Pennsylvania	• Employment • Housing and Shelter • Legal Assistance • Mentoring and Support • Probation and Parole • Support for Employment and Education	• Online through PA 211 - Reentry Resources • Call 211 • Text ZIP to 898-211

People Who are Unemployed

This section provides information on programs for people who are unemployed. Immediately below is a list of the different programs available to this population. Following that list is information on each program, organized first by the overseeing agency with a listing of each specific program run by that agency, including hyperlinks to each program's website and how to access each program.

Programs Available to People Who are Unemployed:

- TANF
- Unemployment Compensation (UC)

Overseeing Agency	Specific Program(s)	Access Point(s)
DHS	• Cash assistance – TANF	• Online through COMPASS • CAO • DHS HelpLine at +1 (800) 692-7462 or +1 (800) 451-5886 for those that are deaf or hard of hearing
PA Office of Unemployment Compensation (UC)	• Unemployment Compensation (UC)	• Pennsylvania UC Claimant Handbook • Online through the Unemployment Compensation System • Statewide unemployment compensation number at +1 (888) 313-7284 or +1 (888) 334-4046 if they are deaf or hard of hearing • Videophone available for individuals who use American Sign Language at +1 (717) 704-8474, Wednesdays 12 PM to 4 PM

People with Mental Health Needs or a Behavioral/Substance Abuse Disorder

This section provides information on programs for people with mental health needs or a behavioral/substance abuse disorder. Immediately below is a list of the different programs available to this population. Following that list is information on each program, organized first by the overseeing agency with a listing of each specific program run by that agency, including hyperlinks to each program's website and how to access each program.

Programs Available to People with Mental Health Needs or a Behavioral/Substance Abuse Disorder:

- HealthChoices Managed Care Program
- PA 211 assessment and treatment, family resources, hotlines, housing, and support groups resources
- Rental Assistance through BHARP
- SOAR
- Trauma-Informed Care Practices Programs and Centers

Overseeing Agency	Specific Program(s)	Access Point(s)
Behavioral Health Alliance of Rural Pennsylvania (BHARP)	• Trauma-Informed Care Practices Programs and Centers • Select rental assistance funds	• Online through BHARP
DHS	• Medical Assistance (MA or Medicaid) through HealthChoices Managed Care Program	• Online through HealthChoices
PA 211/United Way Pennsylvania	• Assessment and Treatment • Family Resources • Hotlines • Ongoing Support and Housing • Support Groups	• Online through PA 211 – Substance Use Disorder Services • Call 211 • Text ZIP to 898-211
SAMHSA	• SOAR	• Online through SOAR

Pregnant Women/Expectant Mothers

This section provides information on programs for pregnant women/expectant mothers. Immediately below is a list of the different programs available to this population. Following that list is information on each program, organized first by the overseeing agency with a listing of each specific program run by that agency, including hyperlinks to each program's website and how to access each program.

Programs Available to Pregnant Women/Expectant Mothers:

- Medical Assistance for Children and Pregnant Women
- TANF
- WIC

Overseeing Agency	Specific Program(s)	Access Point(s)
DHS	• Cash Assistance – TANF • Family Planning Services – Medical Assistance for Children and Pregnant Women	• Online through COMPASS • CAO • DHS HelpLine at +1 (800) 692-7462 or +1 (800) 451-5886 for those that are deaf or hard of hearing
PA WIC	• Nutrition Assistance – WIC	• Online through PA WIC • WIC Hotline at +1 (800) 942-9467 • Local WIC office/clinic

Veterans and Active-Duty Military Members and Their Families

This section provides information on programs for veterans and active-duty military members and their families. Immediately below is a list of the different programs available to this population. Following that list is information on each program, organized first by the overseeing agency with a listing of each specific program run by that agency, including hyperlinks to each program's website and how to access each program.

Programs Available to Veterans and Active-Duty Military Members and Their Families:

- Amputee and Paralyzed Veterans Pension
- Blind Veterans Pension
- Burial Honors Program
- Coordinated Entry
- DD214/215 and Records Request Program
- Educational Gratuity Program
- Military Family Relief Assistance Program

- Military Family Education Program for PA National Guard
- PA 211 emergency services, financial services, housing, and medical services/resources
- Real Estate Tax Exemption
- Veterans Designation
- Veterans Homes
- Veterans Temporary Assistance

Overseeing Agency	Specific Program(s)	Access Point(s)
Continuums of Care (CoC)	• Coordinated Entry	• PA CoCs
Department of Military and Veterans Affairs	• Amputee and Paralyzed Veterans Pension • Blind Veterans Pension • Burial Honors Program • DD214/215 and Records Request Program • Educational Gratuity Program • Military Family Education Program for PA National Guard • Military Family Relief Assistance Program • PA State Agencies and what they offer Servicemembers Veterans and their Families • Real Estate Tax Exemption • Veterans Designation • Veterans Homes • Veterans Temporary Assistance	• Online through PA VetConnect • County Veterans Affairs Office • Accredited Veterans Service Officer (VSO)

Population Specific Programs –
Veterans and Active-Duty Military Members and Their Families

Overseeing Agency	Specific Program(s)	Access Point(s)
PA 211/United Way Pennsylvania	• Emergency Services • Financial Stability • Housing • Medical • Support Services	• Online through PA 211 – Veterans • Call 211 • Text ZIP to 898-211

Resource Guide: Housing Provisions in the Inflation Reduction Act

May 2023

Overview

The [Inflation Reduction Act of 2022](#) (IRA) established a variety of programs and tax credits that incentivize renovations and energy efficiency in housing. The IRA provides over $32 billion in funding for programs that county offices and local governments can tap into to create new housing and renovate existing housing, with a particular focus on low-income and disadvantaged communities. By using these funds to invest in the housing stock and in communities, they can alleviate the strain on other limited housing programs. Counties can utilize this resource to explore new programs that can augment funding for housing initiatives.

Guidance is still being introduced for the different provisions of the IRA. The White House released an updated guidebook on the IRA, called [Building a Clean Economy](#), on January 9, 2023. Refer to that, the various administering agencies, and the [Clean Energy website](#) for the most up-to-date guidance.

How to Use this Resource

This document contains a high-level overview of programs, grouped by two categories – programs whose specific focus is on improving the housing stock through energy efficiency improvements and programs, either wholly or with specific set asides, to benefit disadvantaged communities. These groupings are not mutually exclusive. Along with the name or groupings of like programs are the sections of the IRA for each provision.

How the IRA Provisions are Organized in This Document

Improving the Housing Stock	Improving Disadvantaged Communities
• Building Energy Codes (Sec. 50131) • Efficiency and Resilience in Affordable Housing (Sec 30002) • Energy Efficient Home and Home Improvement Credits (Sec. 13301, Sec. 13302, Sec. 13303, Sec. 13304) • New and Extended Energy Tax Credits (Sec. 13102, 13103, 13702) • Whole Home Efficiency Program (Sec. 50121, 50122, and 50123)	• Environmental Justice Block Grants (Sec. 60201) • Greenhouse Gas Reduction Fund (Sec. 60103)[1] • Neighborhood Access and Equity Grant Program (Sec. 60501)

Following is a description for each program, eligible applicants, and opportunities for partnership with other organizations. In some instances, these partnerships are required to apply for the funding. Counties can explore partnerships across the public, private, higher education, energy, and nonprofit sectors to apply for and implement IRA funds.

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[1] The focus is specifically on $15 billion of the $27 billion Greenhouse Gas Reduction Fund, which provides financial assistance and technical assistance in low-income and disadvantaged communities.

Improving the Housing Stock

Building Energy Codes (Sec. 50131)

The IRA provides $330 million to state and local governments to adopt the latest building energy codes and $670 million to adopt Zero Energy Codes. The program includes:

- Adopting an energy code for residential buildings that meets the 2021 International Energy Conservation Code or equivalent;
- Adopting a code for commercial buildings that meets or exceeds ANSI/ASHRAE/ IES Standard 90.1 – 2019 or equivalent; and
- Implementing a plan for the jurisdiction to achieve full compliance and include active training and enforcement programs and measurement of the rate of compliance each year.

Applicants and Partnerships: The state's Department of Energy and Energy Offices can apply for the competitive funding and are incentivized to coordinate with property owners as stakeholders to create a plan to meet the code requirements.

Efficiency and Resilience in Affordable Housing (Sec. 30002)

The Efficiency and Resilience in Affordable Housing Program provides $1 billion in new programs administered by the U.S. Department of Housing and Urban Development (HUD) with $837.5 million specifically for direct loans and grants to developers and owners of properties that receive HUD assistance. The goal of the program is to improve energy and water efficiency, enhance indoor air quality and sustainability, improve zero-emission electricity generation, incorporate low-emission building material or processes, increase energy storage, properly electrify buildings, and address climate resilience in various public housing developments. The program also includes $42.5 million to conduct energy and water benchmarking of HUD-assisted properties.

Applicants and Partnerships: Eligible applicants include owners of properties that receive assistance from the Section 202 program, Section 811 program, Section 236 program, Housing Assistance Payment (HAP) contracts, Project Based Rental Assistance (PBRA) contracts, and Public Housing Authorities. This provides an opportunity for local housing authorities and HUD program property owners to renovate and modernize existing affordable housing stock.

Energy Efficient Home and Home Improvement Credits (Sec. 13301, 13302, 13303, 13304)

The Energy Efficient Home and Home Improvement Credits[2] create tax credit benefits for residential property owners and developers that make energy improvements or install clean energy technology in their homes including:

- Tax credits of up to $1,200 per individual taxpayer per year with a separate annual $2,000 limit for heat pumps (Sec. 13301);
    - Extension of tax credit from 2021 to 2032

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[2] The U.S. Internal Revenue Service released a Fact Sheet in December 2022 with frequently asked questions about the energy efficient home improvements and residential clean energy property credits.

- A residential clean energy credit, extended from 2023 to 2034 and extended at 30% through 2032 with a phase down through 2034 (Sec. 13302);
- Deductions allowed equal to the cost of energy efficient commercial building properties placed in service during the taxable year (Sec. 13303); and
- Tax credits ranging from $500 to $5,000 per unit (Sec. 13304).
  - Extension of tax credit from 2021 to 2032

Applicants and Partnerships: Entities eligible to claim the tax credit include homeowners, commercial building property owners (including tax exempt owners pending Treasury guidance), developers of single family and multifamily buildings, developers of Low-Income Housing Tax Credit (LIHTC) properties, architects, engineers, and renters for specific improvements and provisions. Local governments can promote the tax credit and help coordinate with energy efficiency contractors and home improvement programs to maximize the allowable tax credits taken by residents.

New and Extended Energy Tax Credits (Sec. 13102, 13103, 13702)

The updates to the extended energy tax credit program are intended to increase investment in energy efficiency in the construction of LIHTC properties and water, solar, and electric facilities located in low-income communities or in conjunction with a low-income housing development including:

- Exempts LIHTC properties from new basis requirements when taking the energy credit (Sec. 13102);
- Increases in energy credit for wind or solar facilities in low-income communities, are part of a qualified low-income residential building or economic benefit project, and in qualified low-income residential buildings (Sec. 13103); and
- New tax credit for electric facilities placed in service in connection with low-income communities or are part of a qualified low-income residential or economic benefit project (Sec. 13702).

