



PENNSYLVANIA

# HOMEOWNER ASSISTANCE FUND

Quarterly Pennsylvania State Legislature Report on PAHAF  
Q1 ► 2023

*Submitted by Pennsylvania Housing Finance Agency (PHFA)  
7/28/2023*



## Table of Contents

Funds Disbursed.....	3
Funds Disbursed by Race, Ethnicity, Gender, and Income of Applicants .....	3
Funds Disbursed by County of Applicants .....	4
Number of Applicants Received .....	7
Applicants Received by Race, Ethnicity, Gender, and Income of Applicants .....	7
Applicants Received by County of Applicants .....	8
Number of Applicants Reviewed .....	11
Applicants Reviewed by Race, Ethnicity, Gender, and Income of Applicants .....	11
Applicants Reviewed by County of Applicants .....	12
Number of Applicants Approved .....	12
Applicants Approved by Race, Ethnicity, Gender, and Income of Applicants .....	16
Applicants Approved by County of Applicants .....	17
Number of Applicants Denied .....	17
Applicants Denied by Race, Ethnicity, Gender, and Income of Applicants .....	20
Applicants Denied by County of Applicants.....	20
Applicants Denied by Denial Reason .....	24
Administrative Expenses.....	26
Total Funds Remaining .....	26

## Funds Disbursed by Monetary Amount & Number of Applicants

The distinct applicant counts\* and total funds disbursed for the respective timeframes shown are based on the date of payment.

\*Paid Applicants encompass Applicants that received disbursements and had a paid date during the designated timeframes.

\*\*This report contains data from multiple data sources.

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

Race	Q1 2023 01/01/2023 - 03/31/2023		Cumulative 12/01/2021 - 03/31/2023	
	Funds Disbursed	Applicants	Funds Disbursed	Applicants
American Indian/Alaskan Native	\$ 39,532.96	7	\$ 363,830.63	42
Asian	\$ 337,847.58	69	\$ 1,879,113.70	151
Black/African-American	\$ 8,913,383.38	1,507	\$ 34,630,388.28	3,266
Native Hawaiian or Other Pacific Islander	\$ 62,025.54	10	\$ 323,624.74	34
White	\$ 12,639,715.88	2,039	\$ 52,760,901.22	4,978
Other	\$ 1,351,304.94	197	\$ 4,943,865.81	452
Decline to Report	\$ 1,703,075.09	277	\$ 6,246,567.68	595
Data Not Collected	\$ 345,751.15	53	\$ 1,601,077.26	142
<b>Total</b>	<b>\$ 25,392,636.52</b>	<b>4,159</b>	<b>\$ 102,749,369.32</b>	<b>9,660</b>

Ethnicity	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Hispanic or Latino	\$ 1,987,696.00	397	\$ 9,269,287.62	898
Non-Hispanic or Latino	\$ 21,308,661.01	3,450	\$ 85,987,145.98	8,065
Decline to Report	\$ 1,749,214.63	257	\$ 5,819,613.53	552
Data Not Collected	\$ 347,064.88	55	\$ 1,673,322.19	145
<b>Total</b>	<b>\$ 25,392,636.52</b>	<b>4,159</b>	<b>\$ 102,749,369.32</b>	<b>9,660</b>

Gender	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Female	\$ 15,661,468.29	2,705	\$ 62,296,534.55	6,086
Male	\$ 9,024,557.88	1,334	\$ 36,913,104.95	3,229
Non-Binary	\$ 47,448.59	9	\$ 174,996.34	22
Decline to Report	\$ 293,894.57	56	\$ 1,623,693.67	175
Data Not Collected	\$ 365,267.19	55	\$ 1,741,039.81	148
<b>Total</b>	<b>\$ 25,392,636.52</b>	<b>4,159</b>	<b>\$ 102,749,369.32</b>	<b>9,660</b>

Income	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Below or equal to 50% AMI	\$ 15,421,961.33	2,668	\$ 59,484,174.33	5,645

