



PENNSYLVANIA

HOMEOWNER ASSISTANCE FUND

Quarterly Pennsylvania State Legislature Report on PAHAF
Q3 2022

*Submitted by Pennsylvania Housing Finance Agency (PHFA)
November 15, 2022*



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Funds Disbursed

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

	Q3 2022 7/1/2022 – 9/30/2022		Cumulative 9/16/2021 – 9/30/2022	
Race	Funds Disbursed	Applicants	Funds Disbursed	Applicants
American Indian or Alaskan Native	\$103,278.03	25	\$212,662.12	34
Asian	\$651,458.15	76	\$887,832.82	94
Black or African American	\$10,821,229.96	1,711	\$15,386,731.18	2,130
Pacific Islander	\$140,417.45	19	\$158,856.81	21
White	\$16,640,452.05	2,485	\$23,476,814.26	3,141
Other	\$1,614,219.61	228	\$2,424,031.34	304
Declined to Answer	\$2,211,168.89	352	\$3,789,920.29	487
Total	\$32,182,224.14	4,896	\$46,336,848.82	6,211

Ethnicity	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Hispanic or Latino	\$3,060,476.88	478	\$4,612,968.54	619
Non-Hispanic or Latino	\$27,151,264.98	4,100	\$38,296,250.09	5,139
Declined to Answer	\$1,970,482.28	318	\$3,427,630.19	453
Total	\$32,182,224.14	4,896	\$46,336,848.82	6,211

Gender	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Female	\$19,818,377.65	3,167	\$28,009,237.97	3,955
Male	\$11,419,560.82	1,574	\$16,554,864.87	2,026
Non-Binary	\$45,493.00	11	\$81,662.51	14
Declined to Answer	\$898,792.67	144	\$1,691,083.47	216
Total	\$32,182,224.14	4,896	\$46,336,848.82	6,211

Income	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Below or equal to 50% AMI	\$22,102,118.19	3503	\$31,944,923.94	4,429
Greater than 50% and less than or equal 80% AMI	\$7,565,392.43	1072	\$11,017,764.87	1384
Greater than 80% and less than or equal to 100% AMI	\$2,004,348.84	263	\$2,647,392.56	323
Greater than 100% and less than or equal to 150% AMI	\$510,364.68	58	\$726,767.45	75
Greater than 150% AMI	\$0.00	0	\$0.00	0
Total	\$32,182,224.14	4,896	\$46,336,848.82	6,211

Funds Disbursed by County of Applicants

	Q3 2022 7/1/2022 – 9/30/2022	Cumulative 9/16/2021 – 9/30/2022
County	Funds Disbursed	Funds Disbursed
Adams	\$168,820.80	\$255,987.28
Allegheny	\$2,273,680.04	\$3,379,990.59
Armstrong	\$158,140.98	\$182,924.24
Beaver	\$423,923.98	\$571,827.25
Bedford	\$71,391	\$75,997
Berks	\$952,435.46	\$1,506,137.38
Blair	\$197,572	\$273,697
Bradford	\$104,583.14	\$194,067.50
Bucks	\$1,207,638.09	\$1,679,609.11
Butler	\$224,606.98	\$352,014.45
Cambria	\$287,426.69	\$345,277.35
Cameron	\$5,230	\$7,896
Carbon	\$208,764.66	\$292,312.02
Centre	\$190,279.81	\$266,816.68
Chester	\$543,900.09	\$948,199.76
Clarion	\$46,170.83	\$62,426.48
Clearfield	\$158,504.09	\$226,360.06
Clinton	\$42,772.83	\$63,847.85
Columbia	\$96,270.12	\$152,673.57
Crawford	\$131,511.15	\$176,506.87
Cumberland	\$191,650.48	\$430,028.42
Dauphin	\$743,455.84	\$1,094,144.73
Delaware	\$2,930,050.40	\$4,132,154.73
Elk	\$39,220	\$41,308
Erie	\$824,132.71	\$1,089,092.39
Fayette	\$314,053.63	\$440,101.75
Forest	\$12,540	\$12,540
Franklin	\$273,279.47	\$375,425.39
Fulton	\$15,172	\$15,172
Greene	\$54,517	\$54,517
Huntingdon	\$58,058	\$64,711
Indiana	\$93,639	\$94,578
Jefferson	\$60,228.85	\$75,356.03
Juniata	\$9,423	\$12,856
Lackawanna	\$676,205.79	\$962,210.59