> Tax credits in Sections 13102, 13103 and 13702, are "eligible for direct pay and transferability. Section 13801 of the Inflation Reduction Act, which adds Section 6417 of the Internal Revenue Code, extends many of the law's tax incentives to entities that generally do not benefit from income tax credits, such as state, local, and Tribal governments and other tax-exempt entities. Specifically, these entities can elect to receive some of the Inflation Reduction Act's tax credits in the form of direct payments. Section 13801 also adds Section 6418 of the Internal Revenue Code and makes certain tax credits transferable. In these cases, taxpayers that are generally ineligible for direct payment of credits may transfer all or a portion of certain credits to an unrelated party in exchange for cash." ~ Building a Clean Economy

Applicants and Partnerships: Eligible applicants include developers of LIHTC properties, wind and solar facility owners, low-income residential buildings, and electric facility owners. These tax credits provide opportunities for low-income housing developers to coordinate with renewable energy providers to increase the use of renewable energy services in low-income housing and low-income communities, as well as increase the stock of energy-efficient low-income housing. Governments and tax-exempt organizations are also eligible for the tax credit through direct pay eligibility provisions (see call out box). Governments and nonprofit organizations, including nonprofit low-income housing developers, which own or operate qualifying facilities may lead energy projects that benefit low-income communities.

Whole Home Efficiency Program (Sec. 50121, 50122, and 50123)

The Whole Home Efficiency Program provides $9 billion for states' Energy Offices to lower housing costs through energy efficiency programs. The program includes:

- $4.3 billion to develop the Home Owner Managing Energy Savings (HOMES) rebate programs, which creates financial incentives to retrofit both owner-occupied homes and multifamily properties, with property owners taking direct advantage of the program through the rebate and future energy savings;
- $4.5 billion to develop high-efficiency electric home rebate programs through the High-Efficiency Electric Home Rebate Act (HEEHRA). The funds can be allocated to both homeowners and some residential property owners to upgrade inefficient and non-electric water heaters, HVAC systems, appliances, and dryers, and improve insulation and air sealing; and
- $200,000 to train contractors in these improvements.

Applicants and Partnerships: State Energy Offices must apply for the funds but can partner with local nonprofits to implement contractor trainings. State Energy Offices may also collaborate with local energy offices to advertise and implement the program. There are state cost share requirements dependent on homeowner income levels.

Improving Disadvantaged Communities

Environmental Justice Block Grants (Sec. 60201)

The Environmental Justice Block Grants provide $3 billion for community driven environment and climate focused programs administered by the U.S. Environmental Protection Agency (EPA). Eligible uses include air and other pollution monitoring, investments in low-and-zero-emission technologies, workforce development, mitigating climate risks from urban heat islands, reducing indoor toxics and air pollution, and facilitating engagement of disadvantaged communities in the public process.

Applicants and Partnerships: Eligible applicants include community-based nonprofits, partnerships between local governments and universities, nonprofits, and Indian tribes, or a partnership of community-based nonprofits. Through this program, local governments can partner with stakeholders and organizations to assess community environmental needs and invest in improvements such as housing modernization and community planning.

Greenhouse Gas Reduction Fund (Sec. 60103)

The Greenhouse Gas Reduction Fund provides $27 billion to finance meaningful climate investments, administered by the EPA, with $15 billion specifically focused on programs for low-income and disadvantaged communities. The grant can be utilized to provide financial and technical assistance to enable low-income and disadvantaged communities to deploy or benefit from zero-emissions technologies, including distributed technologies on residential rooftops, or reduce or avoid greenhouse gas emissions and other forms of air pollution.[3]

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[3] On February 14, 2023, the EPA released initial guidance on the Greenhouse Gas Reduction Fund. Funds for the low-income and disadvantaged communities will be included in the new General and Low-Income and Disadvantaged Communities Competition.

Applicants and Partnerships: Eligible applicants for the $15 billion for low-income and disadvantaged communities include states, municipalities, Tribes, and nonprofit organizations that have a mission of providing grants or loans to underserved communities. These nonprofits may also partner with other investors to maximize the financial impact of the program.

Neighborhood Access and Equity Grant Program (Sec. 60501)

The Neighborhood Access and Equity Grant Program provides more than $3 billion in funding for competitive grants administered by the Federal Highway Administration (FHWA) with the goal of mitigating the danger of overbuilt arterial roadways and alleviating negative health impacts of heavily trafficked roads, particularly in disadvantaged communities. Of this funding, $1.262 billion is specifically directed to economically disadvantaged communities with a federal cost share of up to 100%.

Applicants and Partnerships: Eligible applicants for the funds include state and local governments, Tribal governments, special purpose districts (SPDs) or public authorities with a transportation function, and metropolitan planning organizations. The above entities can also partner with nonprofits or universities to advance the goals of the program. The program implementation can be spearheaded by local governments to create healthier, safer, and more equitable neighborhoods.

This competition will award $19.97 billion in competitive grants to create a national network of eligible nonprofit entities who will facilitate technical assistance and capacity building. The EPA intends to open the competition during the summer of 2023 and expects to make between two and 15 grants.

Applicants for Different IRA Provisions[4]

	IRA Program/ Funding	Eligible Applicants											
		Affordable Housing Owners	Commercial Property Owners	Energy Facility Owners	Homeowners	LIHTC Developers	Local Governments	Nonprofits	Planning Orgs.	Renters	States	Tribes	Universities
Improving the Housing Stock	Building Energy Codes						✓				✓		
	Efficiency and Resilience in Affordable Housing	✓											
	Energy Efficient Home and Home Improvement Credits	✓	✓		✓	✓			✓				
	New and Extended Energy Tax Credits			✓		✓	✓	✓			✓	✓	
	Whole Home Efficiency Program										✓	✓	
Improving Disadvantaged Communities	Environmental Justice Block Grants[5]						✓	✓				✓	✓
	Greenhouse Gas Reduction Fund[6]						✓	✓			✓	✓	
	Neighborhood Access and Equity Grant Program[7]						✓	✓	✓		✓	✓	✓

[4] Presented are broad categories of eligible applicants. Refer to each IRA provision to see the different eligible applicants and the requirements for their eligibility.
[5] Community based nonprofits must be fully or in part, an organization in the eligible applicants for each grant.
[6] Included are only those eligible applicants for the $15 billion of the Greenhouse Gas Reduction Fund dedicated to low-income and disadvantaged communities.
[7] Nonprofits and universities may partner with another eligible entity for planning and capacity building activities in disadvantaged or underserved communities.

Resource Guide: Strengthening Applications and Sharing Successes

May 2023

Overview

Some housing resources that counties and local jurisdictions access are competitive and other resources, though not competitive, have an approval process. This resource will highlight a couple of ways that jurisdictions can strengthen applications for housing and services funding and how to share important funding, program milestones, and successes for strong and continued community support.

Strengthening Applications for Funding

Some programs require the development of a community plan, and others require alignment with a community development plan or program.

- **Have a current housing and community development plan:**
  Refer to it, measure successes against it, and update it.

- **Engage a variety of stakeholders in the application process:**
  This helps build support for the program, educates the community about the program, and can create additional champions for the program.

- **Share the submission of applications and plans with stakeholders**:
  This keeps the community engaged in the program, can help create realistic expectations among the community, and can catalyze those with influence to publicly support the program.

> **Example Stakeholders to Engage**
>
> - Community Action Agencies
> - Community Based Organizations
> - Continuums of Care
> - Elected Officials – Local, County, State and Federal
> - Faith-Based Organizations
> - Housing Providers, including Housing Authorities and Low-Income Housing Tax Credit (LIHTC) Properties
> - Local Businesses
> - Program Recipients
> - Residents
> - Schools: K-12 and Higher Education
> - Social Service Providers
> - State, County, and Local Partner Agencies

How to Stand Out

All applications for competitive and non-competitive funding are worthy causes for funding. Below are a few ways to have your application stand out and submit applications that are innovative instead of formulaic.

- **Show direct alignment with current plans:**
  Show that the program or funding use proposed is a previously vetted need and that it aligns with advancing community goals.

- **Leverage other fundings sources, including private funding:**
  Nearly all programs, whether competitive or not, require matching funding or showing that other funds will be leveraged. In many cases, incorporating a significant amount of non-public funding increases the strength of the proposal.

- **Include partners for a collaborative effort:**
  Housing is interconnected to every aspect of our lives and most programs now require partnerships. Nearly all housing programs have important partnerships and while these may be implicit to your organization, they should be explicitly stated in any application including the specific roles of each partner and how they have successfully worked together in the past. In addition, seek letters of support from other stakeholders to include in the application to highlight broader community support.

- **Demonstrate how program success will be evaluated:**
  Program administrators will seek demonstrations of past success in applications and how current success will be measured. In your application, outline what data you will collect and how success will be measured; include both quantitative and qualitative approaches. Being able to demonstrate program results is also critical in advocating for increased funding, program changes, and new programs/funding.

Sharing Successes and Important Milestones

In today's media culture of bite-sized information and the breadth of media vying for our attention, keeping your communities' programs, goals, and successes top of mind needs to be strategically done. This includes sharing using an omnichannel communications model and often, sharing more frequently to keep community members, stakeholders, and champions continuously engaged. It also involves having a communications strategy that is tailored to different stakeholders and how much and with what information different group of stakeholders need to be informed based on the goals of engaging each group of stakeholders.

Goals of Engaging Stakeholders

- Increase the number of individuals and organizations familiar with your organization and program
- Reach more community members eligible for your program
- Increase advocacy for the program
- Create champions
- Reduce risk of misinformation
- Lead to two-way information sharing
- Discover new partners
- Reduce potential stigmas regarding the population you serve

Milestones to Share (for Funding, Programs, and Projects)

Counties and their staff are constantly juggling multiple priorities and programs at once. With the amount of work required to meet community needs and working on milestones that seem minor compared to larger project goals, the opportunity to engage stakeholders can be easily missed. Below is an example of sharing communications with stakeholders throughout key milestones of a project.

Example Communications Throughout the Life of a Program to Build Community Support

Key Milestones	The Purpose of Sharing During Milestones	Examples for Sharing
Application Submission	Generate attention and excitement around a new potential program/funding opportunity.	Email elected officials with copy of the submission and post on social media about application.
Announcement of Award	Highlight accomplishment of securing a new funding source for the community.	Draft a press release of award with project information and goals for local news outlets and community partners.
Project Staffing	Attract job applicants and demonstrate increased capacity and skills.	Spotlight job postings to assist with applicant attraction. Welcome new employees on website and social media.
Project Kick Off	Indicate the start of an initiative and gain interest from eligible individuals/organizations.	Advertise program on public transit, during community meetings, and in frequently visited community locations to reach potential program participants.
Project Progress	Share significant achievements in the form of statistics about project outputs and outcomes or individual success stories.	Create a short video to share and post regular updates on website and social media.
Project Closeout	Mark the conclusion of a project and generate ideas for next steps to continue efforts. Document project achievements for other applications and initiatives.	Create a 1-2 pager of project achievements and send out to list serve, post on website and social media, and share with partners and government officials.

Communication Methods

Throughout ERAP, administrators have adapted their communication strategies to meaningfully reach landlords and renters most at risk of housing instability where they are. Counties are working with their community partners to deliver information in a manner to reach as many potential applicants as possible with methods appropriate for the residents in their communities. This includes having language and culturally appropriate materials and trusted community members to assist in resident engagement.

The methods and tools of communication will always depend on the audience and the intent of that communication, and it will need to evolve over time. It is with that mindset of aligning the method of communication to the stakeholder group, that counties should continue to engage their various stakeholders for the most impactful communications that will advance their community goals.

Example Methods of Outbound Communication for Program Awareness

- Website including a regularly updated program dashboard
- Social media
- Community meetings including Council/Commissioner meetings
- Flyers in highly frequented locations
- Promotion by community partners
- Billboards
- Newsletters
- Radio
- Advertising on public transit
- Letters/mailed communications
- Local News

Resource Guide: Funding for Eviction Prevention and Diversion Programs in PA
May 2023

Overview

This resource guide contains examples of different eviction prevention efforts in Pennsylvania communities, and information publicly available on how they are funded and supported. The information is intended to be a reference guide for counties interested in implementing or expanding eviction prevention programs.