Greater than 50% and less than or equal 80% AMI	\$ 6,022,820.18	956	\$ 26,750,473.97	2,543
Greater than 80% and less than or equal to 100% AMI	\$ 2,904,867.49	405	\$ 12,472,751.69	1,150
Greater than 100% and less than or equal to 150% AMI	\$ 706,196.41	85	\$ 3,040,972.68	231
Greater than 150% AMI	\$ 16,532.19	5	\$ 182,458.88	15
Data Not Collected	\$ 320,258.92	40	\$ 818,537.77	76
<b>Total</b>	<b>\$ 25,392,636.52</b>	<b>4,159</b>	<b>\$ 102,749,369.32</b>	<b>9,660</b>

**Funds Disbursed by County of Applicants**

County	Q1 2023 01/01/2023 - 03/31/2023		Cumulative 12/01/2021 - 03/31/2023	
	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Adams	\$ 88,434.26	15	\$ 466,349.07	41
Allegheny	\$ 1,870,889.53	361	\$ 7,542,646.32	777
Armstrong	\$ 76,119.12	15	\$ 222,966.36	28
Beaver	\$ 178,331.68	44	\$ 1,117,283.88	117
Bedford	\$ 39,636.47	6	\$ 149,159.86	16
Berks	\$ 719,039.85	135	\$ 3,173,701.25	292
Blair	\$ 161,253.85	39	\$ 689,662.56	92
Bradford	\$ 60,186.27	16	\$ 397,017.88	33
Bucks	\$ 1,021,629.40	111	\$ 3,955,369.07	267
Butler	\$ 132,798.41	33	\$ 717,913.70	73
Cambria	\$ 192,430.53	42	\$ 777,733.26	125
Cameron	\$ 6,005.31	2	\$ 25,055.09	6
Carbon	\$ 163,101.73	27	\$ 702,986.11	71
Centre	\$ 229,141.01	28	\$ 655,044.88	61
Chester	\$ 442,241.52	51	\$ 2,193,647.05	143
Clarion	\$ 24,725.28	3	\$ 139,542.47	18
Clearfield	\$ 156,271.38	29	\$ 494,692.44	73
Clinton	\$ 41,552.29	9	\$ 202,484.58	24
Columbia	\$ 63,821.46	12	\$ 269,981.78	25
Crawford	\$ 113,713.62	18	\$ 298,918.55	47
Cumberland	\$ 223,641.38	35	\$ 873,792.31	77
Dauphin	\$ 555,022.59	89	\$ 1,970,362.45	216
Delaware	\$ 2,046,674.73	308	\$ 8,816,913.60	739
Elk	\$ 20,291.37	7	\$ 83,977.09	16

Erie	\$ 445,030.05	87	\$ 2,111,323.79	247
Fayette	\$ 253,978.44	49	\$ 1,053,808.16	138
Forest	\$ -	0	\$ 40,696.50	3
Franklin	\$ 285,670.96	44	\$ 1,115,186.24	100
Fulton	\$ 22,262.69	1	\$ 67,933.74	4
Greene	\$ 28,514.92	8	\$ 138,204.44	14
Huntingdon	\$ 3,021.96	4	\$ 109,530.97	24
Indiana	\$ 97,269.70	12	\$ 229,295.20	36
Jefferson	\$ 6,752.14	8	\$ 189,862.39	27
Juniata	\$ 45,925.38	4	\$ 72,711.45	10
Lackawanna	\$ 383,089.94	91	\$ 1,833,531.90	202
Lancaster	\$ 856,229.76	123	\$ 2,855,916.78	242
Lawrence	\$ 394,761.87	42	\$ 952,804.80	91
Lebanon	\$ 105,393.13	15	\$ 596,092.85	48
Lehigh	\$ 589,553.43	100	\$ 3,015,931.54	230
Luzerne	\$ 703,945.39	123	\$ 2,335,735.12	243
Lycoming	\$ 168,311.83	27	\$ 640,012.53	69
McKean	\$ 89,080.97	15	\$ 242,485.65	34
Mercer	\$ 92,481.28	28	\$ 723,713.28	86
Mifflin	\$ 4,240.08	3	\$ 63,729.58	17
Monroe	\$ 923,269.23	96	\$ 3,453,590.83	254
Montgomery	\$ 1,257,074.47	161	\$ 5,159,916.79	370
Montour	\$ -	0	\$ 4,513.33	1
Northampton	\$ 577,314.28	92	\$ 2,686,241.84	214
Northumberland	\$ 122,320.61	25	\$ 532,708.63	67
Perry	\$ 46,145.45	11	\$ 218,970.96	22
Philadelphia	\$ 6,665,721.70	1,091	\$ 25,193,848.80	2,330
Pike	\$ 199,067.54	36	\$ 1,034,264.41	84
Potter	\$ 10,537.80	2	\$ 28,040.56	5
Schuylkill	\$ 219,931.67	40	\$ 877,368.29	110
Snyder	\$ 4,858.70	3	\$ 103,254.22	19
Somerset	\$ 72,445.11	15	\$ 369,648.19	46
Sullivan	\$ 52,585.93	2	\$ 52,585.93	2
Susquehanna	\$ 121,732.02	12	\$ 269,777.04	28
Tioga	\$ 33,242.74	6	\$ 176,269.03	18
Union	\$ 12,807.14	3	\$ 68,763.05	11
Venango	\$ 41,407.44	13	\$ 201,508.49	35
Warren	\$ 41,419.75	11	\$ 206,531.20	21

