



PENNSYLVANIA

HOMEOWNER ASSISTANCE FUND

Quarterly Pennsylvania State Legislature Report on PAHAF
Q2 2022

*Submitted by Pennsylvania Housing Finance Agency (PHFA)
October 20, 2022*



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Funds Disbursed

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

	Q2 2022 4/1/2022 – 6/30/2022		Cumulative 9/16/2021 – 6/30/2022	
Race	Funds Disbursed	Applicants	Funds Disbursed	Applicants
American Indian or Alaskan Native	\$70,544	9	\$109,384.09	12
Asian	\$175,822.10	17	\$238,117.25	23
Black or African American	\$3,528,598.84	471	\$4,759,541.86	610
Pacific Islander	\$18,439.36	3	\$18,439.36	3
White	\$4,790,977.67	617	\$6,924,858.95	836
Multiracial	\$577,791.71	72	\$600,310.70	88
Declined to Answer	\$961,331.04	120	\$1,803,847.20	180
Total	\$10,123,505.20	1,309	\$14,454,499.41	1,752

Ethnicity	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Hispanic or Latino	\$1,067,220.47	135	\$1,588,230.62	183
Non-Hispanic or Latino	\$8,152,309.11	1,059	\$11,394,649.01	1,401
Declined to Answer	\$903,975.62	115	\$1,471,619.78	168
Total	\$10,123,505.20	1,309	\$14,454,499.41	1,752

Gender	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Female	\$6,333,056.47	846	\$8,493,505.34	1093
Male	\$3,212,082.86	391	\$5,114,955.71	563
Non-Binary	\$36,170	4	\$36,170	4
Declined to Answer	\$542,196.36	68	\$809,868.85	92
Total	\$10,123,505.20	1,309	\$14,454,499.41	1,752

Income	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Below or equal to 50% AMI	\$7,235,774.91	944	\$9,239,434.65	1,159
Greater than 50% and less than or equal 80% AMI	\$2,280,905.18	298	\$3,563,095.44	439
Greater than 80% and less than or equal to 100% AMI	\$512,260.64	56	\$1,437,572.88	134
Greater than 100% and less than or equal to 150% AMI	\$94,564.47	11	\$214,396.44	20
Greater than 150% AMI	\$0	0	\$0	0
Total	\$10,123,505.20	1,309	\$14,454,499.41	1,752

Funds Disbursed by County of Applicants

	Q2 2022 4/1/2022 – 6/30/2022	Cumulative 9/16/2021 – 6/30/2022
County	Funds Disbursed	Funds Disbursed
Adams	\$35,884.40	\$87,166.48
Allegheny	\$758,704.20	\$1,129,566.43
Armstrong	\$18,025.06	\$24,783.26
Beaver	\$97,266.92	\$158,508.53
Bedford	\$4,606	\$4,606
Berks	\$343,102.51	\$553,625.54
Blair	\$76,366	\$76,366
Bradford	\$80,019.58	\$89,484.36
Bucks	\$381,770.37	\$509,916.98
Butler	\$94,954.50	\$127,407.47
Cambria	\$64,425.78	\$76,793.32
Cameron	\$2,666	\$2,666
Carbon	\$46,678.68	\$83,547.36
Centre	\$44,783.48	\$76,893.62
Chester	\$214,543.47	\$405,749.32
Clarion	\$9,791.78	\$16,255.65
Clearfield	\$41,272.82	\$67,855.97
Clinton	\$11,740.84	\$21,075.02
Columbia	\$20,289.29	\$56,403.45
Crawford	\$23,360.54	\$43,945.86
Cumberland	\$151,804.24	\$239,329.36
Dauphin	\$226,536.19	\$353,839.27
Delaware	\$854,857.27	\$1,200,339.22
Elk	\$2,087	\$2,087
Erie	\$180,329.99	\$273,458.80
Fayette	\$100,192.20	\$127,055.88
Forest	\$0	\$0
Franklin	\$91,786.44	\$103,042.18
Fulton	\$0	\$0
Greene	\$0	\$0
Huntingdon	\$6,653	\$6,653
Indiana	\$938	\$938
Jefferson	\$0	\$15,127.18
Juniata	\$3,433	\$3,433
Lackawanna	\$201,801.82	\$286,184.80

