



PENNSYLVANIA

HOMEOWNER ASSISTANCE FUND

Quarterly Pennsylvania State Legislature Report on PAHAF
Q3 2023

Submitted by Pennsylvania Housing Finance Agency (PHFA)
12/05/2023



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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.

***This report contains pilot data.

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

	Q3 2023 07/01/2023 - 09/30/2023		Cumulative 08/16/2021 – 09/30/2023	
Race	Funds Disbursed	Applicants	Funds Disbursed	Applicants
American Indian or Alaskan Native	\$346,740.82	21	\$848,738.97	68
Asian	\$292,773.04	31	\$2,495,711.38	182
Black or African American	\$11,514,335.41	1,002	\$51,665,280.24	4,283
Pacific Islander	\$72,241.25	10	\$395,134.97	42
White	\$18,473,089.18	1,632	\$80,191,501.02	6,756
Other	\$1,646,110.87	155	\$7,804,257.66	624
Declined to Answer	\$1,526,449.55	152	\$8,839,492.17	756
Data Not Collected	\$240,719.71	19	\$1,858,007.46	161
Total	\$34,112,459.83	3,022	\$154,098,123.87	12,872

Ethnicity	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Hispanic or Latino	\$2,627,300.72	249	\$13,221,467.80	1,169
Non-Hispanic or Latino	\$29,695,307.33	2,606	\$130,693,342.32	10,841
Declined to Answer	\$1,547,137.07	147	\$8,291,359.04	702
Data Not Collected	\$242,714.71	20	\$1,891,954.71	160
Total	\$34,112,459.83	3,022	\$154,098,123.87	12,872

Gender	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Female	\$20,638,026.15	1,978	\$92,905,884.26	8,133
Male	\$12,701,381.79	969	\$56,460,526.26	4,330
Non-Binary	\$177,690.05	17	\$426,314.41	39
Declined to Answer	\$330,066.12	36	\$2,348,075.70	207
Data Not Collected	\$265,295.72	22	\$1,957,323.24	163
Total	\$34,112,459.83	3,022	\$154,098,123.87	12,872

Income	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Below or equal to 50% AMI	\$17,737,697.15	1,674	\$83,839,048.36	7,161
Greater than 50% and less than or equal 80% AMI	\$6,322,674.59	568	\$35,631,972.78	3,054

Greater than 80% and less than or equal to 100% AMI	\$2,868,543.81	225	\$16,527,730.80	1,371
Greater than 100% and less than or equal to 150% AMI	\$727,450.28	52	\$4,248,870.77	289
Greater than 150% AMI	\$58,897.37	2	\$241,330.29	17
Data Not Collected	\$6,397,196.63	501	\$13,609,170.87	980
Total	\$34,112,459.83	3,022	\$154,098,123.87	12,872

Funds Disbursed by County of Applicants

	Q3 2023 07/01/2023 - 09/30/2023	Cumulative 08/16/2021 – 09/30/2023
County	Funds Disbursed	Funds Disbursed
Adams	\$170,186.36	\$758,191.84
Allegheny	\$3,066,853.57	\$11,909,600.52
Armstrong	\$17,044.90	\$370,604.45
Beaver	\$249,738.77	\$1,551,552.14
Bedford	\$11,416.39	\$168,405.66
Berks	\$1,060,725.91	\$5,001,560.84
Blair	\$279,925.90	\$1,073,120.65
Bradford	\$151,585.19	\$561,059.49
Bucks	\$1,184,305.60	\$5,720,456.86
Butler	\$295,423.72	\$1,073,167.70
Cambria	\$191,148.43	\$1,062,435.01
Cameron	\$5,748.47	\$30,777.60
Carbon	\$226,668.48	\$1,043,723.43
Centre	\$110,369.39	\$798,748.35
Chester	\$964,970.37	\$3,803,937.87
Clarion	\$44,286.21	\$193,340.91
Clearfield	\$58,907.81	\$687,503.47
Clinton	\$69,393.66	\$260,242.18
Columbia	\$96,375.34	\$468,666.56
Crawford	\$160,687.25	\$581,590.69
Cumberland	\$305,256.78	\$1,489,227.51
Dauphin	\$784,896.37	\$3,123,051.33
Delaware	\$2,875,260.35	\$13,178,468.82
Elk	\$38,995.83	\$132,697.88
Erie	\$605,486.84	\$2,891,287.02
Fayette	\$291,124.31	\$1,463,143.06
Forest	\$-	\$40,696.50
Franklin	\$363,016.40	\$1,626,780.21
Fulton	\$23,796.48	\$106,734.50