Washington	\$ 331,053.61	63	\$ 1,492,591.35	166
Wayne	\$ 68,353.07	10	\$ 256,267.61	25
Westmoreland	\$ 430,500.05	97	\$ 2,142,447.50	237
Wyoming	\$ 49,384.30	11	\$ 267,678.91	23
York	\$ 908,996.95	140	\$ 3,626,873.84	330
Data Not Collected	\$ -	0	\$ -	0
<b>Total</b>	<b>\$ 25,392,636.52</b>	<b>4,159</b>	<b>\$ 102,749,369.32</b>	<b>9,660</b>

## Number of Applicants with Submitted Applications

The distinct applicant counts\* for the respective timeframes shown are based on the date of submission.

\*Applicants with submitted applications encompass Applicants that had a submission date during the designated timeframes.

\*\*This report contains data from multiple data sources.

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

	Q1 2023 01/01/2023 - 03/31/2023	Cumulative 12/01/2021 – 03/31/2023
Race	Applicants Received	Applicants Received
American Indian/Alaskan Native	10	119
Asian	34	425
Black/African-American	783	6,995
Native Hawaiian or Other Pacific Islander	4	76
White	1,068	11,666
Other	115	1,051
Decline to Report	135	1,312
Data Not Collected	2	367
<b>Total</b>	<b>2,151</b>	<b>22,011</b>

Ethnicity	Applicants Received	Applicants Received
Hispanic or Latino	213	1,992
Non-Hispanic or Latino	1,830	18,414
Decline to Report	106	1,236
Data Not Collected	2	369
<b>Total</b>	<b>2,151</b>	<b>22,011</b>

Gender	Applicants Received	Applicants Received
Female	1,303	13,337
Male	820	7,871
Non-Binary	7	76
Decline to Report	18	355
Data Not Collected	3	372
<b>Total</b>	<b>2,151</b>	<b>22,011</b>

Income	Applicants Received	Applicants Received
Below or equal to 50% AMI	226	11,646
Greater than 50% and less than or equal 80% AMI	100	4,620

Greater than 80% and less than or equal to 100% AMI	41	2,142
Greater than 100% and less than or equal to 150% AMI	17	574
Greater than 150% AMI	2	82
Data Not Collected	1,765	2,947
<b>Total</b>	<b>2,151</b>	<b>22,011</b>

#### Applicants Received by County of Applicants

	<b>Q1 2023</b> <i>01/01/2023 - 03/31/2023</i>	<b>Cumulative</b> <i>12/01/2021 – 03/31/2023</i>
<b>County</b>	<b>Applicants Received</b>	<b>Applicants Received</b>
Adams	10	91
Allegheny	169	1,808
Armstrong	6	71
Beaver	17	249
Bedford	4	42
Berks	76	677
Blair	20	231
Bradford	8	83
Bucks	58	620
Butler	30	206
Cambria	18	241
Cameron	0	12
Carbon	14	156
Centre	11	118
Chester	46	382
Clarion	2	47
Clearfield	10	144
Clinton	6	62
Columbia	8	74
Crawford	8	116
Cumberland	16	200
Dauphin	43	476
Delaware	105	1,555
Elk	1	37



