

PENNSYLVANIA

HOMEOWNER ASSISTANCE FUND

Quarterly Pennsylvania State Legislature Report on PAHAF Q1 2025

Submitted by Pennsylvania Housing Finance Agency (PHFA) 05/02/2025



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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.

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

	Q1 202 01/01/2025 – 0		Cumulativ 08/16/2021 – 03/	
Race	Funds Disbursed	Applicants	Funds Disbursed	Applicants
American Indian or Alaskan				
Native	\$77,035.03	6	\$1,528,236.50	102
Asian	\$234,034.29	25	\$4,926,773.63	291
Black or African American	\$5,824,779.46	422	\$104,529,197.89	7100
Pacific Islander	\$70,242.56	7	\$837,843.93	71
White	\$4,622,990.75	417	\$135,981,807.59	9937
Other	\$454,209.23	50	\$13,769,613.92	952
Declined to Answer	\$381,377.20	44	\$16,331,319.56	1166
Data Not Collected	\$822,667.67	79	\$8,094,093.80	562
Total	\$12,487,336.19	1050	\$285,998,886.82	20181

Ethnicity	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Hispanic or Latino	\$926,984.04	106	\$24,393,838.08	1887
Non-Hispanic or Latino	\$9,991,971.79	817	\$236,735,845.38	16619
Declined to Answer	\$745,712.69	48	\$16,680,901.98	1112
Data Not Collected	\$822,667.67	79	\$8,188,301.38	563
Total	\$12,487,336.19	1050	\$285,998,886.82	20181

Gender	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Female	\$6,562,766.22	595	\$167,252,784.42	12482
Male	\$4,911,568.75	362	\$105,632,268.85	6788
Non-Binary	\$53,583.58	2	\$784,007.59	58
Declined to Answer	\$135,604.60	12	\$4,061,607.61	286
Data Not Collected	\$823,813.04	79	\$8,268,218.35	567
Total	\$12,487,336.19	1050	\$285,998,886.82	20181

^{*}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.

Income	Funds Disbursed	Applicants	Funds Disbursed	Applicants
Below or equal to 50% AMI	\$7,205,499.72	640	\$170,991,156.09	12094
Greater than 50% and less than or equal 80% AMI	\$2,847,379.51	247	\$70,173,887.59	5025
Greater than 80% and less than or equal to 100% AMI	\$1,836,544.72	123	\$31,615,037.79	2220
Greater than 100% and less than or equal to 150% AMI	\$597,912.24	40	\$10,784,637.92	616
Greater than 150% AMI	\$-	0	\$35,186.36	3
Data Not Collected	\$-	0	\$2,398,981.07	223
Total	\$12,487,336.19	1050	\$285,998,886.82	20181

Funds Disbursed by County of Applicants

	Q1 2025 01/01/2025 – 03/31/2025	Cumulative 08/16/2021 – 03/31/2025
County	Funds Disbursed	Funds Disbursed
Adams	\$45,501.02	\$1,286,932.44
Allegheny	\$705,570.17	\$20,913,766.90
Armstrong	\$-	\$444,139.75
Beaver	\$147,816.36	\$2,444,551.81
Bedford	\$-	\$341,207.95
Berks	\$300,256.65	\$8,493,650.85
Blair	\$90,914.23	\$1,593,744.13
Bradford	\$23,151.56	\$1,029,564.16
Bucks	\$231,653.09	\$10,605,880.40
Butler	\$70,117.08	\$2,112,992.90
Cambria	\$15,799.88	\$1,756,575.02
Cameron	\$-	\$83,882.35
Carbon	\$34,084.05	\$1,766,764.46
Centre	\$2,679.98	\$1,313,103.25
Chester	\$360,210.69	\$7,334,409.77
Clarion	\$517.90	\$226,648.17
Clearfield	\$13,364.41	\$943,991.54
Clinton	\$55,455.36	\$562,907.10
Columbia	\$8,752.50	\$884,265.30
Crawford	\$8,428.05	\$755,607.51
Cumberland	\$126,852.49	\$2,493,177.49
Dauphin	\$181,704.16	\$5,451,307.58
Delaware	\$1,091,758.77	\$22,441,313.03
Elk	\$-	\$202,075.56

Fayette	\$46,609.01	\$4,027,234.11
Favette		
Tayette	\$26,024.55	\$2,183,185.08
Forest	\$1,590.15	\$42,286.65
Franklin	\$103,194.22	\$2,583,961.40
Fulton	\$3,296.70	\$141,026.25
Greene	\$1,519.62	\$259,201.53
Huntingdon	\$-	\$351,462.93
Indiana	\$27,571.68	\$588,783.53
Jefferson	\$-	\$381,649.27
Juniata	\$-	\$115,398.64
Lackawanna	\$330,070.65	\$6,400,241.86
Lancaster	\$207,245.80	\$7,516,534.79
Lawrence	\$42,361.84	\$2,241,954.18
Lebanon	\$38,312.19	\$1,486,935.02
Lehigh	\$402,362.57	\$6,921,316.07
Luzerne	\$188,710.54	\$6,300,873.99
Lycoming	\$20,013.27	\$1,874,931.46
McKean	\$6,112.44	\$440,679.99
Mercer	\$31,664.06	\$1,569,111.84
Mifflin	\$14,386.43	\$217,323.76
Monroe	\$530,772.46	\$10,074,681.80
Montgomery	\$957,084.35	\$17,851,962.63
Montour	\$-	\$18,101.57
Northampton	\$266,719.47	\$6,635,039.43
Northumberland	\$66,745.68	\$1,190,962.76
Perry	\$50,000.00	\$715,091.87
Philadelphia	\$4,441,337.30	\$79,776,896.52
Pike	\$128,407.32	\$2,889,015.70
Potter	\$-	\$122,901.53
Schuylkill	\$54,321.42	\$2,309,420.64
Snyder	\$-	\$386,998.24
Somerset	\$43,375.53	\$804,543.45
Sullivan	\$-	\$83,085.62
Susquehanna	\$45,254.80	\$533,645.84
Tioga	\$19,578.69	\$546,179.15
Union	\$3,096.39	\$214,055.16
Venango	\$14,939.40	\$605,514.83
Warren	\$1,397.43	\$387,937.09