Lancaster	\$239,861.09	\$342,968.35
Lawrence	\$38,334.13	\$65,618.80
Lebanon	\$50,841.51	\$88,063.24
Lehigh	\$230,166.12	\$357,605.79
Luzerne	\$304,265.29	\$383,593.31
Lycoming	\$56,903.76	\$109,583.24
McKean	\$1,370	\$1,370
Mercer	\$112,433.31	\$156,748.93
Mifflin	\$3,308.85	\$26,214.84
Monroe	\$416,095.33	\$426,927.97
Montgomery	\$464,216.79	\$730,038.81
Montour	\$19,565	\$19,565
Northampton	\$218,516.17	\$372,285.48
Northumberland	\$104,263	\$104,263
Perry	\$23,802.52	\$31,550.81
Philadelphia	\$2,546,950.67	\$3,528,969.89
Pike	\$114,066.95	\$128,419.89
Potter	\$4,758	\$4,758
Schuylkill	\$88,627.33	\$110,483.76
Snyder	\$5,376	\$5,376
Somerset	\$35,555.03	\$47,602.69
Sullivan	\$1,342	\$1,342
Susquehanna	\$4,063.82	\$7,539.95
Tioga	\$7,931.77	\$21,716.70
Union	\$0	\$0
Venango	\$25,325.70	\$28,934.13
Warren	\$24,362.46	\$31,750.46
Washington	\$194,912.61	\$246,386.97
Wayne	\$48,749.47	\$60,371.69
Westmoreland	\$195,179.68	\$278,089.52
Wyoming	\$27,408	\$27,408
York	\$324,281.58	\$484,847.99
Total	\$10,123,505.20	\$14,454,499.41

Number of Applications Received

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

	Q2 2022 4/1/2022 - 6/30/2022	Cumulative 9/16/2021 - 6/30/2022
Race	Applications Received	Applications Received
American Indian or Alaskan Native	30	88
Asian	67	348
Black or African American	1,464	4,213
Pacific Islander	8	39
White	2,964	7,257
Declined to Answer	1129	4,810
Total	5,662	16,755

Ethnicity	Applications Received	Applications Received
Hispanic or Latino	445	1,206
Non-Hispanic or Latino	4,306	11,440
Declined to Answer	911	4,109
Total	5,662	16,755

Gender	Applications Received	Applications Received
Female	3,049	8,259
Male	1,941	4,903
Non-Binary	25	51
Declined to Answer	46	3,542
Total	5,662	16,755

Income	Applications Received	Applications Received
Below or equal to 50% AMI	3,898	11,840
Greater than 50% and less than or equal 80% AMI	1,285	3,815
Greater than 80% and less than or equal to 100% AMI	378	866
Greater than 100% and less than or equal to 150% AMI	101	234
Greater than 150% AMI	0	0
Total	5,662	16,755

Applications Received by County of Applicants

	Q2 2022 4/1/2022 – 6/30/2022	Cumulative 9/16/2021 – 6/30/2022
County	Applications Received	Applications Received
Adams	28	79
Allegheny	510	1,531
Armstrong	28	75
Beaver	82	259
Bedford	14	32
Berks	143	458
Blair	80	154
Bradford	24	65
Bucks	159	443
Butler	52	142
Cambria	99	168
Cameron	3	14
Carbon	47	124
Centre	32	92
Chester	104	273
Clarion	19	40
Clearfield	55	130
Clinton	16	74
Columbia	20	51
Crawford	35	101
Cumberland	46	141
Dauphin	118	372
Delaware	372	1,170
Elk	13	39
Erie	145	417
Fayette	85	189
Forest	3	7
Franklin	43	121
Fulton	5	13
Greene	19	38
Huntingdon	20	43
Indiana	31	60
Jefferson	19	51
Juniata	4	8
Lackawanna	140	377
Lancaster	145	411
Lawrence	48	135
Lebanon	29	89
Lehigh	152	453

Luzerne	185	494
Lycoming	40	133
McKean	14	52
Mercer	76	179
Mifflin	10	27
Monroe	165	416
Montgomery	217	647
Montour	4	12
Northampton	107	335
Northumberland	48	128
Perry	17	50
Philadelphia	1,049	3,853
Pike	51	131
Potter	5	12
Schuylkill	94	223
Snyder	14	42
Somerset	48	93
Sullivan	2	5
Susquehanna	18	50
Tioga	15	39
Union	13	24
Venango	30	68
Warren	19	48
Washington	96	250
Wayne	23	60
Westmoreland	120	379
Wyoming	11	25
York	184	541
Total	5,662	16,755