Erie	37	529
Fayette	21	301
Forest	0	11
Franklin	14	215
Fulton	1	19
Greene	1	32
Huntingdon	3	56
Indiana	6	100
Jefferson	2	66
Juniata	1	14
Lackawanna	35	469
Lancaster	32	515
Lawrence	20	204
Lebanon	12	124
Lehigh	45	539
Luzerne	57	626
Lycoming	23	164
McKean	3	82
Mercer	21	216
Mifflin	2	36
Monroe	68	593
Montgomery	102	948
Montour	1	10
Northampton	34	487
Northumberland	13	150
Perry	7	67
Philadelphia	679	5,067
Pike	25	192
Potter	0	11
Schuylkill	24	293
Snyder	5	48
Somerset	6	105
Sullivan	0	2
Susquehanna	4	63
Tioga	6	51
Union	5	26
Venango	6	77
Warren	1	45

Washington	31	378
Wayne	4	63
Westmoreland	48	536
Wyoming	0	42
York	60	740
Data Not Collected	0	1
<b>Total</b>	<b>2,151</b>	<b>22,011</b>

## Number of Applicants Reviewed

The distinct applicant counts\* for the respective timeframes shown are based on the available dates of application status decisions.

\*Reviewed Applicants encompass Applicants that received an initial eligibility quality check review with a review date within the designated review timeframe or Applicants with the status of approved, withdrawn, or ineligible that had a respective approval or creation date during the designated timeframes. As a note, withdrawn and denial date were unavailable for some applicants, so, creation date was used for some denied or withdrawn Applicants.

\*\*This report contains data from multiple data sources.

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

	<b>Q1 2023</b> 01/01/2023 - 03/31/2023	<b>Cumulative</b> 12/01/2021 – 03/31/2023
<b>Race</b>	<b>Applicants Reviewed</b>	<b>Applicants Reviewed</b>
American Indian/Alaskan Native	4	62
Asian	30	230
Black/African-American	569	3,862
Native Hawaiian or Other Pacific Islander	4	42
White	871	6,246
Other	76	556
Decline to Report	126	776
Data Not Collected	88	480
<b>Total</b>	<b>1,768</b>	<b>12,254</b>

<b>Ethnicity</b>	<b>Applicants Reviewed</b>	<b>Applicants Reviewed</b>
Hispanic or Latino	138	1,091
Non-Hispanic or Latino	1,423	9,965
Declined to Answer	119	716
Data Not Collected	88	482
<b>Total</b>	<b>1,768</b>	<b>12,254</b>

<b>Gender</b>	<b>Applicants Reviewed</b>	<b>Applicants Reviewed</b>
Female	1,040	7,341

Male	605	4,131
Non-Binary	4	35
Decline to Report	30	262
Data Not Collected	89	485
<b>Total</b>	<b>1,768</b>	<b>12,254</b>

<b>Income</b>	<b>Applicants Reviewed</b>	<b>Applicants Reviewed</b>
Below or equal to 50% AMI	942	6,911
Greater than 50% and less than or equal 80% AMI	430	2,810
Greater than 80% and less than or equal to 100% AMI	227	1,314
Greater than 100% and less than or equal to 150% AMI	40	276
Greater than 150% AMI	1	71
Data Not Collected	128	872
<b>Total</b>	<b>1,768</b>	<b>12,254</b>

***Applicants Reviewed by County of Applicants***

	<b>Q1 2023</b> <i>01/01/2023 - 03/31/2023</i>	<b>Cumulative</b> <i>12/01/2021 – 03/31/2023</i>
<b>County</b>	<b>Applicants Reviewed</b>	<b>Applicants Reviewed</b>
Adams	8	50
Allegheny	155	964
Armstrong	5	40
Beaver	19	142

