



PENNSYLVANIA

HOMEOWNER ASSISTANCE FUND

Quarterly Pennsylvania State Legislature Report on PAHAF
Q4 2022

*Submitted by Pennsylvania Housing Finance Agency (PHFA)
January 20, 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 Applications Received	6
Applications Received by Race, Ethnicity, Gender, and Income of Applicants	6
Applications Received by County of Applicants	7
Number of Applications Reviewed	9
Applications Reviewed by Race, Ethnicity, Gender, and Income of Applicants	9
Applications Reviewed by County of Applicants	10
Number of Applications Approved	12
Applications Approved by Race, Ethnicity, Gender, and Income of Applicants	12
Applications Approved by County of Applicants	13
Number of Applications Denied	15
Applications Denied by Race, Ethnicity, Gender, and Income of Applicants	15
Applications Denied by County of Applicants	16
Applications Denied by Denial Reason	18
Administrative Expenses.....	20
Total Funds Remaining	21

Funds Disbursed

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

	Q4 2022 10/1/2022 – 12/31/2022		Cumulative 9/16/2021 – 12/31/2022	
Race	Funds Disbursed	Applicants	Funds Disbursed	Applicants
American Indian or Alaskan Native	\$130,118.25	7	\$339,754.93	40
Asian	\$668,077.39	35	\$1,542,358.08	128
Black or African American	\$10,535,235.08	719	\$25,996,250.79	2,838
Pacific Islander	\$81,228.99	8	\$240,085.80	29
White	\$17,342,097.03	1,251	\$40,969,728.36	4,369
Other	\$1,355,268.19	101	\$3,769,195.86	402
Declined to Answer	\$2,287,421.13	137	\$6,138,898.55	627
Total	\$32,399,446.06	2,258	\$78,996,272.37	8,433

Ethnicity	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Hispanic or Latino	\$2,888,352.76	196	\$7,518,536.30	808
Non-Hispanic or Latino	\$27,235,836.04	1,920	\$65,725,614.79	7,029
Declined to Answer	\$2,275,257.26	142	\$5,752,121.28	596
Total	\$32,399,446.06	2,258	\$78,996,272.37	8,433

Gender	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Female	\$18,734,662.15	1,387	\$46,975,239.56	5,319
Male	\$12,611,083.33	814	\$29,185,765.28	2,827
Non-Binary	\$51,347.34	4	\$133,009.85	18
Declined to Answer	\$1,002,353.24	53	\$2,702,257.68	269
Total	\$32,399,446.06	2,258	\$78,996,272.37	8,433

Income	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Below or equal to 50% AMI	\$21,974,070.05	1,533	\$52,801,888.20	5,807
Greater than 50% and less than or equal 80% AMI	\$7,551,505.03	541	\$18,766,350.52	1,929
Greater than 80% and less than or equal to 100% AMI	\$1,961,339.46	128	\$5,243,153.40	512
Greater than 100% and less than or equal to 150% AMI	\$893,098.10	55	\$2,097,667.93	175
Greater than 150% AMI	\$19,433.42	1	\$87,212.32	10
Total	\$32,399,446.06	2,258	\$78,996,272.37	8,433

Funds Disbursed by County of Applicants

	Q4 2022 10/1/2022 – 12/31/2022	Cumulative 9/16/2021 – 12/31/2022
County	Funds Disbursed	Funds Disbursed
Adams	\$207,148.71	\$451,931.38
Allegheny	\$2,578,187.94	\$5,977,994.51
Armstrong	\$27,970.18	\$210,894.42
Beaver	\$402,593.28	\$981,800.27
Bedford	\$42,892	\$118,889
Berks	\$1,248,627.84	\$2,770,325.65
Blair	\$168,717	\$447,829
Bradford	\$139,693.71	\$340,343.86
Bucks	\$1,429,168.95	\$3,123,481.74
Butler	\$251,793.48	\$610,000.90
Cambria	\$243,148.39	\$588,425.74
Cameron	\$23,512	\$31,408
Carbon	\$200,373.23	\$495,608.75
Centre	\$184,642.47	\$451,842.17
Chester	\$807,026.99	\$1,767,332.76
Clarion	\$83,161.22	\$145,587.70
Clearfield	\$131,713.18	\$358,073.25
Clinton	\$86,899.99	\$150,747.84
Columbia	\$81,401.13	\$234,074.70
Crawford	\$36,913.23	\$213,420.10
Cumberland	\$322,624.78	\$752,653.20
Dauphin	\$434,924.06	\$1,534,121.21
Delaware	\$2,708,931.09	\$6,822,616.11
Elk	\$26,933	\$68,241
Erie	\$625,368.07	\$1,723,181.85
Fayette	\$256,466.28	\$697,374.64
Forest	\$0	\$12,540
Franklin	\$476,893.05	\$852,318.44
Fulton	\$25,357	\$40,529
Greene	\$9,305	\$70,568
Huntingdon	\$52,213	\$116,924
Indiana	\$21,332	\$115,909
Jefferson	\$144,381.73	\$219,737.76
Juniata	\$14,664	\$27,520
Lackawanna	\$576,185.42	\$1,546,395.97