Lancaster	\$855,941.25	\$1,201,218.42
Lawrence	\$280,709.75	\$343,541.38
Lebanon	\$164,077.05	\$250,216.10
Lehigh	\$1,022,011.68	\$1,376,687.51
Luzerne	\$747,931.76	\$1,129,915.10
Lycoming	\$190,397.67	\$299,980.91
McKean	\$95,510	\$96,879
Mercer	\$274,181.62	\$422,333.92
Mifflin	\$42,941.95	\$69,156.79
Monroe	\$961,257.54	\$1,386,399.43
Montgomery	\$1,340,959.71	\$2,068,924.02
Montour	\$7,769	\$27,335
Northampton	\$741,786.69	\$1,104,466.90
Northumberland	\$172,206	\$276,468
Perry	\$34,206.20	\$65,757.01
Philadelphia	\$7,622,762.09	\$11,042,823.80
Pike	\$291,380.00	\$419,323.41
Potter	\$6,222	\$10,980
Schuylkill	\$345,714.35	\$458,786.42
Snyder	\$59,223	\$64,599
Somerset	\$137,664.64	\$185,267.33
Sullivan	\$12,299	\$13,641
Susquehanna	\$145,982.14	\$153,522.09
Tioga	\$43,108.93	\$64,825.63
Union	\$48,442	\$48,442
Venango	\$124,968.88	\$153,903.01
Warren	\$92,547.75	\$124,298.21
Washington	\$565,423.59	\$807,038.84
Wayne	\$62,222.95	\$122,594.64
Westmoreland	\$841,872.01	\$1,058,623.28
Wyoming	\$29,085	\$56,492
York	\$1,032,169.24	\$1,523,644.12
Total	\$32,182,224.14	\$46,336,848.82

Number of Applications Received

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

	Q3 2022 7/1/2022 – 9/30/2022	Cumulative 9/16/2021 - 9/30/2022
Race	Applications Received	Applications Received
American Indian or Alaskan Native	36	127
Asian	67	414
Black or African American	1,899	6,328
Pacific Islander	26	67
White	3,663	11,201
Other	286	953
Declined to Answer	1,036	4,965
Total	7,013	24,055

Ethnicity	Applications Received	Applications Received
Hispanic or Latino	588	1,836
Non-Hispanic or Latino	5,346	17,265
Declined to Answer	1,079	4,954
Total	7,013	24,055

Gender	Applications Received	Applications Received
Female	3,939	12,576
Male	2,272	7,343
Non-Binary	22	66
Declined to Answer	780	4,070
Total	7,013	24,055

Income	Applications Received	Applications Received
Below or equal to 50% AMI	4,737	16,658
Greater than 50% and less than or equal 80% AMI	1,614	5,542
Greater than 80% and less than or equal to 100% AMI	527	1,475
Greater than 100% and less than or equal to 150% AMI	135	380
Greater than 150% AMI	0	0
Total	7,013	24,055

Applications Received by County of Applicants

	Q3 2022 7/1/2022 – 9/30/2022	Cumulative 9/16/2021 – 9/30/2022
County	Applications Received	Applications Received
Adams	37	118
Allegheny	506	2,062
Armstrong	38	114
Beaver	82	343
Bedford	20	53
Berks	227	690
Blair	92	249
Bradford	23	91
Bucks	215	669
Butler	54	199
Cambria	121	293
Cameron	5	19
Carbon	49	174
Centre	40	132
Chester	119	399
Clarion	20	62
Clearfield	71	201
Clinton	16	91
Columbia	30	80
Crawford	30	133
Cumberland	69	213
Dauphin	137	515
Delaware	452	1,630
Elk	12	52
Erie	154	577
Fayette	123	316
Forest	1	8
Franklin	101	226
Fulton	8	21
Greene	14	52
Huntingdon	22	67
Indiana	40	101
Jefferson	29	80
Juniata	2	10
Lackawanna	165	545
Lancaster	158	577
Lawrence	70	208
Lebanon	40	129
Lehigh	188	649

