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References available from residential
to commercial sources.

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Rent and Mortgage Assistance Applications Available, Eviction Moratorium Extended

By Senator Scavella

PEN ARGYL - Legislation approved by the Senate in May directed a portion of the state's funding from the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act to provide financial assistance to renters and homeowners who are struggling financially due to the COVID-19 pandemic. The Pennsylvania Housing Finance Agency recently opened the application period for these new rent and mortgage assistance programs.

The CARES Rent Relief Program provides assistance on behalf of low-income and moderate-income renters who experienced at least a 30 percent reduction in income due to the pandemic. Up to \$750 per month in assistance is available for up to six months. Payments are made directly to the property owner. The full program guidelines detail eligibility and application information.

The CARES Pandemic Mortgage Assistance Program provides up to \$1,000 per month in assistance to low-income and moderate-income homeowners who suffered at least a 30 percent reduction in income during the pandemic and are at least 30 days delinquent on their mortgage. Under the program guidelines, payments are made directly to lenders. Applications can be completed online.

In addition, the current statewide moratorium on evictions has been extended until August 31 to allow more time for Pennsylvanians impacted by the virus to access the new assistance programs.

**Coronavirus Aid, Relief and
Economic Security (CARES)**



HELP for **RENTERS
& HOMEOWNERS**

Paycheck Protection Program

PA HOUSE GOP



An SBA loan that helps businesses

keep their workforce employed

during the COVID-19 crisis.



SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest or utilities.

You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating.

You should consult with your local lender as to whether it is participating in the program.

Lenders may begin processing loan applications as soon as April 3. **The program will be available through June 30, 2020.**

Learn more at

www.sba.gov/funding-programs/loans/coronavirus-relief-options