Lancaster	\$828,592.09	\$2,029,810.51
Lawrence	\$197,826.22	\$551,401.32
Lebanon	\$262,681.84	\$512,897.94
Lehigh	\$1,040,786.48	\$2,412,740.83
Luzerne	\$558,329.27	\$1,706,478.43
Lycoming	\$208,824.67	\$508,805.58
McKean	\$48,505	\$145,383
Mercer	\$176,551.06	\$598,884.98
Mifflin	\$15,115.35	\$84,272.14
Monroe	\$1,047,646.54	\$2,434,045.97
Montgomery	\$2,093,462.70	\$4,161,054.17
Montour	\$4,244	\$31,578
Northampton	\$874,256.72	\$1,986,529.15
Northumberland	\$121,716	\$399,932
Perry	\$106,460.46	\$172,825.51
Philadelphia	\$7,549,998.92	\$18,691,209.58
Pike	\$425,014.27	\$844,337.71
Potter	\$6,523	\$17,503
Schuylkill	\$188,391.93	\$653,110.33
Snyder	\$33,046	\$97,645
Somerset	\$96,796.09	\$287,597.18
Sullivan	\$0	\$13,641
Susquehanna	\$40,102.57	\$193,624.66
Tioga	\$92,757.53	\$143,798.23
Union	\$9,250	\$57,692
Venango	\$34,406.44	\$188,306.45
Warren	\$30,652.27	\$160,505.69
Washington	\$304,933.30	\$1,132,769.53
Wayne	\$103,243.99	\$225,838.63
Westmoreland	\$593,243.98	\$1,680,836.71
Wyoming	\$48,813	\$105,306
York	\$1,186,112.42	\$2,695,269.10
Total	\$32,399,446.06	\$78,996,272.37

Number of Applications Received

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

	Q4 2022 10/1/2022 – 12/31/2022	Cumulative 9/16/2021 - 12/31/2022
Race	Applications Received	Applications Received
American Indian or Alaskan Native	35	150
Asian	65	456
Black or African American	1,618	7,341
Pacific Islander	25	88
White	3,217	13,456
Other	257	1,131
Declined to Answer	1,079	6,091
Total	6,296	28,713

Ethnicity	Applications Received	Applications Received
Hispanic or Latino	507	2,166
Non-Hispanic or Latino	4,717	20,459
Declined to Answer	1072	6,088
Total	6,296	28,713

Gender	Applications Received	Applications Received
Female	3,378	14,815
Male	2,074	8,762
Non-Binary	21	82
Declined to Answer	823	5,054
Total	6,296	28,713

Income	Applications Received	Applications Received
Below or equal to 50% AMI	5,286	23,297
Greater than 50% and less than or equal 80% AMI	685	3,803
Greater than 80% and less than or equal to 100% AMI	209	1059
Greater than 100% and less than or equal to 150% AMI	112	517
Greater than 150% AMI	4	37
Total	6,296	28,713

