



PENNSYLVANIA

HOMEOWNER ASSISTANCE FUND

Quarterly Pennsylvania State Legislature Report on PAHAF
Q4 2023

*Submitted by Pennsylvania Housing Finance Agency (PHFA)
2/28/2024*



Table of Contents

| | |
|---|----|
| Funds Disbursed by Monetary Amount & Number of Applicants | 3 |
| Funds Disbursed by Race, Ethnicity, Gender, and Income of Applicants | 3 |
| Funds Disbursed by County of Applicants | 4 |
| Number of Applicants with Submitted Applications | 7 |
| Applicants with Submitted Applications by Race, Ethnicity, Gender, and Income of Applicants | 7 |
| Applicants with Submitted Applications by County of Applicants..... | 8 |
| Number of Applicants Reviewed | 10 |
| Applicants Reviewed by Race, Ethnicity, Gender, and Income of Applicants | 10 |
| Applicants Reviewed by County of Applicants..... | 12 |
| Number of Applicants Approved | 14 |
| Applicants Approved by Race, Ethnicity, Gender, and Income of Applicants | 14 |
| Applicants Approved by County of Applicants | 16 |
| Number of Applicants Denied..... | 18 |
| Applicants Denied by Race, Ethnicity, Gender, and Income of Applicants..... | 18 |
| Applicants Denied by County of Applicants..... | 20 |
| Number of Applicants Denied by Denial Reason | 22 |
| Administrative Expenses | 23 |
| Total Funds Remaining..... | 23 |

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

| Race | Q4 2023 10/01/2023 - 12/31/2023 | | Cumulative 08/16/2021 – 12/31/2023 | |
|-----------------------------------|------------------------------------|--------------|---------------------------------------|---------------|
| | Funds Disbursed | Applicants | Funds Disbursed | Applicants |
| American Indian or Alaskan Native | \$137,450.24 | 15 | \$986,189.21 | 73 |
| Asian | \$485,690.33 | 49 | \$2,981,401.71 | 207 |
| Black or African American | \$12,742,162.37 | 1,403 | \$64,350,358.68 | 4,942 |
| Pacific Islander | \$114,521.25 | 11 | \$509,656.22 | 46 |
| White | \$16,051,791.85 | 1,812 | \$96,095,865.80 | 7,631 |
| Other | \$1,645,084.00 | 202 | \$9,445,807.21 | 708 |
| Declined to Answer | \$2,309,634.96 | 245 | \$11,120,390.55 | 869 |
| Data Not Collected | \$240,103.09 | 23 | \$2,098,110.55 | 172 |
| Total | \$33,726,438.09 | 3,760 | \$187,587,779.93 | 14,648 |

| Ethnicity | Funds Disbursed | Applicants | Funds Disbursed | Applicants |
|------------------------|------------------------|--------------|-------------------------|---------------|
| Hispanic or Latino | \$3,119,472.20 | 381 | \$16,322,019.14 | 1,346 |
| Non-Hispanic or Latino | \$28,050,755.06 | 3,149 | \$158,561,656.48 | 12,337 |
| Declined to Answer | \$2,274,086.37 | 206 | \$10,530,025.14 | 793 |
| Data Not Collected | \$282,124.46 | 24 | \$2,174,079.17 | 172 |
| Total | \$33,726,438.09 | 3,760 | \$187,587,779.93 | 14,648 |

| Gender | Funds Disbursed | Applicants | Funds Disbursed | Applicants |
|--------------------|------------------------|--------------|-------------------------|---------------|
| Female | \$20,124,015.20 | 2,456 | \$112,964,618.59 | 9,251 |
| Male | \$12,789,772.38 | 1,216 | \$69,114,217.75 | 4,958 |
| Non-Binary | \$61,156.94 | 12 | \$487,471.35 | 44 |
| Declined to Answer | \$465,243.09 | 51 | \$2,777,898.52 | 220 |
| Data Not Collected | \$286,250.48 | 25 | \$2,243,573.72 | 175 |
| Total | \$33,726,438.09 | 3,760 | \$187,587,779.93 | 14,648 |