Greene	\$9,811.20	\$152,106.48
Huntingdon	\$44,236.12	\$167,840.93
Indiana	\$58,059.93	\$344,227.40
Jefferson	\$65,306.35	\$295,147.54
Juniata	\$-	\$76,934.61
Lackawanna	\$821,192.85	\$3,076,406.27
Lancaster	\$1,222,760.55	\$4,429,109.26
Lawrence	\$396,110.09	\$1,419,590.52
Lebanon	\$301,981.59	\$1,031,487.14
Lehigh	\$786,506.00	\$4,254,704.85
Luzerne	\$878,768.24	\$3,529,969.85
Lycoming	\$225,198.05	\$1,025,577.20
McKean	\$53,042.26	\$302,915.02
Mercer	\$274,229.01	\$1,142,823.23
Mifflin	\$20,379.44	\$165,148.37
Monroe	\$1,119,572.08	\$5,211,873.42
Montgomery	\$2,676,561.43	\$9,204,029.92
Montour	\$-	\$8,951.29
Northampton	\$762,807.30	\$4,159,648.29
Northumberland	\$137,722.93	\$672,624.78
Perry	\$55,681.28	\$287,426.52
Philadelphia	\$6,801,341.58	\$35,420,564.62
Pike	\$302,552.79	\$1,481,216.47
Potter	\$1,482.14	\$35,926.27
Schuylkill	\$371,394.25	\$1,325,622.95
Snyder	\$57,610.51	\$175,953.04
Somerset	\$80,133.93	\$476,430.34
Sullivan	\$-	\$52,585.93
Susquehanna	\$55,273.39	\$411,510.97
Tioga	\$79,302.66	\$287,524.72
Union	\$37,085.88	\$161,342.48
Venango	\$41,816.46	\$266,839.45
Warren	\$16,264.93	\$251,588.07
Washington	\$738,639.97	\$2,463,268.66
Wayne	\$168,654.43	\$529,760.61
Westmoreland	\$571,027.57	\$2,965,343.60
Wyoming	\$48,173.96	\$316,097.52
York	\$1,128,183.60	\$5,347,232.23
Data Not Collected	\$-	\$-

Total	\$34,112,459.83	\$154,098,123.87
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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.

***This report contains pilot data.

Applicants with Submitted Applications by Race, Ethnicity, Gender, and Income of Applicants

	Q3 2023 07/01/2023 - 09/30/2023	Cumulative 08/16/2021 – 09/30/2023
Race	Applicants with Submitted Applications	Applicants with Submitted Applications
American Indian or Alaskan Native	0	122
Asian	1	428
Black or African American	36	7,070
Pacific Islander	0	76
White	43	11,866
Other	4	1,075
Declined to Answer	3	1,338
Data Not Collected	14	407
Total	101	22,382

Ethnicity	Applicants with Submitted Applications	Applicants with Submitted Applications
Hispanic or Latino	8	2,040
Non-Hispanic or Latino	74	18,679
Declined to Answer	5	1,258
Data Not Collected	14	405
Total	101	22,382

Gender	Applicants with Submitted Applications	Applicants with Submitted Applications
Female	53	13,508
Male	30	8,034
Non-Binary	0	77
Declined to Answer	4	355
Data Not Collected	14	408
Total	101	22,382

Income	Applicants with Submitted Applications	Applicants with Submitted Applications
Below or equal to 50% AMI	46	11,577

Greater than 50% and less than or equal 80% AMI	17	4,561
Greater than 80% and less than or equal to 100% AMI	8	2,121
Greater than 100% and less than or equal to 150% AMI	1	571
Greater than 150% AMI	0	82
Data Not Collected	29	3,470
Total	101	22,382

Applicants with Submitted Applications by County of Applicants

	Q3 2023 07/01/2023 - 09/30/2023	Cumulative 08/16/2021 – 09/30/2023
County	Applicants with Submitted Applications	Applicants with Submitted Applications
Adams	0	92
Allegheny	7	1,844
Armstrong	0	71
Beaver	1	254
Bedford	0	42
Berks	3	697
Blair	0	232
Bradford	0	85
Bucks	1	631
Butler	1	206
Cambria	1	242
Cameron	0	12
Carbon	1	159
Centre	1	120
Chester	0	386
Clarion	0	48
Clearfield	2	148
Clinton	1	67
Columbia	0	75
Crawford	0	117
Cumberland	0	207
Dauphin	3	493
Delaware	8	1,572
Elk	0	37
Erie	7	538
Fayette	1	304
Forest	0	11
Franklin	1	218

