



PENNSYLVANIA

HOMEOWNER ASSISTANCE FUND

Quarterly Pennsylvania State Legislature Report on PAHAF
Q1 2022

*Submitted by Pennsylvania Housing Finance Agency (PHFA)
July 14, 2022*



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Funds Disbursed

Funds Disbursed by Race, Ethnicity, Gender, and Income of Applicants

	Q1 2022 1/1/2022 – 3/31/2022		Cumulative 9/16/2021 – 3/31/2022	
Race	Funds Disbursed	Applicants	Funds Disbursed	Applicants
American Indian or Alaskan Native	\$0	0	\$38,839.61	3
Asian	\$23,538.70	1	\$62,295.15	6
Black or African American	\$246,264.77	37	\$1,203,821.64	139
White	\$293,203.08	32	\$2,133,881.28	219
Multiracial	\$22,518.99	3	\$22,518.99	3
Declined to Answer	\$114,384.19	11	\$670,082.68	58
Data Not Collected	\$162,324.14	14	\$199,554.86	15
Total	\$862,233.87	98	\$4,330,994.21	443

Ethnicity	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Hispanic or Latino	\$64,393.60	7	\$521,010.15	48
Non-Hispanic or Latino	\$510,355.42	63	\$3,215,218.52	342
Declined to Answer	\$125,160.71	17	\$420,956.50	39
Data Not Collected	\$162,324.14	11	\$173,809.04	14
Total	\$862,233.87	98	\$4,330,994.21	443

Gender	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Female	\$437,292.10	59	\$2,133,327.49	246
Male	\$184,270.99	20	\$1,902,872.85	173
Non-Binary	\$0	0	\$0	0
Declined to Answer	\$78,346.64	8	\$120,984.83	10
Data Not Collected	\$162,324.14	11	\$173,809.04	14
Total	\$862,233.87	98	\$4,330,994.21	443

Income	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Below or equal to 50% AMI	\$506,846.39	62	\$1,938,326.21	210
Greater than 50% and less than or equal 80% AMI	\$161,689.14	17	\$1,256,700.72	134
Greater than 80% and less than or equal to 100% AMI	\$125,905.64	14	\$980,565.62	86
Greater than 100% and less than or equal to 150% AMI	\$67,792.70	5	\$155,401.66	13
Greater than 150% AMI	\$0	0	\$0	0
Data Not Collected	\$0	0	\$0	0
Total	\$862,233.87	98	\$4,330,994.21	443

Funds Disbursed by County of Applicants

	Q1 2022 1/1/2022 – 3/31/2022	Cumulative 9/16/2021 – 3/31/2022
County	Funds Disbursed	Funds Disbursed
Adams	\$4,458.92	\$51,282.08
Allegheny	\$81,887.32	\$370,862.23
Armstrong	\$0	\$6,758.20
Beaver	\$14,769.41	\$61,241.61
Bedford	\$0	\$0
Berks	\$2,671.13	\$210,523.03
Blair	\$0	\$0
Bradford	\$0	\$9,464.78
Bucks	\$48,018.43	\$128,146.61
Butler	\$18,986.36	\$32,452.97
Cambria	\$0	\$12,367.54
Cameron	\$0	\$0
Carbon	\$3,429.26	\$36,868.68
Centre	\$0	\$32,110.14
Chester	\$68,631.11	\$191,205.85
Clarion	\$6,463.87	\$ 6,463.87
Clearfield	\$0	\$26,583.15
Clinton	\$3,049.58	\$9,334.18
Columbia	\$0	\$36,114.16
Crawford	\$0	\$20,585.32
Cumberland	\$0	\$ 87,525.12
Dauphin	\$15,274.89	\$127,303.08
Delaware	\$94,310.15	\$345,481.95
Elk	\$0	\$0
Erie	\$11,280.05	\$93,128.81
Fayette	\$19,449.27	\$26,863.68
Forest	\$0	\$0
Franklin	\$0	\$11,255.74
Fulton	\$0	\$0
Greene	\$0	\$0
Huntingdon	\$0	\$0
Indiana	\$0	\$0
Jefferson	\$0	\$15,127.18
Juniata	\$0	\$0
Lackawanna	\$3,262.55	\$84,382.98
Lancaster	\$13,876.53	\$103,107.26
Lawrence	\$9,551.83	\$27,284.67
Lebanon	\$11,083.09	\$37,221.73
Lehigh	\$32,889.96	\$127,439.67
Luzerne	\$3,414.05	\$79,328.02
Lycoming	\$1,319.24	\$52,679.48