| Income | Funds Disbursed | Applicants | Funds Disbursed | Applicants |
|---|-----------------|------------|-----------------|------------|
| Below or equal to 50% AMI | \$16,285,105.67 | 2,066 | \$99,982,522.54 | 8,001 |
| Greater than 50% and less than or equal 80% AMI | \$6,265,168.88 | 686 | \$41,857,030.71 | 3,346 |

| | | | | |
|--|------------------------|--------------|-------------------------|---------------|
| Greater than 80% and less than or equal to 100% AMI | \$2,450,069.89 | 243 | \$18,959,533.91 | 1,490 |
| Greater than 100% and less than or equal to 150% AMI | \$841,010.24 | 66 | \$5,064,192.62 | 325 |
| Greater than 150% AMI | \$9,221.26 | 4 | \$250,551.55 | 19 |
| Data Not Collected | \$7,875,862.15 | 695 | \$21,473,948.60 | 1,467 |
| Total | \$33,726,438.09 | 3,760 | \$187,587,779.93 | 14,648 |

Funds Disbursed by County of Applicants

| | Q4 2023 10/01/2023 - 12/31/2023 | Cumulative 08/16/2021 – 12/31/2023 |
|---------------|--|---|
| County | Funds Disbursed | Applicants |
| Adams | \$166,045.23 | 20 |
| Allegheny | \$2,615,038.05 | 323 |
| Armstrong | \$5,049.72 | 2 |
| Beaver | \$125,687.95 | 22 |
| Bedford | \$43,154.18 | 5 |
| Berks | \$1,093,833.25 | 129 |
| Blair | \$109,209.88 | 32 |
| Bradford | \$168,234.56 | 17 |
| Bucks | \$1,289,432.20 | 94 |
| Butler | \$285,547.84 | 29 |
| Cambria | \$172,790.03 | 36 |
| Cameron | \$3,170.71 | 2 |
| Carbon | \$238,629.81 | 33 |
| Centre | \$173,472.00 | 15 |
| Chester | \$904,377.98 | 62 |
| Clarion | \$9,311.03 | 4 |
| Clearfield | \$96,406.58 | 18 |
| Clinton | \$146,111.76 | 11 |
| Columbia | \$160,738.40 | 13 |
| Crawford | \$50,156.27 | 13 |
| Cumberland | \$372,803.28 | 36 |
| Dauphin | \$713,476.27 | 106 |
| Delaware | \$2,627,782.33 | 282 |
| Elk | \$15,722.24 | 5 |
| Erie | \$330,808.84 | 70 |
| Fayette | \$166,018.67 | 39 |
| Forest | \$0 | 0 |
| Franklin | \$313,056.79 | 34 |
| Fulton | \$3,733.60 | 4 |

| | | |
|--------------------|----------------|-----|
| Greene | \$38,199.04 | 5 |
| Huntingdon | \$81,558.11 | 6 |
| Indiana | \$48,197.76 | 13 |
| Jefferson | \$26,223.02 | 9 |
| Juniata | \$0 | 0 |
| Lackawanna | \$624,128.68 | 78 |
| Lancaster | \$742,714.50 | 90 |
| Lawrence | \$215,225.96 | 22 |
| Lebanon | \$176,013.41 | 23 |
| Lehigh | \$794,144.07 | 93 |
| Luzerne | \$890,552.61 | 117 |
| Lycoming | \$128,978.69 | 22 |
| McKean | \$67,241.50 | 10 |
| Mercer | \$176,925.43 | 30 |
| Mifflin | \$6,058.91 | 2 |
| Monroe | \$1,600,237.94 | 132 |
| Montgomery | \$1,800,140.82 | 166 |
| Montour | \$0 | 0 |
| Northampton | \$834,801.22 | 96 |
| Northumberland | \$126,403.79 | 18 |
| Perry | \$116,996.21 | 13 |
| Philadelphia | \$9,562,184.85 | 947 |
| Pike | \$333,077.91 | 35 |
| Potter | \$17,896.17 | 2 |
| Schuylkill | \$230,889.25 | 38 |
| Snyder | \$107,251.84 | 6 |
| Somerset | \$67,765.11 | 9 |
| Sullivan | \$0 | 0 |
| Susquehanna | \$45,928.51 | 7 |
| Tioga | \$43,792.23 | 4 |
| Union | \$10,188.69 | 4 |
| Venango | \$131,505.56 | 16 |
| Warren | \$53,403.10 | 6 |
| Washington | \$600,275.77 | 68 |
| Wayne | \$20,105.22 | 6 |
| Westmoreland | \$465,285.82 | 73 |
| Wyoming | \$44,539.83 | 8 |
| York | \$1,087,664.31 | 129 |
| Data Not Collected | \$10,142.80 | 1 |