During the pandemic, eviction prevention programs have been primarily supported by one-time Federal funds, including Emergency Rental Assistance Program (ERAP), State and Local Fiscal Recovery Funds (SLFRF), and Community Development Block Grant CARES Act (CDBG-CV). One program was created before the pandemic and was previously funded on a smaller scale by nonprofits, foundations, private sector funding, grants, and donations, and supported with capacity, resources, and/or services from local partner organizations. For programs that provide legal services, they are mostly provided by volunteer and pro bono lawyers for limited legal assistance or day of representation in court. As the remaining one-time Federal funds are limited and volunteer programs are difficult to sustain, communities will need to explore other sources to support salaries, training, rental assistance, legal services and fees, mediation, and relocation expenses.

How Eviction Prevention Activities are Supported in PA by County Programs

This section provides detail on example primary funding sources, including staff and partner organization support, for different eviction prevention and diversion programs across 18 counties in Pennsylvania. These are meant to serve as examples for the state and other counties on how these programs can be funded and where additional support may be needed. Some counties have paused their programs in full or in part due to lack of funding, staff, or organizational support. ***Consistent and stable funding is needed to make these programs sustainable.***

Below are examples of eviction prevention programs in Pennsylvania. Even though most of the programs were launched in response to the pandemic, they still serve as lessons of what is needed for investments in sustained programming. For those programs that used pandemic related funding, counties are identifying other funding sources to extend their programs. Sources for the information are included at the end of the document. Consult the county and/or program for the most up to date information on each program. The status of every program was not readily available through an online search.

Allegheny County (City of Pittsburgh): Urban Redevelopment Authority (URA) of Pittsburgh – Legal Assistance Program (LAP)

In May 2021, the URA of Pittsburgh launched the Legal Assistance Program (LAP) to provide legal assistance to over 1,300 renter and owner-occupied households in Pittsburgh. Renter households in the program must have at or below 50% of the Area Median Income (AMI).

Support by Activity:

- **General Program Funding:** The program initially provided rental assistance, mediation, limited legal consultation, and full legal representation services with partner organizations Community Justice Project (CJP), Just Mediation Pittsburgh (JMP), Ebony Law, Neighborhood Legal Services, RentHelpPGH, and Pittsburgh Hispanic Development Corporation (PHDC). It was funded by $1 million from the City of Pittsburgh's Housing Opportunity Fund, of which $43,000 was dedicated for residents who are undocumented and ineligible for legal assistance provided by other organizations.

- **Data Sharing:** RentHelpPGH provides a help desk for tenants and a platform for information and data sharing among community organizations to coordinate referrals and services for their clients. PHDC also helps with coordinating program entry.

- **Day of Court Representation:** Ebony Law and Neighborhood Legal Services provides full legal representation.

- **Legal Assistance:** CJP provides legal services for undocumented residents. Ebony Law and Neighborhood Legal Services provides limited legal consultation.

- **Mediation:** JMP provides landlord-tenant mediation. Community members can participate in a 40-hour training offered by JMP, costing $250 per individual (with need-based scholarships available), to become trained mediators to support the program.

Blair County: Family Services, Inc. – Landlord Tenant Mediation Program

During the pandemic, from 2020 to 2021, the Blair County Community Action Program (BCCAP) contracted landlord tenant mediation services to prevent evictions in the county.

Support by Activity:

- **Mediation:** The program was funded by a memorandum of understanding (MoU) with Family Services, Inc. that ended in June 2021.

Berks County (City of Reading): Eviction Diversion Program

In September 2020, the Eviction Diversion Program launched with one participating courtroom to support tenants facing eviction as a result of the pandemic and address high eviction rates in the City of Reading and surrounding Berks County.

Support by Activity:

- **Day of Court Representation:** Don Smith, a volunteer attorney working with MidPenn Legal Services, provided limited representation.

- **Legal Assistance:** Attorney Don Smith provided 30 minutes of pro bono legal assistance before a scheduled court hearing. The Executive Director of the City's Human Relations Commission, Kimberly Talbot, conducted program intake. MidPenn Legal Services received a grant from the United Way to hire a lawyer and a navigator for two years but is experiencing hiring challenges and is figuring out how to increase staff to sustain the program.

- **Rental Assistance:** Prior to the start of the program, Wyomissing Foundation pledged $40,000 for rental assistance. The City of Reading received CARES funding to administer is own emergency rental assistance program where the eviction diversion program coordinators were also CARES rental assistance administrators. Tenants in Reading were then eligible to apply for ERAP when it started, available to all residents of Berks County.

Centre County: Center for Alternatives in Community Justice (CACJ) – Mediation Program

CACJ, provides mediation services for community disputes including those between landlords and tenants.

Support by Activity:

- **Mediation:** The program has paid and volunteer mediators. The source of funding for the paid mediators was not found.

Chester County: Eviction Prevention Court

In September 2020, the Eviction Prevention Court launched with three participating courtrooms presiding over cases from communities with the higher rates of eviction filings to support tenants facing eviction as a result of the pandemic.

Support by Activity:

- **Startup Court Based Program Funding:** The Friends Association leveraged funding from United Way, Genuardi Family Foundation, County Commissioners' nonprofit resiliency grant program, CARES ($100,000), Vanguard Hometown Grants program, Chester County Bar Foundation, Fox Chase Charitable Foundation, and Chester County Fund for Women and Girls for the program.

- **Expanding Court Based Programs:** To expand to other courts, funding will be provided by grants from United Way of Chester County, Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund, and the county's Local Fiscal Recovery Fund.

- **Day of Court Representation:** The court coordinator, attorney, and intern attend court together and help to complete all paperwork in advance.

- **Data Sharing:** The Friends Association receives a list of newly filed cases each week to help with conducting outreach to tenants.

- **Legal Assistance:** The Friends Association hired a court coordinator. Legal assistance is provided by volunteer lawyers and also funded by United Way.

- **Rental Assistance:** The Friends Association manages the eviction diversion program and also administers ERAP.

Dauphin County: Dauphin County Bar Association (DCBA) – Pro Bono and Mediation Programs

DBCA provides a range of community programs, including services to support tenants facing eviction in the county through the Pro Bono and Mediation Programs. In August 2020, they started a mediation option for tenants that received an eviction hearing notice.

Support by Activity:

- **Legal Assistance:** The Pro Bono Program provides free legal assistance administered by MidPenn Legal Services.

- **Mediation:** The Mediation Program provides mediation services by a panel of certified attorneys. It was also supported by a $10,000 grant from the Housing Alliance of Pennsylvania.

Fayette County: Fayette County Community Action Agency (FCCAA) – Landlord Tenant Mediation Program

In August 2020, FCCAA, started the Landlord Tenant Mediation Program and financial coaching services to complement the county's rental assistance program.

Support by Activity:

- **Mediation:** FCCAA provides housing counseling as a U.S. Department of Housing and Urban Development (HUD) certified counseling agency. The program was also supported by a $10,000 grant from the Housing Alliance of Pennsylvania.

Lackawanna County: Cares Mediation Program

In August 2020, the Lackawanna Bar Association, started an incentive for pursuing mediation as an alternative to a court filing, where eviction filing fees from a landlord could be placed in escrow. In January 2021, they launched the Cares Mediation Program as a pilot to support tenants facing eviction, sponsored by the county government.

Support by Activity:

- **Legal Assistance:** The Lackawanna Bar Association provided free legal assistance if a tenant's household income was near the poverty level.

- **Mediation:** The program was sponsored by the county government. It was also supported by a $10,000 grant from the Housing Alliance of Pennsylvania.

- **Social Services:** The Lackawanna Bar Association helped to connect tenants to agencies providing social services or assistance.

Lancaster County: Advoz Mediation and Restorative Practices – Landlord Tenant Mediation Program

In August 2020, Advoz Mediation and Restorative Practices, a nonprofit providing conflict mediation, resource practices, and education, started the Landlord Tenant Mediation Program, where participants could also receive financial counseling services.

Support by Activity:

- **Mediation:** The program was initially funded by government and private entities for 25-30 cases. The webpage with the intake form was supported by a $10,000 grant from the Housing Alliance of Pennsylvania.

Lycoming, Clinton, and Tioga Counties: Lycoming Law Association – Landlord/Tenant Mediation Program

In 2020, the Lycoming Law Association, created the Landlord/Tenant Mediation Program to support tenants facing eviction during the pandemic.

Support by Activity:

- **Mediation:** The program was funded by CARES Act funds that ended in November 2020. This program is currently inactive.

Monroe County: Poconos Mountains United Way – Landlord-Tenant Eviction Mediation Program

In August 2020, Poconos Mountains United Way started the Landlord-Tenant Eviction Mediation Program for tenants facing eviction. The program officially launched in October 2020 to assist residents with incomes below 200% of the Federal Poverty Guideline (FPG) in the county.

Support by Activity:

- **Mediation:** The program is funded by Pocono Mountains United Way. It was also supported by a $10,000 grant from the Housing Alliance of Pennsylvania.

Montgomery County: Eviction Prevention and Intervention Coalition (EPIC)

In January 2018, a partnership of county courts, law associations, and community organizations launched EPIC as a pilot program with seven participating courtrooms to support tenants facing eviction and prevent homelessness in the county. The program has since continued throughout the pandemic with additional funding.

Support by Activity:

- **General Program Funding:** The coalition is funded by Montgomery Bar Foundation, HealthSpark Foundation, Montgomery County Office of Housing and Community Development, PA-504 Continuum of Care/Your Way Home Public-Private Partnership, and other anonymous donors. Your Way Home/Montgomery County Office of Housing and Community Development manages the program while the Montgomery County Courts support court administration.

- **Data Sharing:** Social services workers from Pottstown Cluster of Religious Communities collect case information in Your Way Home's custom-designed Homeless Management Information System (HMIS), Clarity Human Services.

- **Day of Court Representation:** The Montgomery Bar Association serves as the volunteer recruiter and coordinator for pro bono attorneys and paralegals to provide free and limited legal representation.

- **Legal Assistance:** Legal Aid of Southeastern Pennsylvania provides legal training for volunteer lawyers, paralegals, and social service staff.

- **Mediation:** Pottstown Cluster of Religious Communities provides mediation services.

- **Relocation Assistance:** Pottstown Cluster of Religious Communities provides social services including case management.

- **Rental Assistance:** Your Way Home oversees the Emergency Rent & Utility Commission and its six partners that administer ERAP.

Northampton County: Community Mediation and Eviction Diversion (C-MED) Program

In October 2020, the Community Mediation and Eviction Diversion (C-MED) Program received funding approval from the County Council to support tenants facing eviction and at risk of becoming homeless in the county.

Support by Activity:

- **Mediation:** The program was funded by a $648,256 Pennsylvania Department of Community and Economic Development (DCED) COVID-19 County Relief Block Grant in partnership with local community organizations to provide a range of services including mediation tenant navigation, rental assistance, financial counseling, and wraparound social service supports.

Philadelphia County: City of Philadelphia – Eviction Diversion Program

In September 2020, the City of Philadelphia launched the Eviction Diversion Program to support tenants facing eviction as a result of the pandemic. City Ordinance #210920 made participation in the program a requirement prior to a landlord filing for a court case in January 2022. The Right to Counsel made free legal representation available to renters with incomes at or below 200% of the FPG living in zip codes 19139 and 19121 in January 2022 and with additional funding, expanded to zip codes 19134 and 19144 in February 2023.