Bedford	2	21
Berks	61	360
Blair	14	116
Bradford	5	41
Bucks	56	358
Butler	11	100
Cambria	15	150
Cameron	0	6
Carbon	15	88
Centre	14	73
Chester	23	190
Clarion	0	25
Clearfield	11	89
Clinton	2	35
Columbia	4	35
Crawford	10	56
Cumberland	16	105
Dauphin	53	274
Delaware	130	903
Elk	2	18
Erie	30	318
Fayette	19	173
Forest	0	8
Franklin	20	121
Fulton	1	6
Greene	4	15
Huntingdon	3	34
Indiana	9	43
Jefferson	3	33
Juniata	4	11
Lackawanna	37	265

Lancaster	42	300
Lawrence	24	111
Lebanon	6	63
Lehigh	44	297
Luzerne	55	325
Lycoming	11	94
McKean	8	50
Mercer	9	116
Mifflin	2	21
Monroe	39	302
Montgomery	75	488
Montour	1	6
Northampton	39	269
Northumberland	11	90
Perry	7	33
Philadelphia	410	2,866
Pike	17	104
Potter	2	7
Schuylkill	20	149
Snyder	2	27
Somerset	6	64
Sullivan	2	2
Susquehanna	11	43
Tioga	2	22
Union	1	16
Venango	6	43
Warren	2	27
Washington	23	196

Wayne	5	35
Westmoreland	34	307
Wyoming	6	25
York	63	419
Data Not Collected	22	71
<b>Total</b>	<b>1,768</b>	<b>12,254</b>

## Number of Applicants Approved

The distinct applicant counts\* for the respective timeframes shown are based on the date of approval.

\*Approved Applicants encompass Applicants that received an approval email with an approval date or were flagged as approved with an approval date during the designated timeframes.

\*\*This report contains data from multiple data sources.

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

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

	Q1 2023 01/01/2023 - 03/31/2023	Cumulative 12/01/2021 – 03/31/2023
Race	Applicants Approved	Applicants Approved
American Indian/Alaskan Native	4	42
Asian	22	152
Black/African-American	496	3,265
Native Hawaiian or Other Pacific Islander	4	34
White	757	4,991
Other	65	453
Decline to Report	108	595
Data Not Collected	24	142
<b>Total</b>	<b>1,480</b>	<b>9,674</b>

Ethnicity	Applicants Approved	Applicants Approved
Hispanic or Latino	122	897
Non-Hispanic or Latino	1,231	8,079
Declined to Answer	103	553
Data Not Collected	24	145
<b>Total</b>	<b>1,480</b>	<b>9,674</b>

Gender	Applicants Approved	Applicants Approved
Female	902	6,092
Male	526	3,237
Non-Binary	4	22
Decline to Report	23	175
Data Not Collected	25	148
<b>Total</b>	<b>1,480</b>	<b>9,674</b>



Income	Applicants Approved	Applicants Approved
Below or equal to 50% AMI	848	5,651
Greater than 50% and less than or equal 80% AMI	380	2,548
Greater than 80% and less than or equal to 100% AMI	199	1,152
Greater than 100% and less than or equal to 150% AMI	34	232
Greater than 150% AMI	1	15
Data Not Collected	18	76
<b>Total</b>	<b>1,480</b>	<b>9,674</b>

***Applicants Approved by County of Applicants***

	Q1 2023 01/01/2023 - 03/31/2023	Cumulative 12/01/2021 – 03/31/2023
County	Applicants Approved	Applicants Approved
Adams	6	41
Allegheny	130	779
Armstrong	4	28
Beaver	15	117
Bedford	2	16
Berks	52	292
Blair	12	92
Bradford	4	33
Bucks	44	268
Butler	9	74
Cambria	15	126
Cameron	0	6
Carbon	11	71
Centre	13	61

Chester	20	143
Clarion	0	18
Clearfield	11	73
Clinton	2	24
Columbia	4	25
Crawford	10	47
Cumberland	14	77
Dauphin	45	218
Delaware	117	741
Elk	2	16
Erie	26	247
Fayette	17	140
Forest	0	3
Franklin	17	100
Fulton	1	4
Greene	4	14
Huntingdon	1	24
Indiana	8	36
Jefferson	3	27
Juniata	4	10
Lackawanna	28	201
Lancaster	38	242
Lawrence	23	91
Lebanon	4	48
Lehigh	34	230
Luzerne	52	244
Lycoming	10	69
McKean	8	34
Mercer	7	86

