

SUBURBAN LANCASTER SEWER AUTHORITY

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April 26, 2024

Notice to SLSA Customers Who Have Delinquent Sewer Accounts

SLSA Participation in Pennsylvania Homeowners Assistance Fund Program

Suburban Lancaster Sewer Authority (SLSA) wishes to inform you that the Pennsylvania Homeowner Assistance Fund Program (PAHAF) has opened another round of the grant program beginning **March 18, 2024**.

You may be eligible for up to \$10,000 of PAHAF assistance for your past-due utility bills. The enclosed PAHAF fact sheet provides information on program eligibility (based on household income) and how to apply. If you are eligible for PAHAF assistance, you may apply online at www.pahaf.org or request an application by calling 888-987-2423. On the PAHAF application the address to enter for SLSA is PO Box 458, Lancaster, Pennsylvania 17608-0458.

PAHAF assistance is paid directly to the utility (SLSA), rather than to the utility customer. SLSA will apply PAHAF assistance received to the appropriate delinquent accounts as it is received. It will not be applied to any current or future sewer bills.

We encourage all eligible SLSA customers who have delinquent accounts to participate in the PAHAF program.

James K. Witman
Chairman, Suburban Lancaster Sewer Authority

Enclosure: PAHAF Fact Sheet



MORTGAGE AND HOUSING-RELATED ASSISTANCE FOR PENNSYLVANIA HOMEOWNERS

The Pennsylvania Homeowner Assistance Fund (PAHAF), administered by Pennsylvania Housing Finance Agency (PHFA), supports homeowners in the Commonwealth who were financially impacted due to the pandemic.

ELIGIBLE HOMEOWNERS

Applicants who are eligible will meet the following criteria:

- 🏠 Household income is equal to or less than 150% area median income (AMI), which varies by locality. Note: PAHAF Program priority will be given to households at or below 100% AMI.
- 🏠 Homeowner owns and occupies the property as their primary residence
- 🏠 Property is in Pennsylvania
- 🏠 Homeowner experienced a financial hardship as a result of the COVID-19 pandemic after January 21, 2020 (including a hardship that began before January 21, 2020 and continued after that date)
- 🏠 Homeowner cannot receive the same assistance for mortgage payment, mortgage reinstatement, property charges, and/or utility payment from another federal, state, local, nonprofit, or tribal source
- 🏠 Homeowner's first mortgage is a conforming loan and meets the federal limits for the year in which the loan was taken

AVAILABLE ASSISTANCE FOR HOMEOWNERS

These assistance programs help homeowners prevent mortgage delinquencies, default, foreclosure, displacement, and utility disconnection. The maximum amount of assistance for any homeowner under the PAHAF is \$30,000 or up to 24 months of assistance.

- ◆ **Mortgage Reinstatement:** Funds to bring a first mortgage current and to pay other housing-related costs.
- ◆ **Mortgage Payment:** Forward payment assistance for up to 6 months or until the maximum per household assistance cap of the lesser of \$30,000 or 24 months is reached.
- ◆ **Property Charges:** Funds for past due property taxes, reverse mortgage insurance premiums, homeowner association (HOA) fees, condominium fees, or common charges that put ownership of the property at-risk including mortgage foreclosures and displacement of homeowners.
- ◆ **Utility Payment:** Funds to resolve delinquent payments for utility services, particularly if no other assistance program currently exists, and that there is imminent loss of utility disconnection, liens, possible foreclosure, or homeowner displacement.

See the limits on the types of assistance available and how we are prioritizing applications on our website.

PAHAF.ORG **888-987-2423**

Call Center is open Monday through Friday from 8 a.m. to 8 p.m. ET and Saturday 8 a.m. to 5 p.m.

This project is being supported, in whole or in part, by federal award number HAF-0131 awarded to the Commonwealth of Pennsylvania by the U.S. Department of the Treasury.



FY 2024 HOMEOWNER ASSISTANCE FUND INCOME LIMITS SUMMARY

The Homeowner Assistance Fund (HAF) will provide financial assistance for qualified expenses to homeowners with incomes equal to or less than 150 percent of the area median income for their household size or 100 percent of the median income for the United States, whichever is greater. Most of the funds are reserved for homeowners with incomes less than or equal to 100 percent of the area median income for their household size or the median income for the United States, whichever is greater. The Secretary of Housing and Urban Development determines each of these income calculations.