Fulton	0	20
Greene	0	34
Huntingdon	0	57
Indiana	0	101
Jefferson	0	67
Juniata	0	14
Lackawanna	3	480
Lancaster	4	527
Lawrence	0	206
Lebanon	0	128
Lehigh	0	548
Luzerne	6	640
Lycoming	1	171
McKean	0	82
Mercer	2	219
Mifflin	0	40
Monroe	4	599
Montgomery	3	970
Montour	0	10
Northampton	1	491
Northumberland	1	150
Perry	0	67
Philadelphia	24	5,140
Pike	1	194
Potter	0	11
Schuylkill	1	296
Snyder	0	48
Somerset	0	106
Sullivan	0	2
Susquehanna	0	65
Tioga	0	51
Union	0	26
Venango	0	77
Warren	0	47
Washington	3	388
Wayne	1	64
Westmoreland	3	544
Wyoming	0	42
York	3	749
Data Not Collected	1	3
Total	101	22,382

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.

***This report contains pilot data.

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

	Q3 2023 07/01/2023 - 09/30/2023	Cumulative 08/16/2021 – 09/30/2023
Race	Applicants Reviewed	Applicants Reviewed
American Indian or Alaskan Native	27	97
Asian	71	295
Black or African American	1,530	5,491
Pacific Islander	9	55
White	2,176	8,887
Other	215	811
Declined to Answer	243	1,037
Data Not Collected	31	507
Total	4,302	17,180

Ethnicity	Applicants Reviewed	Applicants Reviewed
Hispanic or Latino	388	1,537
Non-Hispanic or Latino	3,645	14,178
Declined to Answer	237	960
Data Not Collected	32	505
Total	4,302	17,180

Gender	Applicants Reviewed	Applicants Reviewed
Female	2,761	10,445
Male	1,446	5,870
Non-Binary	23	61
Declined to Answer	40	295
Data Not Collected	32	509
Total	4,302	17,180

Income	Applicants Reviewed	Applicants Reviewed
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Below or equal to 50% AMI	2,207	9,154
Greater than 50% and less than or equal 80% AMI	782	3,618
Greater than 80% and less than or equal to 100% AMI	326	1,663
Greater than 100% and less than or equal to 150% AMI	88	381
Greater than 150% AMI	3	74
Data Not Collected	896	2,290
Total	4,302	17,180

Applicants Reviewed by County of Applicants

	Q3 2023 07/01/2023 - 09/30/2023	Cumulative 08/16/2021 – 09/30/2023
County	Applicants Reviewed	Applicants Reviewed
Adams	14	73
Allegheny	391	1,397
Armstrong	7	52
Beaver	41	182
Bedford	8	30
Berks	143	519
Blair	40	167
Bradford	25	64
Bucks	129	489
Butler	43	147
Cambria	42	197
Cameron	2	8
Carbon	27	118
Centre	11	93
Chester	68	284
Clarion	9	39
Clearfield	11	109
Clinton	6	44
Columbia	9	55
Crawford	21	82
Cumberland	41	161
Dauphin	104	390
Delaware	290	1,212
Elk	9	27
Erie	96	425
Fayette	50	225
Forest	0	9
Franklin	38	170
Fulton	7	15
Greene	8	23
Huntingdon	12	44
Indiana	24	73
Jefferson	9	49
Juniata	0	13
Lackawanna	104	386
Lancaster	100	419
Lawrence	36	158

Lebanon	21	96
Lehigh	112	424
Luzerne	134	488
Lycoming	32	129
McKean	11	62
Mercer	37	160
Mifflin	6	31
Monroe	123	426
Montgomery	215	750
Montour	0	6
Northampton	94	384
Northumberland	33	119
Perry	13	44
Philadelphia	1,020	3,974
Pike	40	145
Potter	1	7
Schuylkill	60	224
Snyder	10	35
Somerset	10	78
Sullivan	0	2
Susquehanna	10	49
Tioga	9	40
Union	3	22
Venango	14	57
Warren	2	32
Washington	73	290
Wayne	12	52
Westmoreland	96	428
Wyoming	5	31
York	129	575
Data Not Collected	2	72
Total	4,302	17,180

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 have an approved draw amounts and approved draw dates during the designated timeframes.