Mifflin	1	17
Monroe	35	254
Montgomery	62	372
Montour	0	1
Northampton	31	214
Northumberland	8	67
Perry	6	22
Philadelphia	342	2,329
Pike	12	84
Potter	1	5
Schuylkill	18	110
Snyder	0	19
Somerset	5	46
Sullivan	2	2
Susquehanna	8	28
Tioga	1	19
Union	1	11
Venango	4	35
Warren	2	21
Washington	20	167
Wayne	5	25
Westmoreland	31	237
Wyoming	6	23
York	52	330
Data Not Collected	0	0
<b>Total</b>	<b>1,480</b>	<b>9,674</b>

## Number of Applicants Denied

The distinct applicant counts\* for the respective timeframes shown are based on the date of denial or, if unavailable, the application creation date.

\*Denied Applicants encompass Applicants with a denial or illegible status with a denial date or, if unavailable, a creation date during the designated timeframes.

\*\*This report contains data from multiple data sources.

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

	Q1 2023 01/01/2023 - 03/31/2023	Cumulative 12/01/2021 – 03/31/2023
Race	Applicants Denied	Applicants Denied
American Indian/Alaskan Native	0	12
Asian	0	64
Black/African-American	0	376
Native Hawaiian or Other Pacific Islander	0	5
White	1	763
Other	0	57
Decline to Report	0	111
Data Not Collected	0	119
<b>Total</b>	<b>1</b>	<b>1,507</b>

Ethnicity	Applicants Denied	Applicants Denied
Hispanic or Latino	0	110
Non-Hispanic or Latino	1	1,174
Declined to Answer	0	105
Data Not Collected	0	118
<b>Total</b>	<b>1</b>	<b>1,507</b>

Gender	Applicants Denied	Applicants Denied
Female	0	761
Male	1	565

Non-Binary	0	10
Decline to Report	0	52
Data Not Collected	0	119
<b>Total</b>	<b>1</b>	<b>1,507</b>

Income	Applicants Denied	Applicants Denied
Below or equal to 50% AMI	0	986
Greater than 50% and less than or equal 80% AMI	0	177
Greater than 80% and less than or equal to 100% AMI	1	106
Greater than 100% and less than or equal to 150% AMI	0	28
Greater than 150% AMI	0	56
Data Not Collected	0	154
<b>Total</b>	<b>1</b>	<b>1,507</b>

**Applicants Denied by County of Applicants**

	Q1 2023 01/01/2023 - 03/31/2023	Cumulative 12/01/2021 – 03/31/2023
County	Applicants Denied	Applicants Denied
Adams	0	4
Allegheny	1	104
Armstrong	0	8
Beaver	0	13
Bedford	0	4
Berks	0	45
Blair	0	13
Bradford	0	4
Bucks	0	43
Butler	0	12
Cambria	0	17

Cameron	0	0
Carbon	0	6
Centre	0	7
Chester	0	28
Clarion	0	5
Clearfield	0	12
Clinton	0	10
Columbia	0	7
Crawford	0	7
Cumberland	0	10
Dauphin	0	38
Delaware	0	111
Elk	0	1
Erie	0	39
Fayette	0	23
Forest	0	3
Franklin	0	10
Fulton	0	2
Greene	0	0
Huntingdon	0	4
Indiana	0	1
Jefferson	0	2
Juniata	0	1
Lackawanna	0	35
Lancaster	0	39
Lawrence	0	12
Lebanon	0	7
Lehigh	0	39
Luzerne	0	50

Lycoming	0	16
McKean	0	7
Mercer	0	16
Mifflin	0	2
Monroe	0	31
Montgomery	0	79
Montour	0	0
Northampton	0	36
Northumberland	0	11
Perry	0	7
Philadelphia	0	348
Pike	0	6
Potter	0	0
Schuylkill	0	25
Snyder	0	5
Somerset	0	10
Sullivan	0	0
Susquehanna	0	4
Tioga	0	1
Union	0	5
Venango	0	2
Warren	0	4
Washington	0	17
Wayne	0	5
Westmoreland	0	41
Wyoming	0	2
York	0	51

Data Not Collected	0	0
<b>Total</b>	<b>1</b>	<b>1,507</b>

**Number of Applicants Denied by Denial Reason**

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

\*Denial reasons capture reasons provided as to why an applicant was denied or deemed ineligible.