| | | |
|--------------|-----------------|-------|
| Total | \$33,726,438.09 | 3,760 |
|--------------|-----------------|-------|

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

| | Q4 2023 10/01/2023 - 12/31/2023 | Cumulative 08/16/2021 – 12/31/2023 |
|-----------------------------------|--|--|
| Race | Applicants with Submitted Applications | Applicants with Submitted Applications |
| American Indian or Alaskan Native | 0 | 121 |
| Asian | 1 | 429 |
| Black or African American | 13 | 7,074 |
| Pacific Islander | 0 | 76 |
| White | 17 | 11,868 |
| Other | 3 | 1,076 |
| Declined to Answer | 0 | 1,338 |
| Data Not Collected | 4 | 411 |
| Total | 38 | 22,393 |

| Ethnicity | Applicants with Submitted Applications | Applicants with Submitted Applications |
|------------------------|--|--|
| Hispanic or Latino | 6 | 2,042 |
| Non-Hispanic or Latino | 27 | 18,684 |
| Declined to Answer | 1 | 1,258 |
| Data Not Collected | 4 | 409 |
| Total | 38 | 22,393 |

| Gender | Applicants with Submitted Applications | Applicants with Submitted Applications |
|--------------------|--|--|
| Female | 27 | 13,513 |
| Male | 8 | 8,037 |
| Non-Binary | 0 | 77 |
| Declined to Answer | 0 | 355 |
| Data Not Collected | 3 | 411 |
| Total | 38 | 22,393 |

| Income | Applicants with Submitted Applications | Applicants with Submitted Applications |
|---------------------------|--|--|
| Below or equal to 50% AMI | 24 | 11,581 |

| | | |
|--|-----------|---------------|
| Greater than 50% and less than or equal 80% AMI | 3 | 4,563 |
| Greater than 80% and less than or equal to 100% AMI | 2 | 2,121 |
| Greater than 100% and less than or equal to 150% AMI | 1 | 570 |
| Greater than 150% AMI | 0 | 82 |
| Data Not Collected | 8 | 3,476 |
| Total | 38 | 22,393 |

Applicants with Submitted Applications by County of Applicants

| | Q4 2023 10/01/2023 - 12/31/2023 | Cumulative 08/16/2021 – 12/31/2023 |
|---------------|---|---|
| County | Applicants with Submitted Applications | Applicants with Submitted Applications |
| Adams | 0 | 92 |
| Allegheny | 3 | 1,843 |
| Armstrong | 0 | 71 |
| Beaver | 0 | 254 |
| Bedford | 0 | 42 |
| Berks | 1 | 698 |
| Blair | 0 | 232 |
| Bradford | 1 | 85 |
| Bucks | 0 | 630 |
| Butler | 0 | 206 |
| Cambria | 0 | 242 |
| Cameron | 0 | 12 |
| Carbon | 1 | 159 |
| Centre | 0 | 120 |
| Chester | 2 | 387 |
| Clarion | 0 | 48 |
| Clearfield | 1 | 147 |
| Clinton | 1 | 67 |
| Columbia | 0 | 75 |
| Crawford | 0 | 117 |
| Cumberland | 1 | 208 |
| Dauphin | 2 | 495 |
| Delaware | 1 | 1,572 |
| Elk | 0 | 37 |
| Erie | 0 | 538 |
| Fayette | 1 | 304 |
| Forest | 0 | 11 |
| Franklin | 1 | 219 |