Luzerne	197	700
Lycoming	63	199
McKean	40	92
Mercer	71	253
Mifflin	16	43
Monroe	195	623
Montgomery	307	969
Montour	2	15
Northampton	150	488
Northumberland	52	182
Perry	21	73
Philadelphia	1,317	5,244
Pike	74	210
Potter	4	16
Schuylkill	119	349
Snyder	19	61
Somerset	34	128
Sullivan	1	6
Susquehanna	28	78
Tioga	20	59
Union	8	32
Venango	34	103
Warren	15	62
Washington	165	418
Wayne	35	95
Westmoreland	189	576
Wyoming	18	43
York	239	790
Total	7,013	24,055

Number of Applications Reviewed

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

	Q3 2022 7/1/2022 – 9/30/2022	Cumulative 9/16/2021 – 9/30/2022
Race	Applications Reviewed	Applications Reviewed
American Indian or Alaskan Native	38	84
Asian	125	321
Black or African American	2,158	4,696
Pacific Islander	25	44
White	3,859	7,634
Other	318	701
Declined to Answer	481	1,300
Total	7,004	14,780

Ethnicity	Applications Reviewed	Applications Reviewed
Hispanic or Latino	613	1,343
Non-Hispanic or Latino	5,889	12,199
Declined to Answer	502	1,238
Total	7,004	14,780

Gender	Applications Reviewed	Applications Reviewed
Female	4,237	8,952
Male	2,562	5,130
Non-Binary	17	38
Declined to Answer	188	660
Total	7,004	14,780

Income	Applications Reviewed	Applications Reviewed
Below or equal to 50% AMI	4,810	10,321
Greater than 50% and less than or equal 80% AMI	1,592	3,355
Greater than 80% and less than or equal to 100% AMI	479	885
Greater than 100% and less than or equal to 150% AMI	123	219
Greater than 150% AMI	0	0
Total	7,004	14,780

Applications Reviewed by County of Applicants

	Q3 2022 7/1/2022 – 9/30/2022	Cumulative 9/16/2021 – 9/30/2022
County	Applications Reviewed	Applications Reviewed
Adams	37	67
Allegheny	555	1,270
Armstrong	31	62
Beaver	103	204
Bedford	16	26
Berks	217	441
Blair	71	137
Bradford	27	57
Bucks	207	410
Butler	53	120
Cambria	96	156
Cameron	3	14
Carbon	51	105
Centre	37	79
Chester	116	244
Clarion	20	33
Clearfield	57	110
Clinton	25	54
Columbia	23	47
Crawford	48	91
Cumberland	51	121
Dauphin	163	348
Delaware	472	1,070
Elk	9	24
Erie	159	349
Fayette	107	183
Forest	3	4
Franklin	86	145
Fulton	5	9
Greene	11	23
Huntingdon	23	38
Indiana	32	51
Jefferson	25	42
Juniata	4	10
Lackawanna	163	327
Lancaster	176	370
Lawrence	64	120

Lebanon	38	80
Lehigh	174	392
Luzerne	191	410
Lycoming	66	123
McKean	25	41
Mercer	73	137
Mifflin	12	26
Monroe	184	363
Montgomery	313	615
Montour	4	6
Northampton	135	308
Northumberland	51	102
Perry	22	43
Philadelphia	1,417	3,416
Pike	65	121
Potter	2	7
Schuylkill	107	202
Snyder	17	34
Somerset	46	78
Sullivan	4	5
Susquehanna	24	47
Tioga	24	39
Union	9	20
Venango	28	55
Warren	19	39
Washington	142	239
Wayne	26	48
Westmoreland	189	334
Wyoming	14	28
York	237	461
Total	7,004	14,780

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. Not all approved applications have yet been fully disbursed. For this reason, the cumulative figure for applications approved is higher than the cumulative figure for applications with funds disbursed on page 3.