Support by Activity:

- **Initial Program Funding:** The City utilized COVID-19 related funding to start the Eviction Diversion Program.

- **Program Extension Funding:** The City Council and Administration allocated $45 million for fiscal year 2023, of which $30 million is for direct assistance, to continue the program until June 2024.

- **Mediation:** Landlord tenant mediation utilizes housing counselors from CORA Good Shepherd Mediation.

- **Rental Assistance:** Rental assistance was initially provided by funds from CDBG-CV for Phase 1 and then the CARES Act Coronavirus Relief Fund (CRF) for Phase 2 and 3. ERAP funds were then used for rental assistance in Phase 4. With those funds currently exhausted, the $30 million in program extension funding allocated for direct assistance was used to create Targeted Financial Assistance

(TFA) starting in January 2023 to provide coverage for the total arrears amount in addition to one-month's rent for landlords and tenants that make reasonable efforts to (or in good faith) participate in the Eviction Diversion Program.

- **Right to Counsel:** City Council legislation and city funding provides free legal representation from Community Legal Services, SeniorLAW Center, Legal Clinic for the Disabled, Philly VIP, and Tenant Union Representative Network for low-income renters in four eligible zip codes with opportunities to expand to other areas if additional funding becomes available.

Union and Snyder Counties: Susquehanna Valley Mediation (SVM) – Landlord/Tenant Mediation

In August 2020, in partnership with Union and Snyder Community Action Agency (CAA), SVM started Landlord/Tenant Mediation.

Support by Activity:

- **Mediation:** Mediation was supported by a $10,000 grant from the Housing Alliance of Pennsylvania. Community members can participate in a training offered by SVM. The training is free if they agree to volunteer for two or more years or $750 per individual (with scholarships available), to become volunteer, trained mediators to support the program.

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This section contains hyperlinks to all the publicly available sources used to develop this resource, grouped by county.

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Resource Guide: Example Statewide Eviction Prevention and Diversion Programs

May 2023

Overview

This resource guide summary information on statewide eviction prevention and diversion programs across the country. This resource was created for the state to review and explore what elements of a statewide eviction prevention program could be implemented in Pennsylvania. This document contains the program offerings, eligibility, funding sources, and partner programs for the eviction diversion programs of Colorado, Indiana, Michigan, New Jersey, New Mexico, Oregon, and Texas. Below is a high-level summary table of what each eviction diversion program requires and offers.

Summary of Eviction Program Elements in Statewide Programs

KEY: ✓ = Yes   ✗ = No   O = Partial

State	Eviction Order Needed for Services	Notification Automatically Sent to Landlord and Tenant	Rental Assistance	Court Mediation	Free Legal Assistance
Colorado	✗	O[a]	✓	✓	O[b]
Indiana	✓	✓	✓	✓	O[c]
Michigan	✓	✓	✓	O[d]	✓
New Jersey	✗	O[e]	✓	✗[f]	✗[g]
New Mexico	✓	✓	✓	✓	O[h]
Oregon	✓	✓	✓	✗[i]	O[j]
Texas	✓	✓	✓	✓	✓

[a] In Colorado, the Colorado Stability Fund did not state explicitly whether a notification is sent out to tenants and landlords about the availability of the program.
[b] In Colorado, free legal assistance was provided to those with the greatest need.
[c] In Indiana, free legal assistance can be applied for but it is not guaranteed by the program.
[d] In Michigan, court mediation was provided in applicable cases.
[e] In New Jersey, a notification was sent to landlords about the program when they filed for eviction.
[f] In New Jersey, court mediation was not provided through the Eviction Prevention Program, but there are other eviction diversion resources that can provide this service.
[g] In New Jersey, free legal assistance was not provided through the Eviction Prevention Program, but there are other eviction diversion resources that can provide this service.
[h] In New Mexico, limited free legal assistance is available but it is not guaranteed. The goal is to reach a settlement using the mediation process.
[i] In Oregon, eviction mediation services were not offered through the initial eviction diversion program, but are offered by 5 Resolution Centers in Oregon.
[j] In Oregon, free legal assistance was provided for low-income residents.

Statewide Eviction Prevention and Diversion Programs

Multiple states have created eviction diversion and prevention programs that utilize Emergency Rental Assistance Program (ERAP) and other resources to provide rental assistance, free legal assistance, and court mediation. Eviction diversion programs in other states can serve as models and resources that the Commonwealth can utilize when modeling its own program, while adapting it to Pennsylvania's specific legal context.

Most programs in other states are supported by ERAP funds. If the state has indicated that it has a plan or alternative funding support to continue the program when ERAP ends, it was noted. The programs were often designed to complement ERAP and address some of the gaps in the ERAP, such as providing legal counsel, court mediation, and tapering off funds to support self-sufficiency. All programs provide valuable insights into how or why different elements of programs were implemented, including programs that have since closed due lack of funding. Many programs are closed because there were running concurrently with ERAP and were mostly or entirely funded by ERAP. Where applicable, it was noted where communities are directing those in need to other resources even if the specific eviction prevention program is closed.

Counties can also use this resource to explore programs that can be implemented at the local level. While every Municipal Court and Magisterial District Judges (MDJs) must follow the rules of the State Supreme Court and the Minor Court Rules Committee, each judge has the purview to implement eviction diversion models how they see fit in accordance with state laws.

Whether the program is open or closed, is indicated with the following open and closed lock symbols:

🔓 = Open   🔒 = Closed

🔒 Colorado: Colorado Stability Fund

What This Program Offered:

- The Colorado Stability Fund could issue quick, accurate, ERA payments in less than 24 hours.

- It provided rental assistance services that individuals could access before receiving an eviction notice. While a notification of the program was not mandated to be sent out, tenants and landlords could reach out for assistance.

- In Denver, it partnered with their local Right to Counsel Law No. 21-0529 to provide free legal counsel.

- It offered rapid rehousing support when legal services did not suffice, supported through ERA funds and agency referrals.[1]

Program Enactment: The program began as a collaboration between nonprofits implementing Colorado's ERA program.

Eligibility: Same eligibility as ERAP.

Funding Sources: ERAP funds.

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[1] WayUp, About the CO Eviction Defense Project (CEDP) & CO Stability Fund, 2023.

Partner Programs: Community Economic Defense Project (CEDP, formerly known as the COVID-19 Eviction Defense Project), Colorado Housing and Finance Authority (CHFA), and Colorado's Division of Housing (DOH).

How They Plan to Continue Rental Assistance After ERAP (If Applicable): The Colorado Stability Fund, ended after ERAP funds were exhausted. However, the Colorado Economic Defense Project (CEDP), along with the Housing Counseling Assistance Program, Renter Assistance Resources, and Temporary Rent and Utility Assistance (TRUA) are still working to connect individuals seeking assistance to rental and legal help.

🔓 Indiana: Pre-Eviction Diversion Program

What This Program Offers:

- Tenants and landlords are notified of the program when the eviction is filed and asked by the judge whether they are interested in pursuing rental assistance. The notice can be done in writing or verbally at the first court hearing.

- If yes, the eviction is stayed for 90 days and the court provides both parties with a complete case management order, including guidance on applying for rental assistance, the Fast-Track Facilitation program (mediation), and legal representation.

- If a violation of the program is found by the court, after a hearing, the case can proceed at the next scheduled conference date and will no longer be considered confidential. If the parties maintain compliance with the diversion agreement, then the case remains confidential even after the case concludes.[2]

Program Enactment: On October 22, 2021, the Supreme Court ordered the implementation of the Pre-eviction Diversion Program in Indiana, effective November 1, 2021. The program was updated and renewed by the Indiana Supreme Court on September 19, 2022. The program weaves together rental assistance provided through ERAP with legal counsel and court mediation provided through the Indiana Judicial Branch.

Eligibility:

- For rental assistance: Same eligibility as ERAP.

- For the fast-track facilitation/landlord and tenant settlement conference: Both tenant and landlord agree, and the session must be held 15-20 days before the next court date. Can only be done once per landlord/tenant. Note: Facilitators may be registered Indiana mediators, senior judges, or attorneys. But that they cannot represent either party or provide legal advice.[3]

Funding Sources:

- For rental assistance: ERAP funds.

- For the fast-track facilitation: Costs are covered by the Indiana Judicial Branch and are part of its budget.

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[2] Indiana Supreme Court, Supreme Court Case No. 22S-MS-308: Order Amending Pre-Eviction Diversion Program, 2022.
[3] Indiana Judicial Branch, Settlement conference program for landlords and tenants, 2023.

Partner Programs: Indiana Judicial Branch, Indiana Housing and Community Development Authority (for rental assistance through ERAP), Indiana Bar Foundation (free legal help), Indiana State Bar Association (legal directory), and the Coalition for Court Access (pro-bono legal help).

How They Plan to Continue Rental Assistance After ERAP (If Applicable): The program consists of a mandatory advisement to the parties at the first hearing on the availability of ERA funds, the free facilitation program, and legal assistance programs. When ERA funds are exhausted, other aspects of the program will continue if there are funds.

🔒 Michigan: [Eviction Diversion Program](#)

What This Program Offered:

- This program was created to provide financial relief for renters who experienced a loss of income resulting from the COVID-19 pandemic. It originally was supported through Coronavirus Relief Funds from the CARES Act, and then transitioned to ERAP funds when they became available.

- A notification to tenants and landlords was sent out about the program when an eviction was filed.

- Tenants in eviction proceedings were offered legal representation.

- Eviction filings were resolved as much as possible by conditional dismissals.

- The program was voluntary but opting into this program allowed landlords to get quick and substantial payments for back rent.

- The program was modelled so that issuing a conditional dismissal instead of a final judgment would protect the tenant's credit history.

Program Enactment: The Eviction Diversion Program was established on July 1, 2020 through [Senate Bill 690](#). The total appropriation was $60 million with an estimated legislative completion date of December 31, 2020. The Supreme Court of Michigan updated programmatic guidelines through [Amendment of Administrative Order No. 2020-17](#) on July 2, 2021.

Eligibility: Tenants with income up to 100% of the Area Median Income (AMI) were eligible for rental assistance. Landlords had to forgive late fees and up to 10% of back rent. They had to have notice to quit or eviction notice.

Funding Sources: The program began with Coronavirus Relief Funds through the CARES Act. ERAP replaced the CARES funds in March 2021.[4] As of October 14, 2022, Michigan closed their ERA program to new applications.[5]

Partner Programs: Michigan State Housing Development Authority, Housing Assessment and Resource Agencies (HARAs), along with the Michigan network of nonprofit homeless service providers.

How They Plan to Continue Rental Assistance After ERAP (If Applicable): Limited rental assistance is available through different agencies by contacting [2-1-1 Michigan](#). While the emergency rental assistance program has stopped accepting applications in Michigan, there is still funding available for Housing Assessment and Resource Agencies (HARAs) to provide housing counseling services to tenants, including help finding sources of rental assistance and other forms of housing assistance. Local legal aid providers also have special

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[4] Michigan Labor and Economic Opportunity (LEO), [MSHDA launches $622 million COVID Emergency Rental Assistance Program](#), 2021.
[5] Michigan State Housing Development Authority (MSHDA), [COVID Emergency Rental Assistance (CERA)](#), 2023.

funding to provide legal assistance to tenants facing eviction. Notifications of available legal help will continue to be sent out and the court dismissal process is continuing.

🔒 New Jersey: Eviction Prevention Program

What This Program Offered:

- Up to 24 months of past due rents and future rents paid.

- Eviction does not have to be served to qualify.