| | | |
|--------------------|-----------|---------------|
| Fulton | 0 | 20 |
| Greene | 0 | 34 |
| Huntingdon | 0 | 57 |
| Indiana | 0 | 101 |
| Jefferson | 0 | 67 |
| Juniata | 0 | 14 |
| Lackawanna | 0 | 480 |
| Lancaster | 1 | 528 |
| Lawrence | 0 | 206 |
| Lebanon | 0 | 128 |
| Lehigh | 0 | 548 |
| Luzerne | 0 | 640 |
| Lycoming | 0 | 171 |
| McKean | 0 | 82 |
| Mercer | 0 | 219 |
| Mifflin | 0 | 40 |
| Monroe | 0 | 596 |
| Montgomery | 2 | 970 |
| Montour | 0 | 10 |
| Northampton | 0 | 491 |
| Northumberland | 0 | 150 |
| Perry | 0 | 67 |
| Philadelphia | 14 | 5,148 |
| Pike | 1 | 194 |
| Potter | 0 | 11 |
| Schuylkill | 0 | 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 | 0 | 388 |
| Wayne | 0 | 64 |
| Westmoreland | 1 | 545 |
| Wyoming | 0 | 42 |
| York | 3 | 750 |
| Data Not Collected | 0 | 3 |
| Total | 38 | 22,393 |

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

| | Q4 2023 10/01/2023 - 12/31/2023 | Cumulative 08/16/2021 – 12/31/2023 |
|-----------------------------------|------------------------------------|---------------------------------------|
| Race | Applicants Reviewed | Applicants Reviewed |
| American Indian or Alaskan Native | 13 | 105 |
| Asian | 72 | 334 |
| Black or African American | 1,401 | 6,127 |
| Pacific Islander | 17 | 60 |
| White | 1,775 | 9,780 |
| Other | 203 | 912 |
| Declined to Answer | 225 | 1,134 |
| Data Not Collected | 52 | 526 |
| Total | 3,758 | 18,978 |

| Ethnicity | Applicants Reviewed | Applicants Reviewed |
|------------------------|---------------------|---------------------|
| Hispanic or Latino | 385 | 1,727 |
| Non-Hispanic or Latino | 3,134 | 15,687 |
| Declined to Answer | 187 | 1,040 |
| Data Not Collected | 52 | 524 |
| Total | 3,758 | 18,978 |

| Gender | Applicants Reviewed | Applicants Reviewed |
|--------------------|---------------------|---------------------|
| Female | 2,365 | 11,523 |
| Male | 1,275 | 6,550 |
| Non-Binary | 4 | 63 |
| Declined to Answer | 58 | 313 |
| Data Not Collected | 56 | 529 |
| Total | 3,758 | 18,978 |

| Income | Applicants Reviewed | Applicants Reviewed |
|--------|---------------------|---------------------|
|--------|---------------------|---------------------|

| | | |
|--|--------------|---------------|
| Below or equal to 50% AMI | 1,999 | 9,987 |
| Greater than 50% and less than or equal 80% AMI | 757 | 3,903 |
| Greater than 80% and less than or equal to 100% AMI | 309 | 1,779 |
| Greater than 100% and less than or equal to 150% AMI | 87 | 425 |
| Greater than 150% AMI | 7 | 76 |
| Data Not Collected | 599 | 2,808 |
| Total | 3,758 | 18,978 |