Applications Received by County of Applicants

	Q4 2022 10/1/2022 – 12/31/2022	Cumulative 9/16/2021 – 12/31/2022
County	Applications Received	Applications Received
Adams	50	170
Allegheny	452	2,386
Armstrong	27	137
Beaver	59	379
Bedford	21	71
Berks	229	873
Blair	78	310
Bradford	30	114
Bucks	205	816
Butler	70	254
Cambria	80	358
Cameron	2	19
Carbon	47	210
Centre	28	154
Chester	115	494
Clarion	7	69
Clearfield	39	229
Clinton	12	99
Columbia	21	93
Crawford	41	166
Cumberland	69	261
Dauphin	129	602
Delaware	403	1,899
Elk	20	69
Erie	189	734
Fayette	92	386
Forest	3	11
Franklin	79	293
Fulton	12	32
Greene	8	58
Huntingdon	16	78
Indiana	43	136
Jefferson	29	104
Juniata	4	14
Lackawanna	116	620
Lancaster	136	673
Lawrence	72	265
Lebanon	49	164
Lehigh	157	761

Luzerne	208	855
Lycoming	36	224
McKean	40	127
Mercer	66	304
Mifflin	16	55
Monroe	154	734
Montgomery	254	1,173
Montour	2	17
Northampton	143	589
Northumberland	48	216
Perry	24	89
Philadelphia	1,210	6,092
Pike	66	256
Potter	3	19
Schuylkill	90	410
Snyder	12	67
Somerset	33	151
Sullivan	3	8
Susquehanna	20	88
Tioga	15	70
Union	8	34
Venango	36	135
Warren	14	75
Washington	107	508
Wayne	21	107
Westmoreland	165	711
Wyoming	17	57
York	246	981
Total	6,296	28,713

Number of Applications Reviewed

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

	Q4 2022 10/1/2022 – 12/31/2022	Cumulative 9/16/2021 – 12/31/2022
Race	Applications Reviewed	Applications Reviewed
American Indian or Alaskan Native	5	87
Asian	17	340
Black or African American	422	5,220
Pacific Islander	9	56
White	899	8,665
Other	63	766
Declined to Answer	95	1,343
Total	1,510	16,477

Ethnicity	Applications Reviewed	Applications Reviewed
Hispanic or Latino	123	1,471
Non-Hispanic or Latino	1,300	13,720
Declined to Answer	87	1,286
Total	1,510	16,477

Gender	Applications Reviewed	Applications Reviewed
Female	925	10,060
Male	552	5,698
Non-Binary	8	48
Declined to Answer	25	671
Total	1,510	16,477

Income	Applications Reviewed	Applications Reviewed
Below or equal to 50% AMI	1,062	11,543
Greater than 50% and less than or equal 80% AMI	278	3,528
Greater than 80% and less than or equal to 100% AMI	100	942
Greater than 100% and less than or equal to 150% AMI	62	425
Greater than 150% AMI	8	39
Total	1,510	16,477

Applications Reviewed by County of Applicants

	Q4 2022 10/1/2022 – 12/31/2022	Cumulative 9/16/2021 – 12/31/2022
County	Applications Reviewed	Applications Reviewed
Adams	8	70
Allegheny	114	1373
Armstrong	7	72
Beaver	13	213
Bedford	2	34
Berks	51	491
Blair	21	168
Bradford	5	62
Bucks	50	471
Butler	16	141
Cambria	24	186
Cameron	0	14
Carbon	15	119
Centre	9	84
Chester	34	273
Clarion	4	39
Clearfield	11	125
Clinton	3	54
Columbia	5	49
Crawford	4	91
Cumberland	10	138
Dauphin	33	381
Delaware	111	1191
Elk	4	30
Erie	39	390
Fayette	29	215
Forest	1	5
Franklin	15	164
Fulton	1	13
Greene	2	26
Huntingdon	6	43
Indiana	8	62
Jefferson	6	49
Juniata	5	14
Lackawanna	34	374

Lancaster	40	406
Lawrence	10	136
Lebanon	15	88
Lehigh	36	430
Luzerne	47	458
Lycoming	12	124
McKean	11	56
Mercer	19	162
Mifflin	7	30
Monroe	43	428
Montgomery	76	697
Montour	2	8
Northampton	26	340
Northumberland	12	120
Perry	3	48
Philadelphia	262	3,729
Pike	9	137
Potter	1	9
Schuylkill	24	235
Snyder	3	39
Somerset	4	83
Sullivan	1	6
Susquehanna	6	55
Tioga	3	44
Union	1	21
Venango	4	62
Warren	4	40
Washington	23	281
Wayne	6	55
Westmoreland	35	372
Wyoming	3	32
York	62	522
Total	1,510	16,477

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, so the cumulative figure for applications approved is higher than the cumulative figure for applications with funds disbursed on page 3.