McKean	\$0	\$0
Mercer	\$19,956.73	\$44,315.62
Mifflin	\$0	\$22,905.99
Monroe	\$0	\$10,832.64
Montgomery	\$21,669.39	\$265,822.02
Montour	\$0	\$0
Northampton	\$51,070.43	\$153,769.31
Northumberland	\$0	\$0
Perry	\$7,748.29	\$7,748.29
Philadelphia	\$206,560.93	\$982,019.22
Pike	\$0	\$14,352.94
Potter	\$0	\$0
Schuylkill	\$4,643.23	\$21,856.43
Snyder	\$0	\$0
Somerset	\$0	\$12,047.66
Sullivan	\$0	\$0
Susquehanna	\$3,476.13	\$3,476.13
Tioga	\$13,784.93	\$13,784.93
Union	\$0	\$0
Venango	\$0	\$3,608.43
Warren	\$0	\$7,388.00
Washington	\$13,038.59	\$51,474.36
Wayne	\$0	\$11,622.22
Westmoreland	\$30,100.69	\$ 82,909.84
Wyoming	\$0	\$0
York	\$22,107.53	\$160,566.41
Total	\$862,233.87	\$ 4,330,994.21

Number of Applications Received

Applications Received by Race, Ethnicity, Gender, and Income of Applicants

	Q1 2022 1/1/2022 – 3/31/2022	Cumulative 9/16/2021 – 3/31/2022
Race	Applications Received	Applications Received
American Indian or Alaskan Native	36	39
Asian	223	230
Black or African American	1,977	2,102
Pacific Islander	24	24
White	2,901	3,164
Declined to Answer	775	875
Data Not Collected	400	400
Total	6,336	6,834

Ethnicity	Applications Received	Applications Received
Hispanic or Latino	546	601
Non-Hispanic or Latino	4,999	5,379
Declined to Answer	389	452
Data Not Collected	402	402
Total	6,336	6,834

Gender	Applications Received	Applications Received
Female	3,653	3,895
Male	2,033	2,254
Non-Binary	9	9
Declined to Answer	236	271
Data Not Collected	405	405
Total	6,336	6,834

Income	Applications Received	Applications Received
Below or equal to 50% AMI	3,828	4,326
Greater than 50% and less than or equal 80% AMI	1,707	1,707
Greater than 80% and less than or equal to 100% AMI	569	569
Greater than 100% and less than or equal to 150% AMI	224	224
Greater than 150% AMI	8	8
Data Not Collected	0	0
Total	6,336	6,834

Applications Received by County of Applicants

	Q1 2022 1/1/2022 – 3/31/2022	Cumulative 9/16/2021 – 3/31/2022
County	Applications Received	Applications Received
Adams	19	25
Allegheny	561	614
Armstrong	24	25
Beaver	80	88
Bedford	9	9
Berks	185	211
Blair	43	44
Bradford	25	27
Bucks	170	182
Butler	60	62
Cambria	32	35
Cameron	6	6
Carbon	40	44
Centre	26	31
Chester	101	108
Clarion	15	15
Clearfield	40	45
Clinton	25	31
Columbia	15	18
Crawford	36	39
Cumberland	53	62
Dauphin	151	167
Delaware	489	520
Elk	14	14
Erie	165	175
Fayette	62	65
Forest	3	3
Franklin	51	54
Fulton	3	3
Greene	9	10
Huntingdon	11	12
Indiana	14	14
Jefferson	12	14
Juniata	3	3
Lackawanna	129	137
Lancaster	137	150
Lawrence	40	43
Lebanon	34	38
Lehigh	166	180
Luzerne	171	187
Lycoming	48	58