Applicants Reviewed by County of Applicants

| | Q4 2023 10/01/2023 - 12/31/2023 | Cumulative 08/16/2021 – 12/31/2023 |
|---------------|--|---|
| County | Applicants Reviewed | Applicants Reviewed |
| Adams | 12 | 78 |
| Allegheny | 329 | 1,556 |
| Armstrong | 9 | 61 |
| Beaver | 42 | 203 |
| Bedford | 3 | 32 |
| Berks | 110 | 577 |
| Blair | 40 | 195 |
| Bradford | 20 | 74 |
| Bucks | 110 | 547 |
| Butler | 24 | 158 |
| Cambria | 40 | 214 |
| Cameron | 4 | 10 |
| Carbon | 31 | 134 |
| Centre | 15 | 98 |
| Chester | 64 | 317 |
| Clarion | 5 | 42 |
| Clearfield | 28 | 121 |
| Clinton | 14 | 50 |
| Columbia | 14 | 63 |
| Crawford | 15 | 89 |
| Cumberland | 23 | 170 |
| Dauphin | 74 | 420 |
| Delaware | 318 | 1,354 |
| Elk | 7 | 31 |
| Erie | 65 | 451 |
| Fayette | 33 | 239 |
| Forest | - | 9 |
| Franklin | 30 | 180 |
| Fulton | 2 | 17 |
| Greene | 6 | 26 |
| Huntingdon | 4 | 44 |
| Indiana | 12 | 80 |
| Jefferson | 8 | 52 |
| Juniata | - | 13 |
| Lackawanna | 72 | 420 |
| Lancaster | 92 | 452 |
| Lawrence | 24 | 172 |

| | | |
|--------------------|--------------|---------------|
| Lebanon | 18 | 103 |
| Lehigh | 78 | 458 |
| Luzerne | 95 | 532 |
| Lycoming | 22 | 137 |
| McKean | 9 | 70 |
| Mercer | 32 | 177 |
| Mifflin | 4 | 33 |
| Monroe | 108 | 491 |
| Montgomery | 162 | 823 |
| Montour | 1 | 6 |
| Northampton | 89 | 417 |
| Northumberland | 30 | 133 |
| Perry | 7 | 48 |
| Philadelphia | 1,029 | 4,470 |
| Pike | 34 | 163 |
| Potter | 2 | 9 |
| Schuylkill | 26 | 244 |
| Snyder | 8 | 39 |
| Somerset | 9 | 81 |
| Sullivan | 1 | 2 |
| Susquehanna | 6 | 52 |
| Tioga | 6 | 44 |
| Union | 2 | 23 |
| Venango | 8 | 62 |
| Warren | 8 | 37 |
| Washington | 54 | 318 |
| Wayne | 7 | 54 |
| Westmoreland | 84 | 463 |
| Wyoming | 8 | 35 |
| York | 112 | 633 |
| Data Not Collected | - | 72 |
| Total | 3,758 | 18,978 |

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 date during the designated timeframes.

**This report contains data from multiple data sources.

***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.

| | Q4 2023 10/01/2023 - 12/31/2023 | Cumulative 08/16/2021 – 12/31/2023 |
|-----------------------------------|------------------------------------|---------------------------------------|
| Race | Applicants Approved | Applicants Approved |
| American Indian or Alaskan Native | 15 | 73 |
| Asian | 50 | 207 |
| Black or African American | 1,434 | 4,954 |
| Pacific Islander | 12 | 46 |
| White | 1,843 | 7,643 |
| Other | 205 | 709 |
| Declined to Answer | 249 | 870 |
| Data Not Collected | 23 | 173 |
| Total | 3,831 | 14,675 |

| Ethnicity | Applicants Approved | Applicants Approved |
|------------------------|---------------------|---------------------|
| Hispanic or Latino | 387 | 1,349 |
| Non-Hispanic or Latino | 3,209 | 12,359 |
| Declined to Answer | 211 | 794 |
| Data Not Collected | 24 | 173 |
| Total | 3,831 | 14,675 |