	Q4 2022 10/1/2022 – 12/31/2022	Cumulative 9/16/2021 – 12/31/2022
Race	Applications Approved	Applications Approved
American Indian or Alaskan Native	11	44
Asian	41	134
Black or African American	810	2,928
Pacific Islander	9	30
White	1,430	4,547
Other	113	414
Declined to Answer	163	652
Total	2,577	8,749

Ethnicity	Applications Approved	Applications Approved
Hispanic or Latino	223	835
Non-Hispanic or Latino	2,189	7,296
Declined to Answer	165	618
Total	2,577	8,749

Gender	Applications Approved	Applications Approved
Female	1,579	5,510
Male	933	2,945
Non-Binary	5	19
Declined to Answer	60	275
Total	2,577	8,749

Income	Applications Approved	Applications Approved
Below or equal to 50% AMI	1,737	6,008
Greater than 50% and less than or equal 80% AMI	624	2,012
Greater than 80% and less than or equal to 100% AMI	150	534
Greater than 100% and less than or equal to 150% AMI	65	185
Greater than 150% AMI	1	10
Total	2,577	8,749

Applications Approved by County of Applicants

	Q4 2022 10/1/2022 – 12/31/2022	Cumulative 9/16/2021 – 12/31/2022
County	Applications Approved	Applications Approved
Adams	14	44
Allegheny	224	705
Armstrong	9	39
Beaver	37	112
Bedford	4	15
Berks	100	272
Blair	22	80
Bradford	12	32
Bucks	88	247
Butler	20	69
Cambria	45	118
Cameron	3	8
Carbon	17	62
Centre	19	50
Chester	42	136
Clarion	5	17
Clearfield	22	70
Clinton	10	26
Columbia	7	25
Crawford	6	40
Cumberland	25	76
Dauphin	43	191
Delaware	174	654
Elk	2	15
Erie	61	232
Fayette	34	117
Forest	1	3
Franklin	39	94
Fulton	2	4
Greene	2	9
Huntingdon	7	25
Indiana	5	27
Jefferson	11	28
Juniata	2	7
Lackawanna	56	181

Lancaster	59	219
Lawrence	22	69
Lebanon	15	46
Lehigh	68	222
Luzerne	51	214
Lycoming	19	64
McKean	7	26
Mercer	18	80
Mifflin	8	21
Monroe	75	222
Montgomery	107	336
Montour	1	4
Northampton	52	177
Northumberland	15	60
Perry	9	18
Philadelphia	564	2,100
Pike	28	77
Potter	1	4
Schuylkill	26	101
Snyder	3	19
Somerset	12	41
Sullivan	0	2
Susquehanna	5	25
Tioga	9	18
Union	0	10
Venango	9	40
Warren	6	20
Washington	43	151
Wayne	9	25
Westmoreland	63	212
Wyoming	3	13
York	100	283
Total	2,577	8,749

Number of Applications Denied

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

	Q4 2022 10/1/2022 – 12/31/2022	Cumulative 9/16/2021 – 12/31/2022
Race	Applications Denied	Applications Denied
American Indian or Alaskan Native	0	11
Asian	8	66
Black or African American	104	384
Pacific Islander	2	6
White	255	780
Other	17	58
Declined to Answer	38	231
Total	424	1,536

Ethnicity	Applications Denied	Applications Denied
Hispanic or Latino	40	112
Non-Hispanic or Latino	347	1,203
Declined to Answer	37	221
Total	424	1,536

Gender	Applications Denied	Applications Denied
Female	231	773
Male	173	585
Non-Binary	4	9
Declined to Answer	16	169
Total	424	1,536

Income	Applications Denied	Applications Denied
Below or equal to 50% AMI	344	1,226
Greater than 50% and less than or equal 80% AMI	43	178
Greater than 80% and less than or equal to 100% AMI	17	57
Greater than 100% and less than or equal to 150% AMI	14	47
Greater than 150% AMI	6	28
Total	424	1,536