Denied Applicants encompass Applicants with a denial or illegible status with a denial date or, if unavailable, a creation date during the designated timeframes.

\*\*This report contains data from multiple data sources.

	<b>Q1 2023</b> <i>01/01/2023 - 03/31/2023</i>	<b>Cumulative</b> <i>12/01/2021 – 03/31/2023</i>
<b>Denial Reason</b>	<b>Applicants Denied</b>	<b>Applicants Denied</b>
< 40% Income	0	2
Absent or Unavailable to Sign	0	3
Duplication of Benefits	0	4
Exceeds CLL	0	1
Exceeds Cap	0	16
Excess Income	0	52
HELOC	0	3
Ineligible HAIQ Status	0	99
Ineligible Property Type	0	17
Missing Documents	0	469
Missing Information	0	474
No Income	0	98
No Material Reduction	0	14
Non-Delinquency: Expenses	0	26
Non-Delinquency: Forward Payment	0	138
Non-Delinquency: MRA	0	275
Non-Delinquency: Utilities	0	48
Not First Mortgage	0	5
Not Owner-Occupied	0	29



Other	1	1
Ownership	0	101
Unverified Debt	0	2

## Administrative Expenses

Below is a breakdown of direct and indirect administrative expenses.\*

\*These amounts may differ from amounts listed above as they are derived from different datasets.

	<b>Q1 2023</b> <i>01/01/2023 - 03/31/2023</i>	<b>Cumulative</b> <i>12/01/2021 – 03/31/2023</i>
<b>Administrative Line Item</b>	<b>Expenses</b>	<b>Expenses</b>
<i>Direct Expenses:</i>		
Third-Party Administration	-	\$ 11,618,512.11
Consulting	\$ 57,750.00	\$ 624,139.77
Other	\$ 128,517.97	\$ 297,297.25
<i>Direct Salary and Benefits:</i>		
Salary	\$ 148,892.97	\$ 674,886.18
Payroll Taxes	11,390.31	\$ 51,628.79
Benefits	\$ 59,557.19	\$ 269,954.48
<i>Indirect Expenses</i>		
	\$ 40,610.84	\$ 1,353,641.86
<b>Total</b>	<b>\$ 446,719.28</b>	<b>\$ 14,890,060.44</b>

## Total Funds Remaining

Below is a breakdown of total revenue and expenses **cumulative for the program** through Q1 2023 (01/01/2023 – 03/31/2023) with the total funds remaining outlined.

<b>Revenue and Expenses</b>	<b>Expenses</b>
<i>Revenue:</i>	
Grant Funds – Pilot	\$ 34,161,165.50
Grant Funds – Full Program	\$ 316,200,489.50
Interest Income Earned	\$ 3,020,381.18
Interest Income returned to Treasury	\$ (1,791,055.29)
<b>Total Revenue</b>	\$ 351,590,980.89
<i>Expenses (Non-Administrative):</i>	
Pilot Disbursements	\$ 3,419,318.06
Disbursements through Neighborly	\$ 63,417.96
Disbursements by IEM	\$ 100,909,161.50
Counseling	\$ 144,400.00
Legal Services	\$ 780,232.50

<b>Total Non-Administrative Expenses</b>	\$ 105,316,530.02
<b>Total Administrative Expenses</b>	\$ 14,890,060.44
<b>Total Expenses (Non-Administrative and Administrative)</b>	\$ 120,206,590.46
<b>Total Program Funds Remaining*</b> <i>*This number includes both funds remaining for assistance and for program execution</i>	<b>\$ 231,384,390.43</b>