| Gender | Applicants Approved | Applicants Approved |
|--------------------|---------------------|---------------------|
| Female | 2,508 | 9,270 |
| Male | 1,232 | 4,965 |
| Non-Binary | 12 | 44 |
| Declined to Answer | 54 | 220 |
| Data Not Collected | 25 | 176 |
| Total | 3,831 | 14,675 |

| Income | Applicants Approved | Applicants Approved |
|---------------------------|---------------------|---------------------|
| Below or equal to 50% AMI | 2,114 | 8,014 |

| | | |
|--|--------------|---------------|
| Greater than 50% and less than or equal 80% AMI | 698 | 3,350 |
| Greater than 80% and less than or equal to 100% AMI | 245 | 1,490 |
| Greater than 100% and less than or equal to 150% AMI | 67 | 325 |
| Greater than 150% AMI | 5 | 20 |
| Data Not Collected | 702 | 1,476 |
| Total | 3,831 | 14,675 |

Applicants Approved by County of Applicants

| | Q4 2023 10/01/2023 - 12/31/2023 | Cumulative 08/16/2021 – 12/31/2023 |
|---------------|--|---|
| County | Applicants Approved | Applicants Approved |
| Adams | 20 | 68 |
| Allegheny | 331 | 1,220 |
| Armstrong | 2 | 39 |
| Beaver | 23 | 160 |
| Bedford | 5 | 23 |
| Berks | 132 | 454 |
| Blair | 33 | 150 |
| Bradford | 17 | 58 |
| Bucks | 96 | 384 |
| Butler | 29 | 121 |
| Cambria | 36 | 175 |
| Cameron | 2 | 9 |
| Carbon | 32 | 107 |
| Centre | 15 | 77 |
| Chester | 63 | 230 |
| Clarion | 4 | 31 |
| Clearfield | 18 | 96 |
| Clinton | 11 | 40 |
| Columbia | 13 | 47 |
| Crawford | 13 | 74 |
| Cumberland | 36 | 127 |
| Dauphin | 106 | 346 |
| Delaware | 288 | 1,065 |
| Elk | 6 | 23 |
| Erie | 70 | 359 |
| Fayette | 43 | 197 |
| Forest | - | 3 |
| Franklin | 34 | 146 |
| Fulton | 4 | 13 |
| Greene | 5 | 17 |
| Huntingdon | 6 | 32 |
| Indiana | 13 | 61 |
| Jefferson | 9 | 45 |
| Juniata | - | 11 |
| Lackawanna | 84 | 330 |
| Lancaster | 93 | 357 |
| Lawrence | 24 | 139 |

| | | |
|--------------------|--------------|---------------|
| Lebanon | 25 | 82 |
| Lehigh | 93 | 342 |
| Luzerne | 118 | 419 |
| Lycoming | 22 | 104 |
| McKean | 10 | 51 |
| Mercer | 30 | 139 |
| Mifflin | 2 | 27 |
| Monroe | 133 | 391 |
| Montgomery | 172 | 622 |
| Montour | - | 2 |
| Northampton | 97 | 325 |
| Northumberland | 18 | 94 |
| Perry | 13 | 36 |
| Philadelphia | 965 | 3,447 |
| Pike | 35 | 131 |
| Potter | 2 | 7 |
| Schuylkill | 40 | 176 |
| Snyder | 6 | 27 |
| Somerset | 9 | 62 |
| Sullivan | - | 2 |
| Susquehanna | 7 | 41 |
| Tioga | 4 | 37 |
| Union | 4 | 18 |
| Venango | 16 | 52 |
| Warren | 6 | 27 |
| Washington | 68 | 271 |
| Wayne | 6 | 41 |
| Westmoreland | 74 | 346 |
| Wyoming | 8 | 31 |
| York | 131 | 490 |
| Data Not Collected | 1 | 1 |
| Total | 3,831 | 14,675 |