- The Department of Community Affairs issued a form notice for landlords to distribute to tenants if the landlord filed for eviction alerting them about the program.[6]

- Was implemented concurrently with ERAP to address individuals that may not have qualified for the program. Applicants' income could be up to 120% of the AMI. Depending on income level, renters would be asked to pay a portion of their monthly income to the rent.

Program Enactment: The Eviction Prevention Program (EPP) was established through Public Law 2021, Chapter 188, and was appropriated $500 million.

Eligibility: Must be a New Jersey Resident; must qualify for unemployment or have experienced a significant reduction in household income, incurred significant costs, or experienced a financial hardship directly or indirectly due to the COVID-19 outbreak; must have demonstrated a risk of experiencing homelessness or housing instability.

Funding Sources: New Jersey State, Community Development Block Grant (CDBG) Funds, and Emergency Solutions Grant (ESG) Funds.

Partner Programs: New Jersey Department of Community Affairs.

How They Plan to Continue Rental Assistance After ERAP (If Applicable): New Jersey's Eviction Prevention Program (EPP) was designed to be an extension of ERAP. However, the program is now only servicing applications for rental assistance for those who submitted an application prior to the December 15, 2021 deadline, due to all funds being exhausted. The EPP will continue to accept pre-applications from individuals that experienced a hardship due to the COVID-19 outbreak, and the program will review those applications as funds become available.

In addition to the creation of the Eviction Prevention Program (EPP), P.L. 2021 established more programs aimed at preventing eviction and alleviating homelessness. They included:

- The *Expanded Access to Counsel and Homelessness Diversion Anti-Eviction Pilot Program*, was a one-year program that helped low-income households stay in their homes when threatened with or facing eviction. It provided tenants with access to legal representation and a support safety net by coordinating legal and social services.[7] The program concluded in August of 2022.

- The *Outreach for Comprehensive Eviction Prevention (CEP)* is a public outreach partnership with six community-based nonprofit organizations to better inform people about available resources. The outreach targets people least likely to apply for assistance, including extremely low-income individuals, non-English speaking individuals, individuals living with a disability, youth, and persons at risk of

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[6] New Jersey Statutes, 52:27D-287.10, Section D, 2021.
[7] New Jersey Department of Community Affairs (DCA), Community Matters Newsletter, 2021.

homelessness.[8] The program was allocated $5 million. The program will expire when the funding has been fully utilized.

- The *Eviction Diversion Initiative*, also known as the *Rental Assistance Navigation Program*, dispatches resource navigators to every court vicinage in the state to work with tenants and landlords to prevent evictions. Resource navigators are case workers that help tenants understand the court process, help them apply for rental and utility assistance, provide social services support, housing mediation, legal service connection, and emergency financial services.[9] The program will expire when the funding has been fully utilized.

🔓 New Mexico: [Eviction Prevention and Diversion Program](#)

What This Program Offers:

- A notification about the program is sent to tenants and landlords when an eviction is filed, stating that rental assistance is available.

- If both parties agree to participate, the case is stayed for 60 days while negotiations are underway with a free court-appointed settlement facilitator. If needed, a court can grant up to 30 additional days for negotiations.

- The court will dismiss the case if a settlement is reached.

- The case will proceed if there is no settlement and a judge can issue an eviction order. If evicted, tenants may access rehousing assistance through the Eviction Prevention and Diversion Program (EPD).[10]

Program Enactment: The EPD was established through a partnership between the New Mexico Administrative Office of the Courts and the Department of Finance and Administration, with $152 million allocated. It started as a pilot in two counties and was scaled up to the entire state.

Eligibility:

- For the program: Tenants of apartments and other dwellings covered by rental agreements under the Uniform Owner-Resident Relations Act or New Mexicans who rent lots for their mobile homes under property agreements covered by the Mobile Home Park Act.

- For rental assistance: Same eligibility as ERAP and the New Mexico Home Fund.

Funding Sources:

- For program implementation: New Mexico Administrative Office of the Courts and New Mexico Department of Finance and Administration.

- For legal Aid: New Mexico Legal Aid.

- For rental assistance: ERAP and New Mexico Home Fund.

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[8] New Jersey Department of Community Affairs (DCA), [Department of Community Affairs Showcases Best Practices in Preventing Eviction and Homelessness](#), 2022.
[9] New Jersey Department of Children and Families (DCF), [DCA's Eviction Diversion Initiative (EDI)](#), 2022.
[10] New Mexico Courts, Administrative Office of the Courts (AOC), [New Mexico courts implementing program to prevent evictions, improve housing stability](#), 2022.

Partner Programs: Started with the Ninth Judicial District of Curry and Roosevelt Counties, scaled up to the state level in March of 2022. Now led by the Mexico Department of Finance Administration and the New Mexico Administrative Office of the Courts.

How They Plan to Continue Rental Assistance After ERAP (If Applicable): Limited state funds that are currently partially supporting the program can be continued. The program website indicates that they are making changes to the program as federal funds are limited.

🔒 Oregon: Eviction Diversion and Prevention Program

What This Program Offered:

- When an eviction notice was issued, it had to contain a notice about Oregon's Emergency Rental Assistance program and SB 278, 'safe harbor' for tenants who have applied for assistance.[11] The Safe Harbor Law was updated with SB 871, which determined that the safe harbor protections would expire on September 30, 2022. The Safe Harbor Law protected renters from eviction if they provided documentation of an application for rental assistance to their landlord on or before their first appearance for an eviction action in Circuit Court.

- Rapid financial assistance through a variety of federal and state funds to prevent eviction and homelessness

- Free legal assistance for low-income residents, regardless of immigration status, provided pro-bono by the Oregon Law Center.

- Paired with Oregon's Safe Harbor legislation to seal pandemic eviction orders.

Program Enactment: The Eviction Diversion and Prevention Program was established through Senate Bill 5561 with a total appropriation of $100 million through various federal and state funding.

Eligibility: Determined through ERAP and SLFRF eligibility.

Funding Sources: ERAP funds, SLFRF funds, and state funds.

Partner Programs: Oregon Law Center and Oregon Housing and Community Services (OHCS).

How They Plan to Continue Rental Assistance After ERAP (If Applicable): Limited rental assistance is available through different agencies by contacting 2-1-1 Oregon, yet to be determined whether state funds will continue to sustain the program.

🔓 Texas: Eviction Diversion Program

What This Program Offers:

- When a landlord files for eviction, they must testify in the petition that they have reviewed the website of the Texas Eviction Diversion Program.

- Tenants receive a notification when the eviction citation is sent out, in-writing, in both English and Spanish, which advises them on the availability of the program.

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[11] Portland State University (PSU), Oregon's Safe Harbor for Tenants: Rocky Shoals in Eviction Diversion, 2021.

- Tenants are eligible to receive legal aid and basic legal services through pro bono lawyers.

- If both the landlord and tenant indicate they are interested in the program or the landlord has a pending application for rent assistance, the judge is required to delay the proceedings for 60 days, make the records and information on the eviction case confidential, and inform the landlord and tenant about the reinstatement procedure discussed below.

- A landlord can request an extension of the delay in 60-day increments. At any time during the 60-day delay period, the landlord can file a motion to reinstate the eviction case with the judge. The motion must be served on the tenant. The judge is then required to reinstate the eviction case, set it for trial within 21 days, inform the parties how to proceed, and make the records and information non-confidential.

- If the landlord does not file a motion to reinstate the eviction case during the delay period, the judge is required to dismiss the case with prejudice. All records and information will remain confidential.

- As of the end of 2022, the Texas Office of Court Administration and the Supreme Court of Texas provided $40.6 million of housing stability services funds to the Texas Access to Justice Foundation (TAJF). The TAJF now provides mediation services, representation in eviction court, and free legal counsel in conjunction with the Eviction Diversion Program. These services are estimated to continue through March 2024.[12]

Program Enactment: The Supreme Court of Texas established the Eviction Diversion Program (TEDP) through the [27th Emergency Order Regarding the COVID-19 State of Disaster](). It has been renewed consistently and is currently active.

Eligibility:

- Landlord eligibility criteria: Assistance for rent and reasonable late fees (stemming from non-payment of rent) no older than March 13, 2020. The landlord must complete steps to accept payment when prompted.

- Tenant eligibility: Household has been sued for residential eviction from primary residence located in Texas, household has eviction court docket number, and ERAP requirements (for rental assistance).

Funding Sources: Texas Rent Relief Program (supported through ERAP funds and Community Services Block Grant Discretionary Funds).

Partner Programs: Supreme Court of Texas, Texas Department of Housing and Community Affairs, and Texas Legal Services Center.

How They Plan to Continue Rental Assistance After ERAP (If Applicable): Limited rental assistance is available through different agencies by contacting [2-1-1 Texas](). The program is still active, and the Supreme Court of Texas has continually extended the program through emergency orders. Other components, including court mediation and free legal services, are continuing.

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[12] Texas Rent Relief, [Texas Eviction Diversion Program Overview](), 2022.

Resource Guide: Example Statewide Tenant Right to Counsel Programs

May 2023

Overview

This resource guide provides information for Pennsylvania to explore a tenant right to counsel program. The National Coalition for a Civil Right to Counsel (NCCRC) tracks enacted and active tenant right to counsel legislation across the country. As of October 2022, Philadelphia and 14 other US cities passed right to counsel legislation. Washington, Maryland, and Connecticut became the first three states to guarantee right to counsel for eligible low-income tenants facing eviction. This resource guide contains the following:

1. Summary information from the NCCRC resource about the three states' tenant right to counsel programs, presented in order of program enactment.
2. Additional information publicly available on how they are administered and funded.
3. Additional requirements for how to notify tenants of their rights to representation.

Statewide Tenant Right to Counsel Programs

Washington

Legislation Summary: In April 2021, Senate Bill 5160 established the right to counsel for eligible tenants and a requirement for superior courts to appoint legal representation in eviction proceedings. The program is for tenants receiving public assistance or with incomes of up to 200% of the Federal Poverty Guideline ($55,500 for a 4-person household in 2022 and $60,000 for a 4-person household in 2023),[1] with priority for counties and populations with high eviction rates.

Administration and Funding: The Office of Civil Legal Aid (OCLA) administers the program, contracts attorneys and agencies for legal services, and legal services are paid for from the state's general fund. The FY 2022 program budget was $10.772 million with an additional $3.75 million to address the potential increase in evictions following the end of the state's moratorium on evictions for non-payment of rent on October 31, 2021. The fiscal year 2023 estimated budget was $11.477 million with anticipated increases of 3% per year afterwards.[2]

Notifying Tenants of Their Rights: The OCLA developed uniform protocols and established certification requirements that superior courts follow, including processes for informing tenants of their rights and appointing representation.[3] The law also requires that right to counsel information be provided by landlords in their non-payment notices to tenants warning of an eviction filing if rent is not paid in 14 days. The notice must contain information for contacting the local dispute resolution center, local housing justice project (or statewide organization, if there is not one in the county), and how to find low cost or free legal representation.[4]

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[1] U.S. Department of Health and Human Services (HHS), Office of the Assistant Secretary for Planning and Evaluation (APSE), Chart showing different multiples of the poverty guidelines for prior years, 2023.
[2] Washington Office of Financial Management, Fiscal Note Package 62609, 2021.
[3] Washington State Office of Civil Legal Aid, Right to Counsel for Indigent Tenants: Implementation Plan, 2021.
Washington State Office of Civil Legal Aid, Memo: Report to the Legislature on Implementation of the Appointed Counsel Program for Indigent Tenants in Unlawful Detainer Cases (RCW 59.18.640; 2.53.050; sec. 116(7), ch. 297, laws of 2022), 2022.
[4] NW Side Bar, What Renters Should Know About Tenant Right to Counsel and Eviction Law in Washington, 2021.