McKean	15	15
Mercer	56	59
Mifflin	7	12
Monroe	144	146
Montgomery	252	277
Montour	3	3
Northampton	134	145
Northumberland	41	42
Perry	22	22
Philadelphia	1,720	1,829
Pike	46	48
Potter	6	6
Schuylkill	61	65
Snyder	17	17
Somerset	25	26
Sullivan	2	2
Susquehanna	24	25
Tioga	10	10
Union	6	6
Venango	18	19
Warren	16	19
Washington	75	82
Wayne	19	22
Westmoreland	136	146
Wyoming	8	8
York	19	215
Total	6,336	6,834

Number of Applications Reviewed

Applications Reviewed by Race, Ethnicity, Gender, and Income of Applicants

	Q1 2022 1/1/2022 – 3/31/2022	Cumulative 9/16/2021 – 3/31/2022
Race	Applications Reviewed	Applications Reviewed
American Indian or Alaskan Native	26	29
Asian	114	121
Black or African American	1,390	1,515
Pacific Islander	11	11
White	1,880	2,143
Declined to Answer	699	799
Total	4,120	4,618

Ethnicity	Applications Reviewed	Applications Reviewed
Hispanic or Latino	378	433
Non-Hispanic or Latino	3,307	3,687
Declined to Answer	435	498
Total	4,120	4,618

Gender	Applications Reviewed	Applications Reviewed
Female	2,518	2,760
Male	1,288	1,509
Non-Binary	7	7
Declined to Answer	307	342
Total	4,120	4,618

Income	Applications Reviewed	Applications Reviewed
Below or equal to 50% AMI	3,009	3,333
Greater than 50% and less than or equal 80% AMI	905	1,040
Greater than 80% and less than or equal to 100% AMI	161	182
Greater than 100% and less than or equal to 150% AMI	45	56
Greater than 150% AMI	0	7
Total	4,120	4,618

Applications Reviewed by County of Applicants

	Q1 2022 1/1/2022 – 3/31/2022	Cumulative 9/16/2021 – 3/31/2022
County	Applications Reviewed	Applications Reviewed
Adams	11	17
Allegheny	392	445
Armstrong	14	15
Beaver	49	57
Bedford	4	4
Berks	115	141
Blair	33	34
Bradford	10	12
Bucks	94	106
Butler	43	45
Cambria	24	27
Cameron	5	5
Carbon	28	32
Centre	14	19
Chester	77	84
Clarion	8	8
Clearfield	20	25
Clinton	12	18
Columbia	11	14
Crawford	23	26
Cumberland	33	42
Dauphin	98	114
Delaware	331	362
Elk	9	9
Erie	105	115
Fayette	43	46
Forest	0	0
Franklin	28	31
Fulton	3	3
Greene	4	5
Huntingdon	4	5
Indiana	13	13
Jefferson	9	11
Juniata	2	2
Lackawanna	84	92
Lancaster	92	105
Lawrence	26	29
Lebanon	20	24
Lehigh	112	126
Luzerne	121	137
Lycoming	26	36

McKean	7	7
Mercer	41	44
Mifflin	3	8
Monroe	98	100
Montgomery	171	196
Montour	1	1
Northampton	91	102
Northumberland	19	20
Perry	15	15
Philadelphia	1,130	1,239
Pike	30	32
Potter	5	5
Schuylkill	41	45
Snyder	11	11
Somerset	12	13
Sullivan	2	2
Susquehanna	15	16
Tioga	6	6
Union	5	5
Venango	8	9
Warren	9	12
Washington	47	54
Wayne	12	15
Westmoreland	61	71
Wyoming	6	6
York	124	143
Total	4,120	4,618