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

| | Q4 2023 10/01/2023 - 12/31/2023 | Cumulative 08/16/2021 – 12/31/2023 |
|-----------------------------------|------------------------------------|---------------------------------------|
| Race | Applicants Denied | Applicants Denied |
| American Indian or Alaskan Native | 3 | 17 |
| Asian | 15 | 88 |
| Black or African American | 216 | 722 |
| Pacific Islander | 2 | 8 |
| White | 314 | 1,304 |
| Other | 32 | 112 |
| Declined to Answer | 33 | 158 |
| Data Not Collected | 2 | 122 |
| Total | 617 | 2,531 |

| Ethnicity | Applicants Denied | Applicants Denied |
|------------------------|-------------------|-------------------|
| Hispanic or Latino | 57 | 201 |
| Non-Hispanic or Latino | 524 | 2,054 |
| Declined to Answer | 34 | 155 |
| Data Not Collected | 2 | 121 |
| Total | 617 | 2,531 |

| Gender | Applicants Denied | Applicants Denied |
|--------------------|-------------------|-------------------|
| Female | 365 | 1,367 |
| Male | 241 | 967 |
| Non-Binary | 1 | 12 |
| Declined to Answer | 6 | 61 |
| Data Not Collected | 4 | 124 |
| Total | 617 | 2,531 |

| Income | Applicants Denied | Applicants Denied |
|---|-------------------|-------------------|
| Below or equal to 50% AMI | 313 | 1,461 |
| Greater than 50% and less than or equal 80% AMI | 102 | 356 |

| | | |
|--|------------|--------------|
| Greater than 80% and less than or equal to 100% AMI | 48 | 182 |
| Greater than 100% and less than or equal to 150% AMI | 16 | 60 |
| Greater than 150% AMI | 2 | 58 |
| Data Not Collected | 136 | 414 |
| Total | 617 | 2,531 |

Applicants Denied by County of Applicants

| | Q4 2023 10/01/2023 - 12/31/2023 | Cumulative 08/16/2021 – 12/31/2023 |
|---------------|--|---|
| County | Applicants Denied | Applicants Denied |
| Adams | 0 | 8 |
| Allegheny | 50 | 195 |
| Armstrong | 1 | 9 |
| Beaver | 7 | 27 |
| Bedford | 0 | 5 |
| Berks | 14 | 76 |
| Blair | 4 | 21 |
| Bradford | 1 | 6 |
| Bucks | 23 | 84 |
| Butler | 5 | 19 |
| Cambria | 5 | 23 |
| Cameron | 1 | 1 |
| Carbon | 4 | 15 |
| Centre | 6 | 17 |
| Chester | 14 | 48 |
| Clarion | 2 | 8 |
| Clearfield | 3 | 17 |
| Clinton | 0 | 11 |
| Columbia | 3 | 12 |
| Crawford | 2 | 12 |
| Cumberland | 3 | 21 |
| Dauphin | 12 | 54 |
| Delaware | 52 | 180 |
| Elk | 2 | 4 |
| Erie | 13 | 58 |
| Fayette | 4 | 34 |
| Forest | 0 | 3 |
| Franklin | 5 | 20 |
| Fulton | 0 | 3 |
| Greene | 2 | 6 |
| Huntingdon | 0 | 7 |
| Indiana | 4 | 7 |
| Jefferson | 0 | 2 |
| Juniata | 1 | 2 |
| Lackawanna | 15 | 58 |
| Lancaster | 18 | 64 |
| Lawrence | 8 | 22 |