Applications Denied by County of Applicants

	Q4 2022 10/1/2022 – 12/31/2022	Cumulative 9/16/2021 – 12/31/2022
County	Applications Denied	Applications Denied
Adams	0	3
Allegheny	24	107
Armstrong	4	9
Beaver	3	15
Bedford	1	4
Berks	12	48
Blair	9	13
Bradford	0	6
Bucks	17	47
Butler	2	14
Cambria	6	17
Cameron	0	0
Carbon	1	8
Centre	3	6
Chester	9	26
Clarion	2	5
Clearfield	4	14
Clinton	1	10
Columbia	2	8
Crawford	2	9
Cumberland	3	11
Dauphin	9	35
Delaware	21	114
Elk	0	1
Erie	8	38
Fayette	7	23
Forest	0	2
Franklin	4	10
Fulton	2	2
Greene	0	0
Huntingdon	1	4
Indiana	0	3
Jefferson	1	2
Juniata	0	2
Lackawanna	11	35

Lancaster	16	39
Lawrence	4	11
Lebanon	3	8
Lehigh	7	38
Luzerne	10	52
Lycoming	5	16
McKean	4	7
Mercer	7	16
Mifflin	0	2
Monroe	11	30
Montgomery	25	78
Montour	0	2
Northampton	10	36
Northumberland	3	11
Perry	1	7
Philadelphia	93	350
Pike	4	8
Potter	0	0
Schuylkill	12	25
Snyder	2	7
Somerset	0	9
Sullivan	0	2
Susquehanna	1	3
Tioga	0	2
Union	0	4
Venango	1	2
Warren	1	4
Washington	6	17
Wayne	2	6
Westmoreland	10	39
Wyoming	2	5
York	15	49
Total	424	1,536

Applications Denied by Denial Reason

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

	Q4 2022 10/1/2022 – 12/31/2022	Cumulative 9/16/2021 – 12/31/2022
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.	0	19
Applicant does not hold legal or equitable title to the subject property.	7	69
Applicant has no income and therefore has no reasonable prospect to resume mortgage payments going forward.	12	107
Applicant has not provided the required documentation within the requested time frame.	259	505
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.	0	187
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	69
Applicant requesting mortgage reinstatement assistance is not delinquent by at least one payment, including any payments during a forbearance period, on mortgage payments.	101	619
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.	2	22

Applicant's annualized current income is greater than 150% of the area median income as defined in U.S. Department of Treasury guidance.	11	59
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.	75	108
File does not meet minimum eligibility requirements	6	18
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. Principal reduction is not an approved PAHAF program.	0	4
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.	0	2
Mortgage for which assistance was requested is not a first lien against the subject property. PAHAF program will only assist with first mortgages.	1	9
PHFA Pilot is not open to the public.	0	3
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.	1	18
Property securing the mortgage is not owner-occupied.	7	43
The amount of the total mortgage exceeds the conforming loan limits for the year in which the loan originated.	1	6
The applicant's mortgage servicer, municipality, homeowner association or utility has not provided verification of the delinquent debt.	0	2

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. All homeowners listed on the deed of record, residing in the home, and listed on the mortgage must be an applicant of record and must provide all required documentation as requested.	0	3
Records indicate the applicant is receiving housing assistance from another program that covers the same costs as the PAHAF Program for the same timeframe. This is considered a duplication of benefits.	4	4

Administrative Expenses

Below is a breakdown of direct and indirect administrative expenses.

	Q4 2022 10/1/2022 – 12/31/2022	Cumulative 9/16/2021 – 12/31/2022
Administrative Line Item	Expenses	Expenses
<i>Direct Expenses:</i>		
Third-Party Administration		
Consulting		
Other		
Subtotal:		
<i>Direct Salary and Benefits:</i>		
Salary		
Payroll Taxes		
Benefits		
Subtotal:		
<i>Indirect Expenses:</i>		
Total		

Total Funds Remaining

Below is a breakdown of total revenue and expenses cumulative for the program through Q4 2022 (9/16/2021 – 12/31/2022) with the total funds remaining outlined.

Revenue and Expenses	Expenses
<i>Revenue:</i>	
Grant Funds – Pilot	
Grant Funds – Full Program	
Interest Income Earned	
Total Revenue	
<i>Expenses (Non-Administrative):</i>	
Pilot Disbursements	
Disbursements for Full Program	
Counseling	
Legal Services	
Total Non-Administrative Expenses	
Total Administrative Expenses	
Total Expenses	
Total Funds Remaining	