	Q3 2022 7/1/2022 – 9/30/2022	Cumulative 9/16/2021 – 9/30/2022
Race	Applications Approved	Applications Approved
American Indian or Alaskan Native	21	34
Asian	77	101
Black or African American	1,731	2,267
Pacific Islander	17	21
White	2,588	3,394
Other	238	328
Declined to Answer	338	507
Total	5,010	6,652

Ethnicity	Applications Approved	Applications Approved
Hispanic or Latino	490	666
Non-Hispanic or Latino	4,206	5,508
Declined to Answer	314	478
Total	5,010	6,652

Gender	Applications Approved	Applications Approved
Female	3,237	4,234
Male	1,631	2,179
Non-Binary	12	16
Declined to Answer	130	223
Total	5,010	6,652

Income	Applications Approved	Applications Approved
Below or equal to 50% AMI	3,563	4,739
Greater than 50% and less than or equal 80% AMI	1,109	1,485
Greater than 80% and less than or equal to 100% AMI	275	347
Greater than 100% and less than or equal to 150% AMI	63	81
Greater than 150% AMI	0	0
Total	5,010	6,652

Applications Approved by County of Applicants

	Q3 2022 7/1/2022 – 9/30/2022	Cumulative 9/16/2021 – 9/30/2022
County	Applications Approved	Applications Approved
Adams	22	33
Allegheny	364	525
Armstrong	25	31
Beaver	69	87
Bedford	10	11
Berks	136	190
Blair	49	62
Bradford	18	23
Bucks	138	175
Butler	40	54
Cambria	76	85
Cameron	4	5
Carbon	35	50
Centre	23	33
Chester	75	103
Clarion	12	14
Clearfield	37	50
Clinton	13	17
Columbia	12	18
Crawford	28	34
Cumberland	38	58
Dauphin	113	159
Delaware	389	509
Elk	12	13
Erie	138	177
Fayette	66	86
Forest	2	2
Franklin	44	58
Fulton	2	2
Greene	8	8
Huntingdon	16	19
Indiana	23	25
Jefferson	16	19
Juniata	3	5
Lackawanna	104	138
Lancaster	126	169
Lawrence	40	49

Lebanon	24	33
Lehigh	122	169
Luzerne	128	179
Lycoming	33	47
McKean	18	20
Mercer	45	65
Mifflin	11	16
Monroe	120	158
Montgomery	188	251
Montour	2	3
Northampton	97	133
Northumberland	36	49
Perry	7	10
Philadelphia	1,240	1,631
Pike	39	55
Potter	3	4
Schuylkill	70	84
Snyder	14	16
Somerset	25	33
Sullivan	2	2
Susquehanna	19	22
Tioga	8	10
Union	11	11
Venango	27	31
Warren	11	16
Washington	89	115
Wayne	10	18
Westmoreland	126	161
Wyoming	5	10
York	154	204
Total	5,010	6,652

Number of Applications Denied

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

	Q3 2022 7/1/2022 – 9/30/2022	Cumulative 9/16/2021 – 9/30/2022
Race	Applications Denied	Applications Denied
American Indian or Alaskan Native	5	11
Asian	29	66
Black or African American	149	343
Pacific Islander	5	6
White	275	605
Other	24	47
Declined to Answer	85	204
Total	572	1,282

Ethnicity	Applications Denied	Applications Denied
Hispanic or Latino	40	87
Non-Hispanic or Latino	449	1,001
Declined to Answer	83	194
Total	572	1,282

Gender	Applications Denied	Applications Denied
Female	287	648
Male	218	471
Non-Binary	3	5
Declined to Answer	64	158
Total	572	1,282

Income	Applications Denied	Applications Denied
Below or equal to 50% AMI	396	884
Greater than 50% and less than or equal 80% AMI	133	299
Greater than 80% and less than or equal to 100% AMI	30	73
Greater than 100% and less than or equal to 150% AMI	13	24
Greater than 150% AMI	0	2
Total	572	1,282

Applications Denied by County of Applicants

	Q3 2022 7/1/2022 – 9/30/2022	Cumulative 9/16/2021 – 9/30/2022
County	Applications Denied	Applications Denied
Adams	1	3
Allegheny	34	95
Armstrong	3	5
Beaver	8	14
Bedford	2	3
Berks	20	40
Blair	2	5
Bradford	4	6
Bucks	19	37
Butler	5	12
Cambria	9	12
Cameron	0	0
Carbon	4	8
Centre	1	5
Chester	9	19
Clarion	1	3
Clearfield	6	11
Clinton	4	9
Columbia	4	6
Crawford	5	9
Cumberland	2	9
Dauphin	15	30
Delaware	46	106
Elk	0	1
Erie	16	30
Fayette	10	17
Forest	1	2
Franklin	3	7
Fulton	0	0
Greene	0	0
Huntingdon	2	3
Indiana	2	3
Jefferson	0	1
Juniata	2	2
Lackawanna	9	26
Lancaster	12	26
Lawrence	2	8