| | | |
|--------------------|------------|--------------|
| Lebanon | 4 | 12 |
| Lehigh | 16 | 67 |
| Luzerne | 17 | 81 |
| Lycoming | 4 | 20 |
| McKean | 3 | 11 |
| Mercer | 6 | 22 |
| Mifflin | 1 | 3 |
| Monroe | 13 | 58 |
| Montgomery | 34 | 124 |
| Montour | 1 | 1 |
| Northampton | 10 | 54 |
| Northumberland | 5 | 20 |
| Perry | 1 | 10 |
| Philadelphia | 156 | 605 |
| Pike | 7 | 16 |
| Potter | 1 | 1 |
| Schuylkill | 7 | 40 |
| Snyder | 0 | 6 |
| Somerset | 2 | 12 |
| Sullivan | 0 | - |
| Susquehanna | 1 | 5 |
| Tioga | 3 | 4 |
| Union | 0 | 6 |
| Venango | 1 | 4 |
| Warren | 0 | 4 |
| Washington | 9 | 31 |
| Wayne | 1 | 8 |
| Westmoreland | 14 | 66 |
| Wyoming | 0 | 4 |
| York | 16 | 77 |
| Data Not Collected | 0 | - |
| Total | 617 | 2,531 |

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.

| | Q4 2023 10/01/2023 - 12/31/2023 | Cumulative 08/16/2021 – 12/31/2023 |
|--|--|---|
| Denial Reason | Applicants Denied | Applicants Denied |
| < 40% Income | 0 | 2 |
| Absent or Unavailable to Sign | 0 | 3 |
| Application Not Completed Within Program Timeframe | 250 | 336 |
| Delinquency Unrelated to Coronavirus Pandemic | 0 | 3 |
| Duplication of Benefits | 0 | 4 |
| Exceeds CLL | 0 | 1 |
| Exceeds Cap | 9 | 35 |
| Excess Income | 0 | 64 |
| HELOC | 0 | 3 |
| Income Eligibility | 26 | 68 |
| Ineligible HAIQ Status | 0 | 99 |
| Ineligible Property Type | 0 | 17 |
| Lack of COVID Related Financial Hardship | 50 | 75 |
| 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 | 11 | 68 |
| Other | 263 | 689 |
| Ownership | 0 | 100 |
| PAHAF Pilot Not Open to Public | 0 | 3 |
| Principle Balance Exceeded Conforming Loan Limit | 4 | 12 |
| Servicer(s) not participating | 4 | 9 |

| | | |
|-----------------------|---|---|
| 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.

| | Q4 2023 10/01/2023 - 12/31/2023 | Cumulative 08/16/2021 – 12/31/2023 |
|------------------------------------|------------------------------------|---------------------------------------|
| Administrative Line Item | Expenses | Expenses |
| <i>Direct Expenses:</i> | 2,120,335.11 | 16,519,302.99 |
| Third-Party Administration | - | 11,618,512.11 |
| Consulting | 1,310,035.70 | 2,387,015.72 |
| Other | 810,299.41 | 2,513,775.16 |
| | | |
| <i>Direct Salary and Benefits:</i> | 287,040.20 | 1,964,129.35 |
| Salary | 194,405.82 | 1,330,260.30 |
| Payroll Taxes | 14,872.05 | 101,764.92 |
| Benefits | 77,762.33 | 532,104.13 |
| | | |
| <i>Indirect Expenses</i> | 240,737.53 | 535,312.22 |
| | | |
| Total | 2,648,112.84 | 19,018,744.57 |

Total Funds Remaining

Below is a breakdown of direct and Indirect expenses. *

- These amounts may differ from above as they are derived from different data sets.

Q4 2023 (10/01/2023 - 12/31/2023) 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 | 8,451,869.77 |
| Interest Income Returned to Treasury | (1,791,055.29) |
| Total Revenue | 357,022,469.48 |
| | |

| | |
|---|-----------------------|
| <i>Expenses (Non-Administrative):</i> | |
| Pilot Disbursements | 3,419,318.06 |
| Disbursements for Full Program | 183,943,831.15 |
| Counseling | 376,606.22 |
| Legal Services | 3,830,272.50 |
| Total Non-Administrative Expenses | 191,570,027.93 |
| | |
| Total Administrative Expenses | 19,018,744.56 |
| | |
| Total Expenses (Non-Administrative and Administrative) | 210,588,772.49 |
| | |
| Total Funds Remaining | 146,433,696.99 |