Number of Applications Reviewed

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

	Q2 2022 4/1/2022 – 6/30/2022	Cumulative 9/16/2021 – 6/30/2022
Race	Applications Reviewed	Applications Reviewed
American Indian or Alaskan Native	42	72
Asian	201	302
Black or African American	2,424	3,795
Pacific Islander	20	35
White	3,502	6,105
Declined to Answer	1,107	1,684
Total	7,296	11,993

Ethnicity	Applications Reviewed	Applications Reviewed
Hispanic or Latino	669	1099
Non-Hispanic or Latino	5,943	9,842
Declined to Answer	684	1052
Total	7,296	11,993

Gender	Applications Reviewed	Applications Reviewed
Female	2,355	7,236
Male	4,470	4,126
Non-Binary	20	39
Declined to Answer	451	592
Total	7,296	11,993

Income	Applications Reviewed	Applications Reviewed
Below or equal to 50% AMI	5,223	8,576
Greater than 50% and less than or equal 80% AMI	1653	2,637
Greater than 80% and less than or equal to 100% AMI	333	616
Greater than 100% and less than or equal to 150% AMI	87	164
Greater than 150% AMI	0	0
Total	7,296	11,993

Applications Reviewed by County of Applicants

	Q2 2022 4/1/2022 – 6/30/2022	Cumulative 9/16/2021 – 6/30/2022
County	Applications Reviewed	Applications Reviewed
Adams	23	57
Allegheny	657	1081
Armstrong	32	50
Beaver	99	162
Bedford	10	19
Berks	197	358
Blair	63	113
Bradford	28	47
Bucks	195	319
Butler	63	94
Cambria	57	121
Cameron	11	12
Carbon	50	81
Centre	36	67
Chester	120	190
Clarion	14	25
Clearfield	48	86
Clinton	24	44
Columbia	21	36
Crawford	40	75
Cumberland	59	96
Dauphin	171	288
Delaware	580	881
Elk	15	20
Erie	183	299
Fayette	72	141
Forest	2	4
Franklin	55	100
Fulton	4	7
Greene	11	18
Huntingdon	13	27
Indiana	19	38
Jefferson	15	31
Juniata	6	9
Lackawanna	161	268

Lancaster	179	299
Lawrence	50	88
Lebanon	37	62
Lehigh	199	316
Luzerne	202	335
Lycoming	46	102
McKean	16	29
Mercer	62	112
Mifflin	9	20
Monroe	179	292
Montgomery	286	501
Montour	2	6
Northampton	162	256
Northumberland	49	84
Perry	21	34
Philadelphia	1,904	2,841
Pike	54	94
Potter	5	6
Schuylkill	89	150
Snyder	17	27
Somerset	32	61
Sullivan	1	3
Susquehanna	22	37
Tioga	15	29
Union	11	16
Venango	24	47
Warren	16	30
Washington	89	170
Wayne	20	38
Westmoreland	129	262
Wyoming	14	20
York	201	362
Total	7,296	11,993

Number of Applications Approved

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

In accordance with Treasury guidelines, “Applications Approved” includes all applications deemed eligible to receive funding. This figure *does not* also include all disbursed applications. For this reason, the cumulative figure for applications approved is higher than the cumulative figure for applications with funds disbursed on page 3.

	Q2 2022 4/1/2022 – 6/30/2022	Cumulative 9/16/2021 – 6/30/2022
Race	Applications Approved	Applications Approved
American Indian or Alaskan Native	10	13
Asian	20	29
Black or African American	528	649
Pacific Islander	4	4
White	714	935
Declined to Answer	213	306
Total	1,489	1,936

	Applications Approved	Applications Approved
Ethnicity	Applications Approved	Applications Approved
Hispanic or Latino	156	202
Non-Hispanic or Latino	1,206	1,533
Declined to Answer	127	201
Total	1,489	1,936

	Applications Approved	Applications Approved
Gender	Applications Approved	Applications Approved
Female	951	1,192
Male	456	622
Non-Binary	4	9
Declined to Answer	78	113
Total	1,489	1,936

	Applications Approved	Applications Approved
Income	Applications Approved	Applications Approved
Below or equal to 50% AMI	1,077	1,456
Greater than 50% and less than or equal 80% AMI	340	398
Greater than 80% and less than or equal to 100% AMI	61	69
Greater than 100% and less than or equal to 150% AMI	11	13
Greater than 150% AMI	0	0
Total	1,489	1,936