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***This report contains pilot data.

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.

	Q3 2023 07/01/2023 - 09/30/2023	Cumulative 08/16/2021 – 09/30/2023
Race	Applicants Approved	Applicants Approved
American Indian or Alaskan Native	21	68
Asian	31	182
Black or African American	1,008	4,286
Pacific Islander	10	42
White	1,655	6,767
Other	158	625
Declined to Answer	156	758
Data Not Collected	20	162
Total	3,059	12,890

Ethnicity	Applicants Approved	Applicants Approved
Hispanic or Latino	254	1171
Non-Hispanic or Latino	2,634	10,855
Declined to Answer	150	703
Data Not Collected	21	161
Total	3,059	12,890

Gender	Applicants Approved	Applicants Approved
Female	1,999	8,144
Male	983	4,336
Non-Binary	17	39
Declined to Answer	37	207
Data Not Collected	23	164
Total	3,059	12,890

Income	Applicants Approved	Applicants Approved
Below or equal to 50% AMI	1,690	7,168

Greater than 50% and less than or equal 80% AMI	574	3,056
Greater than 80% and less than or equal to 100% AMI	229	1,373
Greater than 100% and less than or equal to 150% AMI	54	289
Greater than 150% AMI	2	17
Data Not Collected	510	987
Total	3,059	12,890

Applicants Approved by County of Applicants

	Q3 2023 07/01/2023 - 09/30/2023	Cumulative 08/16/2021 – 09/30/2023
County	Applicants Approved	Applicants Approved
Adams	10	54
Allegheny	276	1,062
Armstrong	5	38
Beaver	33	149
Bedford	3	20
Berks	92	392
Blair	34	129
Bradford	16	50
Bucks	79	339
Butler	29	104
Cambria	38	161
Cameron	2	7
Carbon	23	93
Centre	12	73
Chester	52	203
Clarion	11	30
Clearfield	13	88
Clinton	7	33
Columbia	9	37
Crawford	21	68
Cumberland	27	112
Dauphin	74	308
Delaware	234	952
Elk	5	21
Erie	81	328
Fayette	39	179
Forest	0	3
Franklin	29	130
Fulton	5	12
Greene	1	15
Huntingdon	4	28
Indiana	13	53
Jefferson	12	42
Juniata	0	11
Lackawanna	87	289
Lancaster	70	324
Lawrence	39	128

Lebanon	24	75
Lehigh	68	303
Luzerne	108	362
Lycoming	21	95
McKean	12	46
Mercer	34	121
Mifflin	4	26
Monroe	81	330
Montgomery	160	545
Montour	0	2
Northampton	67	285
Northumberland	22	86
Perry	7	26
Philadelphia	591	2,951
Pike	33	118
Potter	1	6
Schuylkill	52	159
Snyder	6	24
Somerset	11	59
Sullivan	0	2
Susquehanna	7	37
Tioga	12	34
Union	4	16
Venango	11	44
Warren	2	24
Washington	66	235
Wayne	13	40
Westmoreland	62	310
Wyoming	4	28
York	91	436
Data Not Collected	0	0
Total	3,059	12,890

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 status with a denial date or, if unavailable, a creation date during the designated timeframes.

**This report contains data from multiple data sources.

***This report contains pilot data.

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

	Q3 2023 07/01/2023 - 09/30/2023	Cumulative 08/16/2021 – 09/30/2023
Race	Applicants Denied	Applicants Denied
American Indian or Alaskan Native	3	15
Asian	7	74
Black or African American	110	525
Pacific Islander	0	6
White	180	1,019
Other	20	84
Declined to Answer	8	128
Data Not Collected	2	120
Total	330	1,971

Ethnicity	Applicants Denied	Applicants Denied
Hispanic or Latino	28	152
Non-Hispanic or Latino	289	1,577
Declined to Answer	11	123
Data Not Collected	2	119
Total	330	1,971

Gender	Applicants Denied	Applicants Denied
Female	199	1,031
Male	126	753
Non-Binary	0	11
Declined to Answer	3	56
Data Not Collected	2	120
Total	330	1,971

Income	Applicants Denied	Applicants Denied
Below or equal to 50% AMI	152	1,178
Greater than 50% and less than or equal 80% AMI	61	261

Greater than 80% and less than or equal to 100% AMI	23	139
Greater than 100% and less than or equal to 150% AMI	10	45
Greater than 150% AMI	1	56
Data Not Collected	83	292
Total	330	1,971