Number of Applications Approved

Applications Approved by Race, Ethnicity, Gender, and Income of Applicants

	Q1 2022 1/1/2022 – 3/31/2022	Cumulative 9/16/2021 – 3/31/2022
Race	Applications Approved	Applications Approved
American Indian or Alaskan Native	0	3
Asian	1	6
Black or African American	42	139
Pacific Islander	0	0
White	32	220
Declined to Answer	23	75
Total	98	443

Ethnicity	Applications Approved	Applications Approved
Hispanic or Latino	7	48
Non-Hispanic or Latino	68	343
Declined to Answer	23	52
Total	98	443

Gender	Applications Approved	Applications Approved
Female	64	247
Male	17	173
Non-Binary	0	0
Declined to Answer	17	23
Total	98	443

Income	Applications Approved	Applications Approved
Below or equal to 50% AMI	65	210
Greater than 50% and less than or equal 80% AMI	16	134
Greater than 80% and less than or equal to 100% AMI	12	86
Greater than 100% and less than or equal to 150% AMI	5	13
Greater than 150% AMI	0	0
Total	98	443

Applications Approved by County of Applicants

	Q1 2022 1/1/2022 – 3/31/2022	Cumulative 9/16/2021 – 3/31/2022
County	Applications Approved	Applications Approved
Adams	1	6
Allegheny	9	42
Armstrong	0	1
Beaver	1	6
Bedford	0	0
Berks	1	19
Blair	0	0
Bradford	0	2
Bucks	2	8
Butler	1	3
Cambria	0	2
Cameron	0	0
Carbon	1	4
Centre	0	4
Chester	4	11
Clarion	1	1
Clearfield	0	3
Clinton	1	2
Columbia	0	3
Crawford	0	2
Cumberland	0	8
Dauphin	2	16
Delaware	10	32
Elk	0	0
Erie	2	11
Fayette	1	2
Forest	0	0
Franklin	0	3
Fulton	0	0
Greene	0	0
Huntingdon	0	0
Indiana	0	0
Jefferson	0	2
Juniata	0	0
Lackawanna	1	8
Lancaster	2	11
Lawrence	2	4
Lebanon	2	4
Lehigh	4	14
Luzerne	1	11
Lycoming	1	7

McKean	0	0
Mercer	1	3
Mifflin	0	4
Monroe	0	1
Montgomery	2	22
Montour	0	0
Northampton	3	10
Northumberland	0	0
Perry	1	1
Philadelphia	31	107
Pike	0	2
Potter	0	0
Schuylkill	2	5
Snyder	0	0
Somerset	0	1
Sullivan	0	0
Susquehanna	1	0
Tioga	1	1
Union	0	0
Venango	0	1
Warren	0	1
Washington	2	7
Wayne	0	2
Westmoreland	3	9
Wyoming	0	0
York	1	14
Total	98	443

Number of Applications Denied

Applications Denied by Race, Ethnicity, Gender, and Income of Applicants

The first set of full program denial/ineligibility letters were sent in Q2 2022. Quarterly denials will be reported beginning in the Q2 2022 report submission.

	Cumulative 9/16/2021 – 3/31/2022
Race	Applications Denied
American Indian or Alaskan Native	0
Asian	2
Black or African American	31
Pacific Islander	0
White	75
Declined to Answer	51
Total	159

Ethnicity	Applications Denied
Hispanic or Latino	15
Non-Hispanic or Latino	106
Declined to Answer	38
Total	159

Gender	Applications Denied
Female	61
Male	67
Non-Binary	0
Declined to Answer	31
Total	159

Income	Applications Denied
Below or equal to 50% AMI	117
Greater than 50% and less than or equal 80% AMI	30
Greater than 80% and less than or equal to 100% AMI	6
Greater than 100% and less than or equal to 150% AMI	3
Greater than 150% AMI	3
Total	159

Applications Denied by County of Applicants

The first set of full program denial/ineligibility letters were sent in Q2 2022. Quarterly denials will be reported beginning in the Q2 2022 report submission.