Applications Approved by County of Applicants

	Q2 2022 4/1/2022 – 6/30/2022	Cumulative 9/16/2021 – 6/30/2022
County	Applications Approved	Applications Approved
Adams	5	11
Allegheny	151	194
Armstrong	5	6
Beaver	18	24
Bedford	1	1
Berks	43	62
Blair	20	20
Bradford	6	8
Bucks	38	46
Butler	15	18
Cambria	9	11
Cameron	1	1
Carbon	13	17
Centre	5	9
Chester	19	30
Clarion	3	4
Clearfield	14	17
Clinton	2	4
Columbia	3	6
Crawford	7	9
Cumberland	13	21
Dauphin	36	52
Delaware	107	139
Elk	1	1
Erie	38	49
Fayette	21	23
Forest	0	0
Franklin	13	16
Fulton	0	0
Greene	0	0
Huntingdon	3	3
Indiana	4	4
Jefferson	1	3
Juniata	2	2
Lackawanna	31	39

Lancaster	37	48
Lawrence	7	11
Lebanon	6	10
Lehigh	39	53
Luzerne	46	57
Lycoming	9	16
McKean	2	2
Mercer	20	23
Mifflin	1	5
Monroe	39	40
Montgomery	51	74
Montour	1	1
Northampton	27	37
Northumberland	13	13
Perry	3	4
Philadelphia	376	484
Pike	17	19
Potter	1	1
Schuylkill	13	18
Snyder	4	4
Somerset	7	8
Sullivan	1	1
Susquehanna	1	2
Tioga	2	3
Union	0	0
Venango	7	8
Warren	3	4
Washington	22	29
Wayne	8	10
Westmoreland	28	37
Wyoming	5	5
York	45	59
Total	1,489	1,936

Number of Applications Denied

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

	Q2 2022 4/1/2022 – 6/30/2022	Cumulative 9/16/2021 – 6/30/2022
Race	Applications Denied	Applications Denied
American Indian or Alaskan Native	6	7
Asian	34	36
Black or African American	171	182
Pacific Islander	1	1
White	295	324
Declined to Answer	135	138
Total	642	688

Ethnicity	Applications Denied	Applications Denied
Hispanic or Latino	44	47
Non-Hispanic or Latino	491	532
Declined to Answer	107	109
Total	642	688

Gender	Applications Denied	Applications Denied
Female	330	356
Male	218	238
Non-Binary	2	2
Declined to Answer	92	92
Total	642	688

Income	Applications Denied	Applications Denied
Below or equal to 50% AMI	448	488
Greater than 50% and less than or equal 80% AMI	147	152
Greater than 80% and less than or equal to 100% AMI	39	40
Greater than 100% and less than or equal to 150% AMI	8	8
Greater than 150% AMI	0	0
Total	642	688

Applications Denied by County of Applicants

	Q2 2022 4/1/2022 - 6/30/22	Cumulative 9/16/2021 – 6/30/2022
County	Applications Denied	Applications Denied
Adams	2	2
Allegheny	54	59
Armstrong	2	2
Beaver	4	6
Bedford	1	1
Berks	17	20
Blair	3	3
Bradford	2	3
Bucks	15	18
Butler	7	7
Cambria	3	3
Cameron	0	0
Carbon	3	4
Centre	4	4
Chester	10	10
Clarion	2	2
Clearfield	4	4
Clinton	4	5
Columbia	2	2
Crawford	3	4
Cumberland	5	6
Dauphin	12	12
Delaware	55	58
Elk	1	1
Erie	14	14
Fayette	7	7
Forest	1	1
Franklin	4	4
Fulton	0	0
Greene	0	0
Huntingdon	1	1
Indiana	1	1
Jefferson	1	1
Juniata	0	0
Lackawanna	15	16

Lancaster	12	13
Lawrence	6	6
Lebanon	3	4
Lehigh	19	19
Luzerne	23	25
Lycoming	4	4
McKean	0	0
Mercer	1	1
Mifflin	0	0
Monroe	14	15
Montgomery	31	32
Montour	1	1
Northampton	16	18
Northumberland	7	7
Perry	2	2
Philadelphia	175	186
Pike	2	2
Potter	0	0
Schuylkill	7	8
Snyder	3	3
Somerset	5	5
Sullivan	1	1
Susquehanna	2	2
Tioga	0	0
Union	3	3
Venango	0	0
Warren	2	2
Washington	6	6
Wayne	2	2
Westmoreland	10	13
Wyoming	2	2
York	24	25
Total	642	688

Applications Denied by Denial Reason

Applicants may have more than one denial reason, so totals are not included here. In the Q1 2022 report, denial reasons listed were those used for pilot applications only – full program denials had not yet been issued as of Q1 2022. The following denial reasons will be used in reporting moving forward.