The following are the FY 2024 HAF Income Limits for Lancaster, PA MSA:

FY 2024 HAF Income Limits Summary for Lancaster, PA MSA								
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Greater of 100% AMI or 100% U.S. Median Income	\$97,800	\$97,800	\$97,800	\$105,000	\$113,400	\$121,800	\$130,200	\$138,600
Greater of 150% AMI or 100% of U.S. Median Income	\$110,250	\$126,000	\$141,750	\$157,500	\$170,100	\$182,700	\$195,300	\$207,900

The 100 Percent Homeowner Assistance Fund Income Limits are calculated as follows:

- 100 percent of U.S. median income for FY 2024 is shown below:

100 Percent U.S. Median Family Income	
<u>FY 2024 National Median Income for All Families</u>	
\$97,800	

- 100 percent of area median income is calculated as 2 times the 4-person Very Low-Income (50 percent) Limit, published in accordance with 42 U.S.C. 1437a(b)(2).

100 Percent Area Median Family Income	
<u>Area Median Income 4-Person Very Low-Income Limit</u>	100% Area Median Income

\$52,500	\$52,500*2 = \$105,000
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3. Once the 4-person 100 percent area median income limit has been established, income limits for other household sizes are calculated by applying a percentage adjustment and rounding up to the nearest \$50.

Lancaster, PA MSA								
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Family Size	\$105,000	\$105,000	\$105,000	\$105,000	\$105,000	\$105,000	\$105,000	\$105,000
Adjustment	*	*	*	*	*	*	*	*
	0.70	0.80	0.90	1.00	1.08	1.16	1.24	1.32
100% Area Median Income	\$73,500	\$84,000	\$94,500	\$105,000	\$113,400	\$121,800	\$130,200	\$138,600

4. Use the greater of 100 percent of the area median family income for a specific household size or 100 percent of the median income for the United States.

Lancaster, PA MSA								
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
100% National Median Income	\$97,800	\$97,800	\$97,800	\$97,800	\$97,800	\$97,800	\$97,800	\$97,800
100% Area Median Income	\$73,500	\$84,000	\$94,500	\$105,000	\$113,400	\$121,800	\$130,200	\$138,600
Greater of 100% AMI or 100% U.S. Median Income	\$97,800	\$97,800	\$97,800	\$105,000	\$113,400	\$121,800	\$130,200	\$138,600

The 150 Percent Homeowner Assistance Fund Income Limits are calculated as follows:

1. 100 percent of U.S. median income for FY 2024 is shown below:

100 Percent U.S. Median Family Income

FY 2024 National Median Income for All Families
\$97,800

2. 150 percent of area median income is calculated as 3 times the 4-person Very Low-Income (50 percent) Limit, published in accordance with 42 U.S.C. 1437a(b)(2).

150 Percent Area Median Family Income	
Area Median Income <u>4-Person</u> <u>Very Low-Income Limit</u>	150% Area Median Income
\$52,500	\$52,500*3 = \$157,500

3. Once the 4-person 150 percent area median income limit has been established, income limits for other household sizes are calculated by applying a percentage adjustment and rounding up to the nearest \$50.

Lancaster, PA MSA								
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Family Size Adjustment	\$157,500 * 0.70	\$157,500 * 0.80	\$157,500 * 0.90	\$157,500 * 1.00	\$157,500 * 1.08	\$157,500 * 1.16	\$157,500 * 1.24	\$157,500 * 1.32
150% Area Median Family Income	\$110,250	\$126,000	\$141,750	\$157,500	\$170,100	\$182,700	\$195,300	\$207,900

4. Use the greater of 150 percent of the area median family income for a specific household size or 100 percent of the median income for the United States.

Lancaster, PA MSA								
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
150% Area Median Family Income	\$110,250	\$126,000	\$141,750	\$157,500	\$170,100	\$182,700	\$195,300	\$207,900
100% National Median Income	\$97,800	\$97,800	\$97,800	\$97,800	\$97,800	\$97,800	\$97,800	\$97,800
Greater of 150%	\$110,250	\$126,000	\$141,750	\$157,500	\$170,100	\$182,700	\$195,300	\$207,900

**AMI or
100%
of U.S.
Median
Income**

Select any FY2024 HUD Metropolitan FMR Area's Income Limits:

Lancaster, PA MSA

Select HMFA Income Limits Area

Or press below to select a county:

Select a new county

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Prepared by the [Program Parameters and Research Division](#), HUD.