Maryland

Legislation Summary: In May 2021, House Bill 18 established the right to counsel for eligible tenants and the Access to Counsel in Evictions Task Force. The program is for tenants with incomes up to 50% of the state's median income ($45,716 in 2021).[5]

Administration and Funding: The Maryland Legal Services Corporation (MLSC) administers the program and can only contract with nonprofit organizations using the Access to Counsel in Evictions Special Fund, paid for by the state's general fund. In April 2022, Senate Bill 662 and House Bill 571/Senate Bill 279 provided $14 million to the Access to Counsel in Evictions Special Fund for FY 2024.

Notifying Tenants of Their Rights: The law requires landlords to send a 10-day notice to tenants who fail to pay rent in a timely manner before filing for eviction and a tenant's rights pamphlet must be included in the 10-day notice.[6] The notice contains a QR code to access Maryland Court Help Centers and lists other nonprofit legal services organizations providing eviction help by county. There is also information for contacting the Alternative Dispute Resolution (ADR) Office for mediation or a rental assistance program.

Maryland Notice to File a Complaint for Summary Ejectment with Resources for Tenants

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[5] U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates, 2021, calculated from Table S1903: Median Income in the Past 12 Months (In 2021 Inflation-Adjusted Dollars).
[6] Maryland Access to Counsel in Evictions Task Force, Report of the Access to Counsel in Evictions Task Force, 2022.

Connecticut

Legislation Summary: In July 2021, [Public Act No. 21-34](#) established the right to counsel for eligible tenants. The program is for tenants receiving public assistance or with incomes up to 80% of the state's median income ($66,858 in 2021).[7]

Administration and Funding: The [Connecticut Bar Foundation](#) was contracted by the Judicial Branch to be the administering entity through a request for proposal process. The administering entity is responsible for its own funding (can be from government, private and public sector, nonprofits, and individuals) and can only work with designated nonprofit organizations. In 2022, the governor allocated $20 million in American Rescue Plan Act Fiscal Recovery Funds to start the program, which is expected to last for two years until 2024.[8]

Notifying Tenants of Their Rights: The law requires a plain language notice be attached to the eviction notice to a tenant. The [notice](#) includes information in English and Spanish that the individual is faced with losing their home or housing subsidy and with contact information for determining eligibility for free legal representation and rental assistance and how to connect with online legal help and the 2-1-1 helpline, which is available to all.

Connecticut Plain Language Notice with Resources for Tenants

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[7] U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates, 2021, calculated from Table S1903: Median Income in the Past 12 Months (In 2021 Inflation-Adjusted Dollars).
[8] Stout, [Connecticut Eviction Right to Counsel Annual Independent Evaluation January 31 to November 30, 2022](#), 2022.
Eviction Help CT, [Why It Matters](#), 2023.

Resource Guide: Homeownership Opportunities for Low-Income Families in PA

May 2023

Overview

This resource guide provides information on local, statewide, and Federal opportunities and supports available for low-income families to purchase and maintain safe, decent, sanitary, and affordable housing in their community.

Summary Components of Homeownership Programs

Homeownership programs for low-income households include payment assistance for mortgages, down payments, closing costs and fees, and funding for repairs, renovations, and modifications. They are often paired with homeownership counseling and education programs. Some programs offer loans backed by the administering agency, require no down payment from the buyer, and have lower interest rates compared to traditional loan programs and lenders. A few programs offer loans and second mortgages that are forgivable or that remain on title until the sale or transfer of the property.

Eligibility requirements vary by program but most focus on supporting low-income households with purchasing housing they can afford. Programs can be location based and restricted to certain geographies. Other programs are for specific populations including military service members, Veterans and their families, individuals with disabilities, public housing residents, and working professionals such as emergency personnel, law enforcement, and teachers.

Below is a summary table of the programs in this resource guide in the order they are presented. Detailed information on each homeownership program is provided, starting on the following page.

Document Organization of Homeownership Programs for Low-Income Families

Program	Administering Agency
Philly First Home	City Of Philadelphia
First Front Door (FFD)	FHLBank Pittsburgh
− Federal Housing Administration (FHA) Loans − Good Neighbor Next Door (GNND) Program − Housing Choice Voucher Homeownership Program (HCVHP) − Quality Housing and Work Responsibility Act (QHWRA) (Section 32 Homeownership Program)	U.S. Department of Housing and Urban Development (HUD)
Single Family Housing Programs (Direct and Guaranteed Loans)	U.S. Department of Agriculture (USDA)
VA Home Loans	U.S. Department of Veterans Affairs (VA)
Home Purchase and Purchase Assistance Loan Programs	Pennsylvania Housing Finance Agency (PHFA)
Habitat Homeowner	Habitat for Humanity
Varies by Trust	Shared Equity Models: Community Land Trusts (CLTs)

Homeownership Programs

All programs are hyperlinked below. Consult the administering agency and program for the most up-to-date information on the program, eligibility requirements, and application process.

Exploring Local Programs in Pennsylvania to Scale

Philadelphia and Pittsburgh offer programs that support first time homebuyers. Both programs provide funds to cover down payment and closing costs.

Philadelphia: Philly First Home

Program Description: The City of Philadelphia offers a homebuyer assistance program grant of up to $10,000 to assist first-time homebuyers reduced the principal and cover down payment and loan closing costs.

Eligibility:

- Applicants must complete a free, city-funded homeownership counseling program.
- The property must be a single-family home or duplex located in Philadelphia (no condos).
- The applicant must a first-time home buyer.
- The agreement of sale must be signed by homebuyer and seller on or after May 2, 2022.
- The applicant must be income eligible.

Application Process:

- Applicants must contact a city-funded housing counselling agency and provide their family income, source of income and number of family members that live in the house.

Pittsburgh: First Front Door (FFD)

Program Description: FFD helps qualified homebuyers with closing costs and down payment. For every $1 an applicant contributes FFD will provide $3 in assistance, up to $5,000.

Eligibility:

- Applicants must be a first-time homebuyer.
- Contribute personal funds as part of the down payment and closing costs.
- Income at or below 80% of the Area Median Income (AMI).
- Is not a student working less than 30 hours per week.
- Complete at least four hours of homeownership counseling from an approved counseling agency prior to the purchase of the home.
- Not receive cash back at settlement for any reason.
- Retain the home for five years from the loan closing date to keep the full amount of the grant.

Application Process:

- Prospective applicants must call an FFD provider.
- Visit a participating institution to discuss the mortgage process and ask for a FFD grant.

U.S. Department of Housing and Urban Development (HUD)

HUD is the national leader in enabling low-income individuals purchase and maintain homes. Following are its various homeownership programs. HUD also has a directory of [different homeowner assistance programs across Pennsylvania by city/town and county](#).

HUD: [Federal Housing Administration (FHA) Loans](#)

Program Description: FHA insures loans to lower down payments and closing costs and reduce credit qualifications for potential and current homeowners.

Eligibility:

- Varies by program and FHA lender.

Application Process:

- Contact a [FHA lender](#), [HUD-approved housing counselor](#), or call +1 (800) 569-4287.

HUD: [Good Neighbor Next Door (GNND) Program](#)

Program Description: An incentive program to sell single-family homes to law enforcement officers, teachers, firefighters, or emergency medical technicians serving their community at half of the listing price in HUD-designated revitalization areas.

[Revitalization areas](#) are determined by household income, homeownership rate, and FHA-insured mortgage foreclosure activity. In Pennsylvania, there are revitalization areas [located in the following 10 areas](#) across the state:

1. Allentown
2. Chester-Upland
3. Harrisburg
4. Erie
5. Lancaster
6. Pittsburgh
7. Oxford-Coatesville-West Chester
8. Philadelphia
9. Reading
10. York

[Eligibility](#):

- Applicant must be working as a law enforcement officer, firefighter, or emergency medical technician of a Federal, state, local, or Indian tribal government unit OR working as a pre-kindergarten through 12th grade teacher of a state-accredited public school or private school.
- Applicant must be working full-time.
- Applicant's employment must be serving the locality of the home's location.
- Applicant must primarily live in the purchased home for 36 months.

Application Process:

- The potential buyer can submit interest for a specific listing from the [HUD Homes Portal](#) (updated weekly).
- A random lottery is used to select a buyer for listings with multiple submissions.
- The buyer is required to sign a zero interest or no payment second mortgage and note for the discounted amount so long as they live on the property for three years.

HUD: [Housing Choice Voucher Homeownership Program (HCVHP)](#)

Program Description: Public Housing Authorities (PHAs) allows families participating in the Housing Choice Voucher Program to use their voucher to purchase a home and provides monthly payment assistance.

Eligibility:

- Varies by PHA including income limits and employment requirements.
- Applicants must be first-time homeowners.
- Applicants much complete pre-assistance homeownership and housing counseling programs.

Application Process:

- Contact the [local PHA](#).

HUD: [Quality Housing and Work Responsibility Act (QHWRA) (Section 32 Homeownership Program)](#)

Program Description: PHAs can develop homeownership plans and utilize their public housing Capital Fund to sell public housing units, provide purchase assistance for homes, and purchase homes to sell to low-income families. Monthly payments are not to be greater than 35% of an applicant's adjusted monthly income.

Eligibility:

- Applicant's income is at or below 60% of the AMI.
- Applicant agrees to primarily live in the purchased home.
- Applicants agrees to pay a down payment of more than 1% of the purchase price.

Application Process:

- Contact the [local PHA](#).

U.S. Department of Agriculture (USDA): [Single Family Housing Programs](#)

Program Description: Payment assistance for extremely low- to moderate-income applicants to own decent, safe, and sanitary housing in eligible rural areas. There is typically no down payment and interest rates are low.

- [Single Family Housing Direct Loans (Section 502 Direct Loan Program)](#): Loans for low- and extremely low-income applicants that reduce mortgage payments for a short period of time. Loans can be used for home purchase, building, repairs, renovations, or relocations or land purchase or preparation (includes providing water and sewage facilities). There is typically no down payment, with exceptions if an individual's assets exceed program limits. As of January 1, 2023, the interest rate is 4.25% calculated from market rates at loan approval or closing (whichever is lower) but can be lowered by

payment assistance. The payback period is typically 33 years but can be up to 38 years for extremely low-income individuals.

- Single Family Housing Guaranteed Loan Program (Section 502 Guaranteed Loan Program): Loans for low- and moderate-income applicants to own adequate, modest, decent, safe, and sanitary housing in eligible rural areas. Loans can be for home purchase, building, repairs, rehabilitations, improvements, or relocations, refinancing (if eligible loan and for existing USDA borrowers), essential household equipment, or site preparation. There is no down payment. Interest rates vary by individual. The payback period is 30 years.

Eligibility:

- General:
  - Applicant can check their eligibility on the USDA Income and Property Eligibility Site.
  - Applicant agrees to primarily live in the purchased home.
  - Applicant is a US citizen or an eligible noncitizen.
  - Applicant can take on the loan obligation in a legal capacity and agrees to handle and manage debt.
- For Direct Loans:
  - Applicant's income is below program income limit for their area.
  - Applicant is not currently residing in decent, safe, and sanitary housing.
  - Applicant is not able to secure a loan from another source with reasonable terms and conditions.
  - Applicant is eligible for federal programs (has not been suspended or debarred).
  - Property's market value does not exceed the area loan limit.
  - Property is not for income producing activities.
- For Guaranteed Loans:
  - Applicant's income is below 115% of the AMI.