Applicants Denied by County of Applicants

	Q3 2023 07/01/2023 - 09/30/2023	Cumulative 08/16/2021 – 09/30/2023
County	Applicants Denied	Applicants Denied
Adams	3	8
Allegheny	33	150
Armstrong	0	8
Beaver	3	20
Bedford	1	5
Berks	10	62
Blair	4	17
Bradford	1	6
Bucks	15	65
Butler	2	14
Cambria	2	19
Cameron	0	0
Carbon	3	11
Centre	4	11
Chester	6	38
Clarion	1	6
Clearfield	2	14
Clinton	0	11
Columbia	2	9
Crawford	2	10
Cumberland	7	19
Dauphin	4	43
Delaware	13	131
Elk	1	2
Erie	6	47
Fayette	5	30
Forest	0	3
Franklin	2	15
Fulton	1	3
Greene	2	5
Huntingdon	3	7
Indiana	2	3
Jefferson	0	2
Juniata	1	2
Lackawanna	5	43
Lancaster	8	49
Lawrence	2	14

Lebanon	0	8
Lehigh	8	52
Luzerne	9	65
Lycoming	0	16
McKean	1	8
Mercer	0	16
Mifflin	0	2
Monroe	9	46
Montgomery	11	93
Montour	0	0
Northampton	6	44
Northumberland	5	16
Perry	1	9
Philadelphia	84	466
Pike	3	9
Potter	0	0
Schuylkill	6	33
Snyder	1	6
Somerset	0	10
Sullivan	0	0
Susquehanna	0	4
Tioga	0	1
Union	1	6
Venango	1	3
Warren	0	4
Washington	8	25
Wayne	1	7
Westmoreland	8	52
Wyoming	1	4
York	10	64
Data Not Collected	0	0
Total	330	1,971

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.

***This report contains pilot data.

	Q3 2023	Cumulative
	07/01/2023 - 09/30/2023	08/16/2021 – 09/30/2023
Denial Reason	Applicants Denied	Applicants Denied
< 40% Income	0	2
Absent or Unavailable to Sign	0	3
Application Not Completed Within Program Timeframe	85	97
Delinquency Unrelated to Coronavirus Pandemic	0	3
Duplication of Benefits	0	4
Exceeds CLL	8	10
Exceeds Cap	5	27
Excess Income	0	64
HELOC	0	3
Income Eligibility	44	51
Ineligible HAIQ Status	0	99
Ineligible Property Type	0	17
Lack of COVID Related Financial Hardship	17	27
Missing Documents	0	480
Missing Information	0	474
No Income	0	105
No Material Reduction	0	17
Non-Delinquency: Expenses	0	26
Non-Delinquency: Forward Payment	0	138
Non-Delinquency: MRA	0	277
Non-Delinquency: Utilities	0	48
Not First Mortgage	0	5
Not Owner-Occupied	19	60
Other	149	446
Ownership	0	100
PAHAF Pilot Not Open to Public	0	3
Servicer(s) not participating	3	5
Unverified Debt	0	2
Voluntarily Withdrawn	0	1

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.

	Q3 2023 07/01/2023 - 09/30/2023	Cumulative 08/16/2021 – 09/30/2023
Administrative Line Item	Expenses	Expenses
<i>Direct Expenses:</i>		
Third-Party Administration	-	11,618,512.11
Consulting	313,340.25	1,007,230.02
Other	615,352.16	1,703,475.75
<i>Direct Salary and Benefits:</i>		
Salary	228,554.33	1,135,854.48
Payroll Taxes	17,484.41	86,892.87
Benefits	91,421.73	454,341.80
<i>Indirect Expenses</i>		
	133,590.29	1,607,605.70
Total	1,399,743.17	17,613,912.73

Total Funds Remaining

Below is a breakdown of total revenue and expenses **cumulative for the program** through Q3 2023 (07/01/2023 - 09/30/2023) 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	6,908,967.65
Interest Income Returned to Treasury	(1,791,055.29)
Total Revenue	355,479,567.36
<i>Expenses (Non-Administrative):</i>	
Pilot Disbursements	3,419,318.06
Disbursements for Full Program	150,769,181.84
Counseling	359,606.22
Legal Services	2,827,092.50

Total Non-Administrative Expenses	157,375,198.62
Total Administrative Expenses	17,613,912.73
Total Expenses (Non-Administrative and Administrative)	174,989,111.35
Total Funds Remaining	180,490,456.01