	Cumulative 9/16/2021 – 3/31/2022
County	Applications Denied
Adams	1
Allegheny	20
Armstrong	0
Beaver	3
Bedford	0
Berks	8
Blair	1
Bradford	0
Bucks	6
Butler	0
Cambria	1
Cameron	0
Carbon	1
Centre	1
Chester	0
Clarion	0
Clearfield	2
Clinton	5
Columbia	0
Crawford	1
Cumberland	1
Dauphin	3
Delaware	10
Elk	0
Erie	1
Fayette	2
Forest	0
Franklin	0
Fulton	0
Greene	1
Huntingdon	1
Indiana	0
Jefferson	0
Juniata	0
Lackawanna	1
Lancaster	5
Lawrence	1
Lebanon	2
Lehigh	4

Luzerne	6
Lycoming	4
McKean	0
Mercer	1
Mifflin	1
Monroe	1
Montgomery	6
Montour	0
Northampton	4
Northumberland	1
Perry	0
Philadelphia	36
Pike	0
Potter	0
Schuylkill	1
Snyder	0
Somerset	0
Sullivan	0
Susquehanna	1
Tioga	0
Union	0
Venango	0
Warren	2
Washington	2
Wayne	1
Westmoreland	4
Wyoming	0
York	6
Total	159

Applications Denied by Denial Reason

The first set of full program denial/ineligibility letters were sent in Q2 2022. Quarterly denials will be reported beginning in the Q2 2022 report submission.

	Cumulative 9/16/2021 – 3/31/2022
Denial Reason	Applications Denied
Application not completed	114
Applicant's annualized current income is greater than 100% of the area median income as defined in Treasury guidance. This income is not currently qualified for PAHAF.	12
Applicant has not provided the required documentation as requested to allow the Agency to make an eligibility determination	9
Applicant has no income and therefore has no reasonable prospect to resume mortgage payments going forward	6
Circumstances causing the mortgage delinquency are not related to the coronavirus pandemic	3
PAHAF pilot is not open to the public	3
Applicant did not have a material reduction in income or increase in living expenses associated with the coronavirus pandemic	3
Mortgage payments are not contractually delinquent	2
Property securing the mortgage is not owner-occupied	2
Amount required to fully reinstate the mortgage delinquency exceeds maximum allowable HAF assistance of \$30,000. This denial letter can serve as a referral to a housing counseling agency (list provided). These agencies may be able to assist you in working with your loan servicer to explore options to bring your account current	2
Applicant owes mortgage payments which would exceed twenty-four (24) months of assistance which is not permissible under PAHAF guidelines	2
Applicant has withdrawn application	1
Total	159

Administrative Expenses

Below is a breakdown of direct and indirect administrative expenses.

	Q1 2022 1/1/2022 – 3/31/2022	Cumulative 9/16/2021 – 3/31/2022
Administrative Line Item	Expenses	Expenses
<i>Direct Expenses:</i>		
Third-Party Administration	\$1,835,754.68	\$2,301,744.17
Consulting	\$85,912.50	\$310,216.92
Other	\$16,659.00	\$46,370.16
<i>Direct Salary and Benefits:</i>		
Salary	\$60,948.00	\$371,714.89
Payroll Taxes	\$4,662.52	\$28,436.19
Benefits	\$24,379.20	\$148,685.96
<i>Indirect Expenses</i>	\$202,831.59	\$320,716.83
Total	\$2,231,147.49	\$3,527,885.11

Total Funds Remaining

Below is a breakdown of total revenue and all expenses cumulative for the program through Q1 2022 (9/16/2021 – 3/31/2022), including the program pilot that began in 2021, with the total funds remaining outlined.

Revenue and Expenses	Expenses
<i>Revenue:</i>	
Grant Funds – Pilot	\$34,161,165.50
Grant Funds – Full Program	\$316,200,489.50
Interest Income Earned	\$87,413.20
Total Revenue	\$350,449,068.20
<i>Expenses (Non-Administrative):</i>	
Disbursements for Full Program	\$4,330,994.21
Counseling	\$2,500.00
Total Expenses (Non-Administrative)	\$4,333,494.21
Total Administrative Expenses	\$3,527,885.11
Total Funds Remaining	\$342,587,688.88