Application Process:

- For Direct Loans: Submit an application to the Pennsylvania Rural Development Office.
- For Guaranteed Loans: Apply to an USDA approved and active lender in Pennsylvania.
  - For Single Close Construction-to-Permanent Loan: Submit an application to a participating lender in Pennsylvania.

Temporary Changes Due to the COVID-19 Pandemic: For direct loans, *s*ome existing borrowers received a payment moratorium due to the COVID-19 pandemic. Funds were appropriated in the American Rescue Plan (ARP) Act of 2021 to help borrowers refinance existing loans, available until September 30, 2023. Applications opened on May 17, 2021.

U.S. Department of Veterans Affairs (VA): VA Home Loans

Program Description: Payment assistance for service members, Veterans, and eligible surviving spouses, to buy, build, repair, retain, or adapt an affordable home. There is no down payment (with exceptions with certain lenders) or need for private mortgage insurance. This benefit can be used multiple times over the course of an individual's lifetime.

- Purchase Loans: VA-guaranteed loans to support Veterans buy, build, or improve a home.
- Cash-Out Refinance Loans: Loans to support Veterans take cash out of their home equity or refinance with a VA-guaranteed loan.
- Interest Rate Reduction Refinance Loan (IRRRL): Refinance an existing VA-guaranteed loan for lower mortgage payments.
- Native American Direct Loan (NADL) Program: Loans to support Native American Veterans and spouses buy, build, or improve a home located on Federal trust land.
- Adapted Housing Grants: Grants to support Veterans with total or permanent disabilities modify their housing to meet their needs and allow for independent living.

Eligibility:

- Varies by loan program including length of service or service commitment, duty status and character of service but generally:
  - Service members must have served at least 90 consecutive days of active duty.
  - Veterans, National Guard members, and reserve members have varying service minimums depending on time of service.
  - Surviving spouses are eligible if their spouse was a Veteran or is a Veteran who is a prisoner of war or missing in action.
  - Additional requirements apply for the Native American Direct Loan (NADL) and Disability Housing Grants for Veterans.

Application Process:

- Request a Certificate of Eligibility (COE) from the VA via eBenefits, through the lender, or by mailing VA Form 26-1880 to a regional loan center.
- Surviving spouses can request a Certificate of Eligibility (COE) through the lender or by mailing VA Form 26-1817 and the Veteran's DD214 (or other separation papers), if receiving Dependency & Indemnity Compensation (DIC), or VA Form 21P-534EZ, the Veteran's DD214 (or other separation papers), a copy of marriage license, and the Veteran's death certificate, if not receiving DIC, to a regional loan center.
- Veterans with disabilities can apply for grants online via eBenefits, by mailing VA Form 26-4555 or bringing it in person to a regional loan center, or by calling +1 (800) 827-1000.

Pennsylvania Housing Finance Agency (PHFA): Home Purchase and Purchase Assistance Loan Programs

Programs Description: PHFA offers a variety of homeownership programs including free counseling, education, and mortgage assistance, many of which are listed below. Loans serviced by PHFA have competitive interest rates, fewer fees, and fixed rate 30-year payback periods and can be used with other loan types.

- Home Purchase Loan Programs
  - HFA Preferred™ (Lo MI): Mortgage insurance with a down payment of less than 20%.
  - Keystone Home Loan Program: Assistance for home purchases in a targeted county, area, or neighborhood or Veterans.
  - Keystone Government Loan Program (K-Gov): Financing for first mortgage loans from FHA, Rural Development (RD), or VA.
  - Keystone Flex with Keystone Forgivable in Ten Years Loan Program (K-FIT): Financing for first mortgage loans from conventional or the FHA, RD, or VA. K-FIT is a second mortgage loan forgivable at 10% per year over 10 years for down payment and closing cost assistance and reduces the purchase price or appraised value by 5%.
  - Keystone Flex-Purchase & Improvement with Keystone Forgivable in Ten Years Loan Program (K-FIT): Loan of up to $30,000 for a conventional PHFA first mortgage for home improvement or repair. K-FIT is a second mortgage loan forgivable at 10% per year over 10 years for down payment and closing cost assistance and reduces the purchase price or appraised value by 5%.
- Purchase Assistance Loan Programs
  - PHFA Grant: Down payment and closing cost assistance as a $500 grant for HFA Preferred™ (Lo MI) loan.
  - Keystone Advantage Assistance Loan Program: Second mortgage loan at 10-year 0% interest of up to 4% of the purchase price or market value or $6,000 (whichever is less) for down payment and closing cost assistance.
  - Keystone Forgivable in Ten Years Loan Program (K-FIT): Second mortgage loan forgivable at 10% per year over 10 years for down payment and closing cost assistance and reduces the purchase price or appraised value by 5%.
  - Programs for Persons with Disabilities May be Eligible For: Access Downpayment and Closing Cost Assistance Program provides assistance for accessibility modifications and a 0% interest loan for up to $15,000 for down payment and closing cost assistance. HOMEstead Program provides down payment and closing cost assistance as a 0% interest loan for up to $10,000. Access Home Modification Program provides a 0% interest loan between $1,000 to $10,000 for modifications assistance to be used with a PHFA Keystone Home Loan or Keystone Government Loan.
  - HOMEstead Downpayment and Closing Cost Assistance: Second mortgage loan at 0% interest of up to $10,000 for down payment and closing cost assistance forgivable at 20% per year over 5 years.
  - Employer Assisted Housing (EAH): Partnerships with participating employers who provide their employees with a monetary home purchase benefit with additional support.

Eligibility:

- Varies by program including income limits, credit history, and required down payment amount.

Application Process:

- Contact an approved homebuyer counselor and a participating lender.

Habitat for Humanity: [Habitat Homeowner](#)

Program Description: Partnership program where families work directly with community members to obtain safe, decent, and affordable housing.

Eligibility:

- Applicant needs safe and affordable housing.
- Applicant's income is at or below 60% of the AMI.
- Applicant must be willing to contribute to helping build their own housing or housing for others as part of "[sweat equity](#)" if selected.
- Applicant must be able and willing to pay mortgage, if selected. Habitat for Humanity reasonably works to ensure monthly payments are not greater than 30% of gross monthly income.

Application Process:

- Contact the [local Habitat for Humanity organization](#) or call +1 (800) 422-4828.

Shared Equity Models: Community Land Trusts (CLTs)

Program Description: Permanently affordable housing for low-income families developed and managed by nonprofit community organizations. Homes are sold to individuals and families at affordable prices with restrictions on future resale to maintain affordability. CLTs are located in six areas in the state:

1. Centre County – [Centre County Housing and Land Trust](#)
2. Allegheny County – [City of Bridges Community Land Trust](#)
3. Eastern North Philadelphia (Philadelphia County) – [Community Justice Land Trust](#)
4. Lehigh Valley (Lehigh and Northampton Counties) – [Lehigh Valley Community Land Trust](#)
5. Pottstown (Montgomery County) – [Mosaic Community Land Trust](#)
6. State College (Centre County) – [State College Community Land Trust](#)

Eligibility:

- Varies by CLT.

Application Process:

- Contact the local CLT.

Strengthening Housing and Community Stabilization Infrastructure:
Potential Additional Sources for Housing Assistance Funding
June 3, 2022

Objective

This document is intended to provide Pennsylvania counties with a high-level overview of public funding opportunities that can be leveraged to support rental assistance and housing stability services in conjunction with the Emergency Rental Assistance Program (ERAP) and/or after ERAP has concluded.

Background

ERAP is a temporary program that was developed to respond to the economic and health crisis caused by the COVID-19 pandemic. ERAP helped many individuals and families maintain their housing and as businesses and schools re-open, many are no longer facing a housing crisis. However, for individuals and families that were housing insecure before the pandemic, COVID-19 exacerbated their housing insecurity, and when ERAP ends or they reach the maximum allowable assistance, they will again be housing insecure.

To help households achieve housing stability, they may need wrap around services, case management, and in some cases, additional rental assistance to stay housed after ERAP ends. There are several public funding sources that can provide these services for households that will continue to face housing crises when ERAP ends. These public funding sources can be used in conjunction with ERAP to provide case management and wrap around services and several can also be used when ERAP ends to continue to provide housing stability services and limited rental assistance.

As counties begin to think strategically about phasing out ERAP, thought and preparation must go into transitioning services and communities away from ERAP by mapping a path forward for other funding sources and housing stabilization services. Counties stated that their top concerns for when ERAP ends included:

1. Lack of affordable housing options
2. Increase in evictions
3. Lack of alternative programs or funding to continue to serve vulnerable populations
4. Increase in homelessness
5. Capacity to connect those facing housing instability to other programs

Through the administration of ERAP, providers have gained an even deeper understanding of the housing challenges facing their communities. By strategically planning for the use of the remaining ERAP funds with other public funding sources, counties can develop a more robust infrastructure of housing services to minimize, as much as possible, the most pressing housing crisis concerns facing their communities.

Resources on the Use of Other Public Funding Sources with ERAP

In May 2022, Treasury promoted building housing stability infrastructure as a promising practice for the ERAP. Treasury encouraged the use of ERAP housing stability service funding to build long-term solutions "that can help break the cycle of housing instability and support a holistic community recovery".[1] The National Low Income Housing Coalition (NLIHC), among other sources, identified and analyzed the use of other funding sources for rental assistance to supplement ERAP and extend rental assistance as ERAP funds diminish.[2]

As communities plan for the end of ERAP, they should explore other funding sources that can support households in achieving housing stability by extending rent or utility assistance and provide wrap-around services.

One-Time Funding Sources

In addition to ERAP, the federal government released other one-time funding sources to help families maintain their housing during COVID-19. This funding presents an opportunity for communities to create and enhance systems of response for families and individuals in housing crises. These funds are often more flexible and/or allow for broader uses to help families maintain their housing than funding sources that were in existence prior to COVID-19. Counties should strategically prioritize these funding sources given their limited time availability. These sources include:

- Community Development Block Grant – CARES Act (CDBG-CV) [3]
- Emergency Solutions Grants – CARES Act (ESG-CV)
- HOME Investment Partnerships American Rescue Plan (HOME-ARP)
- Housing Opportunities for People with AIDS – CARES Act (HOPWA-CV)
- State and Local Fiscal Recovery Funds (SLFRF)

Communities can use these funds to both address the unique situations brought on by the COVID-19 pandemic and strengthen their housing and community stabilization infrastructure for long-term community benefits.

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[1] See Treasury, Building Housing Stability Infrastructure, Promising Practice, released in May 2022
[2] See NLIHC, Leveraging Federal Resources and Balancing Act An Analysis, both released in May 2022
[3] CDBG-CV, ESG-CV, & HOPWA-CV are not currently open for application, however funds may be available through funded entities. Reach out to local grant recipients to coordinate. Program contacts and past awardees for CDBG-CV and ESG-CV administered by the state can be found on the PA DCED website.

Funding Spotlight: State and Local Fiscal Recovery Funds (SLFRF)

On March 11, 2021, President Biden signed the American Rescue Plan Act (ARPA) into law, which allocated $350 billion into the Coronavirus State and Local Fiscal Recovery Fund (SLFRF) for use by state, tribal and local governments in response to the COVID-19 pandemic.

SLFRF is a one-time funding source that includes a wide range of eligible housing uses. SLFRF can be used for rental assistance, utility assistance and several different housing stability services, relocation assistance and housing health and safety programs.

SLFRF funding can be used to help "Impacted" and "Disproportionately Impacted" Households under the economic response eligible use category, as described in the SLFRF Final Rule. A county can provide assistance to these groups either at the community or individual level. At the community level, counties can provide rental assistance for anyone who lives within a qualified census tract. At the individual level, counties can provide rental assistance to anyone who meets the income requirements.