	Q2 2022 4/1/2022 - 6/30/22	Cumulative 9/16/2021 – 6/30/2022
Denial Reason	Applications Denied	Applications Denied
Applicant did not have a material reduction in income or increase in living expenses as a result of the COVID-19 pandemic after January 21, 2020 (including hardship that began before January 21, 2020, and continued after that date) that caused mortgage delinquency, mortgage default, foreclosure, delinquency of utilities or home energy services, or displacement for a homeowner.	3	9
Applicant does not hold legal or equitable title to the subject property.	72	72
Applicant has no income and therefore has no reasonable prospect to resume mortgage payments going forward.	92	92
Applicant has no income or other verifiable source of funding available and therefore has no reasonable prospect to resume mortgage payments or housing expenses going forward.	2	2
Applicant has not provided the required documentation within the requested time frame.	18	27
Applicant is not delinquent on first mortgage or home loan payment (contract for deed, manufactured/mobile home loan) to qualify for additional forward payment assistance.	205	205
Applicant requesting assistance is not delinquent on one or more property charges such as taxes, insurance, and/or associated eligible fees. The PAHAF program requires that homeowner must be delinquent to qualify for assistance.	72	72
Applicant requesting mortgage reinstatement assistance is not delinquent by at least one payment, including any payments during a forbearance period, on mortgage payments.	377	380
Applicant requesting utility payment assistance is not delinquent by at least one installment payment.	67	67
Applicant’s request for assistance to fully reinstate delinquency exceeds the maximum allowable amount.	18	22

Applicant's annualized current income is greater than 150% of the area median income as defined in U.S. Department of Treasury guidance.	27	39
Applicant's mortgage payments are less than 40% of their income. To qualify for the forward paying assistance, the applicant's mortgage payments must be greater than 40% of their income.	2	8
Mortgage for which assistance was requested is a home equity line of credit (HELOC) and the program is unable to confirm that the line of credit has been closed.	2	2
Mortgage for which assistance was requested is not a first lien against the subject property. PAHAF program will only assist with first mortgages.	6	6
Property does not constitute an eligible property type, which is a dwelling owned and occupied as a primary residence of the homeowner that is a 1-4-unit, single-family dwelling, row homes, condominium, cooperative, or manufactured/mobile home.	2	2
Property securing the mortgage is not owner-occupied.	17	19
The applicant's mortgage servicer, municipality, homeowner association or utility has not provided verification of the delinquent debt.	2	2
PHFA Pilot is not open to the public.	0	4

Administrative Expenses

Below is a breakdown of direct and indirect administrative expenses. Administrative expenses in Q2 2022 addressed startup needs of the program, including upfront staffing and technology costs. This level of administrative expenses will not occur throughout the duration of this program.

	Q2 2022 4/1/2022 - 6/30/22	Cumulative 9/16/2021 – 6/30/2022
Administrative Line Item	Expenses	Expenses
<i>Direct Expenses:</i>		
Third-Party Administration	\$3,135,333.44	\$5,437,077.61
Consulting	\$139,912.50	\$450,129.42
Other	\$267.90	\$46,638.06
<i>Direct Salary and Benefits:</i>		
Salary	\$51,985.43	\$423,700.32
Payroll Taxes	\$3,976.89	\$32,413.07
Benefits	\$20,794.17	\$169,480.13
<i>Indirect Expenses</i>	\$335,227.03	\$655,943.86
Total	\$3,687,497.36	\$7,215,382.47

Total Funds Remaining

Below is a breakdown of total revenue and expenses cumulative for the program through Q2 2022 (9/16/2021 – 6/30/2022) with the total funds remaining outlined.

Revenue and Expenses	Expenses
<i>Revenue:</i>	
Grant Funds – Pilot	\$34,161,166
Grant Funds – Full Program	\$316,200,490
Interest Income Earned	\$160,735
Total Revenue	\$350,522,391
<i>Expenses (Non-Administrative):</i>	
Pilot Disbursements	\$3,419,318.06
Disbursements for Full Program	\$11,035,181.35
Counseling	\$12,400
Legal Services	\$250,000
Total Non-Administrative Expenses	\$14,716,899.41

Total Administrative Expenses	\$7,215,382.47
Total Expenses (Non-Administrative and Administrative)	\$21,932,281.88
Total Funds Remaining	\$328,590,109.12