Lebanon	2	6
Lehigh	14	33
Luzerne	18	43
Lycoming	7	11
McKean	3	3
Mercer	9	10
Mifflin	2	2
Monroe	8	24
Montgomery	32	64
Montour	1	2
Northampton	11	29
Northumberland	2	10
Perry	4	6
Philadelphia	125	319
Pike	3	5
Potter	0	0
Schuylkill	7	16
Snyder	2	5
Somerset	4	9
Sullivan	1	2
Susquehanna	0	2
Tioga	2	2
Union	1	4
Venango	2	2
Warren	2	4
Washington	6	12
Wayne	2	4
Westmoreland	23	36
Wyoming	1	3
York	15	41
Total	572	1,282

Applications Denied by Denial Reason

Applicants may have more than one denial reason, so totals are not included.

	Q3 2022 7/1/2022 – 9/30/2022	Cumulative 9/16/2021 – 9/30/2022
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.	10	15
Applicant does not hold legal or equitable title to the subject property.	5	77
Applicant has no income and therefore has no reasonable prospect to resume mortgage payments going forward.	3	100
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.	17	21
Applicant has not provided the required documentation within the requested time frame.	233	267
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.	203	207
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.	0	72
Applicant requesting mortgage reinstatement assistance is not delinquent by at least one payment, including any payments during a forbearance period, on mortgage payments.	0	594
Applicant requesting utility payment assistance is not delinquent by at least one installment payment.	0	67

Applicant's request for assistance to fully reinstate delinquency exceeds the maximum allowable amount.	0	18
Applicant's annualized current income is greater than 150% of the area median income as defined in U.S. Department of Treasury guidance.	16	43
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.	32	47
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.	4	6
Mortgage for which assistance was requested is not a first lien against the subject property. PAHAF program will only assist with first mortgages.	6	12
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.	17	19
Property securing the mortgage is not owner-occupied.	24	44
The applicant's mortgage servicer, municipality, homeowner association or utility has not provided verification of the delinquent debt.	1	3
PHFA Pilot is not open to the public.	0	3
Applicant's delinquency predates the PAHAF eligible period starting January 1, 2020.	0	1
Mortgage for which assistance was requested has matured, prior to January 1, 2020, and the servicer is requiring payment of the full balance, or a balloon payment is due.	3	3
File does not meet minimum eligibility requirements.	13	16
The amount of the total mortgage exceeds the conforming loan limits for the year in which the loan originated.	5	5
The listed co-owner(s), co-borrower(s), or co-account holder(s), is/are absent or otherwise unavailable to sign program documentation and the applicant has not provided a signed Absentee/Unavailable Co-Owner Affidavit.	3	3

Administrative Expenses

Below is a breakdown of direct and indirect administrative expenses.

	Q3 2022 7/1/2022 – 9/30/2022	Cumulative 9/16/2021 – 9/30/2022
Administrative Line Item	Expenses	Expenses
<i>Direct Expenses:</i>		
Third-Party Administration	\$3,903,782.24	\$9,340,859.85
Consulting	\$76,285.35	\$526,414.77
Other	\$0	\$46,638.06
Subtotal:	\$3,980,067.59	\$9,913,912.68
<i>Direct Salary and Benefits:</i>		
Salary	\$49,439.48	\$473,139.80
Payroll Taxes	\$3,782.12	\$36,195.19
Benefits	\$19,775.79	\$189,255.92
Subtotal:	\$72,997.39	\$698,590.91
<i>Indirect Expenses:</i>	\$405,306.50	\$1,061,250.36
Total	\$4,458,371.48	\$11,673,753.95

Total Funds Remaining

Below is a breakdown of total revenue and expenses cumulative for the program through Q3 2022 (9/16/2021 – 9/30/2022) 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	\$854,702.50
Total Revenue	\$351,216,357.50
<i>Expenses (Non-Administrative):</i>	
Pilot Disbursements	\$3,419,318.06
Disbursements for Full Program	\$43,307,481.05
Counseling	\$24,900.00
Legal Services	\$750,000.00
Total Non-Administrative Expenses	\$47,501,699.11

Total Administrative Expenses	\$11,673,753.95
Total Expenses	\$59,175,453.06
Total Funds Remaining	\$292,040,904.44