Category	Defined as incomes at or below:
Impacted Households	300% of the Federal Poverty Guidelines (FPG) OR 65% of the Area Median Income (AMI)
Disproportionately Impacted Households	185% of the Federal Poverty Guidelines (FPG) OR 40% of the Area Median Income (AMI)

SLFRF allows for a wide range of eligible housing uses.

Emergency Housing Assistance	Rent or Rent Arrears	Utility Costs or Arrears	Associated Late Fees	Home Repairs & Weatherization
Mortgage Assistance	Payments to Reinstate Mortgage	Forbearance, Delinquency, and Default	Mortgage Principal Reduction	Mortgage Interest Rate Reductions
Vouchers & Relocation Expenses*	Housing Vouchers	Housing Navigation Assistance	Application Fees	Screening Fees
Housing Stability Services	Housing Counseling	Legal Aid and Eviction Prevention	Supportive Housing Services / Master Leases For Hotels and Motels	Expand Available Shelter
Long-Term Housing Security	Housing Development	Rehabilitation & Preservation	Permanent Supportive Housing	Addressing Housing Insecurity
Other Housing Assistance	Rapid Rehousing	Paying Delinquent Property Taxes	Demolition of Vacant or Abandoned Properties	Lead Remediation

* Assistance relocating to neighborhoods with higher economic opportunity is available for "Disproportionately Impacted" households.
Key: Blue shading indicates an eligible use for "Disproportionately Impacted" households only; all others are eligible use for "Impacted" households

Community-Focused Funding Sources

Prior to the COVID-19 pandemic, several different funding sources provided rental assistance and housing stability services. These funds can be used for many different housing and non-housing related services. Prioritization and use of these funds for housing services typically must be established before receipt or award of the funds through varying types of community engagement processes.

The strength of several of these programs lies in their community driven approaches. Community engagement varies from formalized community plans to communitywide needs assessment to partnership priorities. The planning and application cycles as well as the eligibility criteria vary across the funding sources. ERAP agencies can engage funded entities and planning groups to further enhance coordination across local governments and community agencies. This will strengthen any future funding applications as well as illuminate opportunities to braid funding and streamline access, creating a more robust infrastructure to support housing stability.

These sources include:

- Community Development Block Grant (CDBG)
- Community Services Block Grant (CSBG)
- Continuum of Care (CoC)
- Emergency Solutions Grant (ESG)
- HOME Investment Partnerships Program (HOME)
- Homeless Assistance Program (HAP)
- Housing Opportunities for Persons With AIDS (HOPWA)
- Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund (PHARE)

Guiding Questions for Developing or Enhancing a Housing Assistance Funding Strategy

As your community determines what resources will best help address its unique and specific housing needs, keep the following in consideration.

Considerations		Action Steps
What are your community's pressing housing needs?	→	Weigh needs for rental assistance with needs for specific housing stability services
What funding opportunities are currently available?	→	Identify which resources can be used in conjunction with ERAP. Pinpoint funding sources that can be utilized to address a community need.
Which eligible activities best meet the housing needs identified?	→	Reach out to funded entities and planning groups to share information on community housing needs and program design.
What is the application cycle?	→	If it has passed, look to the next year's funding cycles for recurring sources of funding. Planning is often ongoing or begins several months before application deadlines.
Is your organization eligible for funds?	→	If so, identify how you can bring partners into your program, and if not, which funded entities you can partner with.
What are your community's other service needs?	→	Weigh competing community priorities for funding and review your community's comprehensive plan to identify established community priorities.

Overview of Rental Assistance and Service Funding

The following tables provide a high-level overview of different funding sources that can extend rental assistance and/or strengthen the infrastructure of housing programs in your communities.

Table 1. Eligible Uses and Populations Served [4]

Key: X   = Activity is eligible
        X +   = Additional relevant activity is eligible
        X -   = Activity is eligible only under some program components

Funding		Rental Assistance	Rent Arrears	Utility Assistance	Support Services	Populations Served
CDBG					X	HHs at or below 80% AMI
CDBG-CV		X + Deposit	X	X + Deposit		HHs at or below 80% AMI; HHs impacted by COVID-19
CoC	PSH	X			X	Assessed through local CoC Coordinated Entry System
	RRH	X			X	
	TH	X			X	
	SSO				X	
CSBG				X	X	HHs with low incomes, low-income communities
ESG					X	HHs experiencing or at risk of homelessness
ESG-CV		X + Deposit	X	X + Deposit	X	HHs experiencing or at risk of homelessness at or below 50% AMI at initial evaluation
HAP		X			X	HHs experiencing or at risk of homelessness, can demonstrate ability to meet basic housing needs after intervention, 100-200% FPG
HOME						HHs at or below 60% AMI, some flexibility up to 80% AMI
HOME-ARP		X + Deposit	X	X + Deposit	X	HHs experiencing or at risk of homelessness, other vulnerable populations
HOPWA		X	X	X	X	Individuals with HIV/AIDS & their families at or below 80% AMI
HOPWA-CV		X	X - STRMU & PHP	X	X	Individuals with HIV/AIDS & their families at or below 80% AMI
PHARE		X				HHs below 50% AMI
SLFRF		X	X	X	X	300% FPG, targeting HHs and communities impacted by the pandemic

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[4] See final page for full list of acronym descriptions.

Table 2. Funding Access and Additional Information

Funding	Rental Assistance Types & Limits	How to Access Funding	Funding Information
CDBG	Emergency subsistence payments (rent, mortgage) up to 3 months, subject to 15% public services cap	Entitlement submission due: 10.28.22 Competitive application due: 2.3.23	HUD CDBG PA DCED-CDBG CDBG PA Contacts
CDBG-CV	Limits are extended to 6 months and not subject to 15% cap	Funding not currently open	HUD CDBG-CV PA DCED-CDBG-CV
CoC	Transitional, Tenant-Based Rent Assistance (TBRA), Permanent Supportive Housing	Annual application & renewal process by local CoC regions	HUD CoC 2021 Recipients
CSBG	No rent assistance, services specific to housing	Formula funding to Community Action Agencies	HHS-CSBG PA DCED-CSBG
ESG	Short-term and medium-term rental assistance	Applications due: 6.10.22	HUD ESG PA DCED-ESG 2021 Recipients
ESG-CV	Short-term and medium-term rental assistance; 2020 allocation only	Funding not currently open	HUD ESG-CV PA DCED-ESG-CV
HAP	Maximum $1,000/ adult only HH or $1,500/ HHs with children within 24 months; Bridge housing up to 18 months	HAP County Contacts	PA Human Services Block Grant PA DHS HAP
HOME	TBRA - only	HOME Guidelines	HUD HOME PA DCED-HOME
HOME-ARP	TBRA - only; 2021 allocation only	Public hearing 4.21.22; Applications anticipated late summer	HUD HOME-ARP PA DCED-HOME
HOPWA	Short-term rent mortgage utility, shared housing, project-based rent assistance, & TBRA	Annual allocation to PA DHS-HOPWA, metro cities & urban counties by formula & annual competition	HUD HOPWA PA DHS-HOPWA 2020 & 2021 Recipients
HOPWA-CV	Waivers that further extended limits of eligibility activities; 2020 allocation only		
PHARE	Flexible for local government and nonprofit programs	RFP issuance: September 2022 Applications due: November 2022	PA HFA PHARE 2022 PHARE Plan
SLFRF	Flexibility for state and local governments to spend these one-time funds on a variety of activities including rental assistance	Funding for eligible counties and cities requested to Treasury through Submission Portal

Non-entitlement local governments must request funds through PA DCED-SLFRF | Treasury PA DCED-SLFRF |

Table 3: Acronym Description and Additional Linked Resources

Acronym	Description
AMI	Area Median Income
CDBG	Community Development Block Grant – Entitlement
CDBG-CV	Community Development Block Grant CARES Act
CoC	Continuum of Care
CSBG	Community Services Block Grant
ESG	Emergency Solutions Grant
ESG-CV	Emergency Solutions Grant CARES Act
FPG	Federal Poverty Guidelines
HAP	Homeless Assistance Program
HHS	Health and Human Services
HHs	Households
HOME	HOME Investment Partnerships Program
HOME-ARP	HOME Investment Partnerships Program American Rescue Plan Program
HOPWA	Housing Opportunities for Persons With AIDS
HOPWA-CV	Housing Opportunities for Persons With AIDS CARES Act
HUD	Housing and Urban Development
PA DCED	Pennsylvania Department of Community and Economic Development
PA DH	Pennsylvania Department of Health
PA DHS	Pennsylvania Department of Human Services
PA HFA	Pennsylvania Housing Finance Agency
PBRA	Project-Based Rent Assistance
PHARE	Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund
PHP	Permanent Housing Placement (HOPWA)
PSH	Permanent Supportive Housing
RRH	Rapid Re-housing
SLFRF	Coronavirus State and Local Fiscal Recovery Funds
SRO	Single Room Occupancy
SSO	Support Services Only
STRMU	Short Term Rental, Mortgage & Utility Assistance (HOPWA)
TBRA	Tenant-Based Rental Assistance
TH	Transitional Housing

![pennsylvania DEPARTMENT OF HUMAN SERVICES]

Strengthening Housing and Community Stabilization Infrastructure:
Potential Additional Funding Sources for Housing Assistance

The Emergency Rental Assistance Program (ERAP) is a temporary program developed in response to the economic and health crises caused by the COVID-19 pandemic. Many households have stabilized with ERAP but many who were housing insecure prior to the pandemic or whose housing insecurity was exacerbated by COVID-19 need additional services and/or rental support. Following is a high-level overview of public funding that can complement ERAP and strengthen your community's housing and stabilization infrastructure.

Policy and program approaches should be developed in the context of your community's specific housing and economic conditions and demographic makeup. Take the following into consideration as you assess and plan how to meet your community's specific housing needs.

What are your community's pressing housing needs?	Collect and analyze data to identify specific housing needs. Weigh needs for rental assistance with needs for housing stability services.
What funding opportunities are currently available?	Identify which resources can be used in conjunction with ERAP. Pinpoint funding sources that can be utilized to address a community need.
Which eligible activities best meet your housing needs?	Reach out to community groups to gather information on community housing needs and work together to create a responsive program.
What is the funding or program application cycle?	Planning is often ongoing or begins several months before application deadlines. Engage community early to design a strong program.
Is your organization eligible for funds?	If so, identify how you can bring partners into your program, and if not, which funded entities you can partner with.
What are your community's other service needs?	Create a roadmap for how to identify and meet your most critical community needs. Leverage programs/funds to meet multiple needs.

As communities plan for the end of ERAP, they can explore several funding sources to support long-term housing stability.

One-Time Funding Sources

These funding sources were created in response to the COVID-19 pandemic and allow for a wide range of housing programs. Some are no longer being issued and require partnerships to access them.

- Community Development Block Grant – CARES Act (CDBG-CV)
- Emergency Solutions Grants – CARES Act (ESG-CV)
- HOME Investment Partnerships American Rescue Plan (HOME-ARP)
- Housing Opportunities for People with AIDS – CARES Act (HOPWA-CV)
- State and Local Fiscal Recovery Funds (SLFRF)

Community-Focused Funding Sources

These recurring funding sources can be used for a variety of housing services and have been central to supporting housing programs in communities for years.

- Community Development Block Grant (CDBG)
- Community Services Block Grant (CSBG)
- Continuum of Care (CoC)
- Emergency Solutions Grant (ESG)
- HOME Investment Partnerships Program (HOME)
- Homeless Assistance Program (HAP)
- Housing Opportunities for Persons With AIDS (HOPWA)
- Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund (PHARE)

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