Wayne	\$58,637.45	\$879,686.17
Westmoreland	\$239,849.66	\$4,952,195.10
Wyoming	\$54,776.76	\$464,105.51
York	\$341,603.68	\$9,592,476.00
Data Not Collected	\$5,899.16	\$69,716.15
Total	\$12,487,336.19	\$285,998,886.82

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 by Race, Ethnicity, Gender, and Income of Applicants

	Q1 2025 01/01/2025 - 03/31/2025 Applicants with Submitted	Cumulative 08/16/2021 – 03/31/2025 Applicants with Submitted
Race	Applications	Applications
American Indian or Alaskan Native	7	171
Asian	27	598
Black or African American	442	10439
Pacific Islander	13	133
White	472	16044
Other	73	1546
Declined to Answer	73	1889
Data Not Collected	51	1116
Total	1158	31936

Ethnicity	Applicants with Submitted Applications	Applicants with Submitted Applications
Hispanic or Latino	151	3163
Non-Hispanic or Latino	868	25798
Declined to Answer	87	1857
Data Not Collected	52	1118
Total	1158	31936

Gender	Applicants with Submitted Applications	Applicants with Submitted Applications
Female	690	18916
Male	395	11344
Non-Binary	7	106
Declined to Answer	14	451
Data Not Collected	52	1119
Total	1158	31936

	Applicants with Submitted	Applicants with Submitted
Income	Applications	Applications
Below or equal to 50% AMI	674	18127

^{*}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.

Greater than 50% and less than or		
equal 80% AMI	279	7227
Greater than 80% and less than or		
equal to 100% AMI	124	3476
Greater than 100% and less than		
or equal to 150% AMI	50	1149
Greater than 150% AMI	20	212
Data Not Collected	11	1745
Total	1158	31936

Applicants with Submitted Applications by County of Applicants

	Q1 2025 01/01/2025 – 03/31/2025	Cumulative 08/16/2021 – 03/31/2025
County	Applicants with Submitted Applications	Applicants with Submitted Applications
Adams	7	140
Allegheny	93	2579
Armstrong	3	95
Beaver	14	346
Bedford	4	51
Berks	49	1074
Blair	4	304
Bradford	1	121
Bucks	38	922
Butler	12	276
Cambria	11	335
Cameron	1	18
Carbon	9	221
Centre	1	151
Chester	12	533
Clarion	0	59
Clearfield	5	190
Clinton	3	77
Columbia	1	100
Crawford	0	139
Cumberland	13	283
Dauphin	22	706
Delaware	66	2097
Elk	2	50
Erie	16	680
Fayette	7	406
Forest	1	12
Franklin	3	299

Fulton	0	23
Greene	3	51
Huntingdon	0	71
Indiana	3	124
Jefferson	2	74
Juniata	1	19
Lackawanna	28	679
Lancaster	17	704
Lawrence	9	268
Lebanon	6	189
Lehigh	33	726
Luzerne	27	909
Lycoming	2	203
McKean	3	106
Mercer	6	267
Mifflin	0	54
Monroe	41	851
Montgomery	56	1372
Montour	0	14
Northampton	35	672
Northumberland	7	191
Perry	3	89
Philadelphia	369	8279
Pike	15	276
Potter	0	18
Schuylkill	12	385
Snyder	3	63
Somerset	3	146
Sullivan	0	4
Susquehanna	2	84
Tioga	4	71
Union	1	30
Venango	4	109
Warren	1	60
Washington	12	528
Wayne	2	99
Westmoreland	13	722
Wyoming	3	54
York	31	1066
Data Not Collected	3	22
Total	1158	31936

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.

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

	Q1 2025 01/01/2025 – 03/31/2025	Cumulative 08/16/2021 – 03/31/2025
Race	Applicants Reviewed	Applicants Reviewed
American Indian or Alaskan Native	3	149
Asian	25	514
Black or African American	409	9241
Pacific Islander	11	113
White	513	14407
Other	59	1326
Declined to Answer	50	1675
Data Not Collected	75	1124
Total	1145	28549

Ethnicity	Applicants Reviewed	Applicants Reviewed
Hispanic or Latino	131	2679
Non-Hispanic or Latino	865	23118
Declined to Answer	73	1625
Data Not Collected	76	1127
Total	1145	28549

Gender	Applicants Reviewed	Applicants Reviewed
Female	641	16827
Male	415	10084
Non-Binary	2	90
Declined to Answer	12	420
Data Not Collected	75	1128
Total	1145	28549

Income	Applicants Reviewed	Applicants Reviewed
Income	Applicants neviewed	Application neviewed

^{**}This report contains data from multiple data sources.

^{***}This report contains pilot data.

Below or equal to 50% AMI	613	16104
Greater than 50% and less than or		
equal 80% AMI	281	6396
Greater than 80% and less than or		
equal to 100% AMI	171	3042
Greater than 100% and less than or		
equal to 150% AMI	50	921
Greater than 150% AMI	25	170
Data Not Collected	5	1916
Total	1145	28549

Applicants Reviewed by County of Applicants

	Q1 2025	Cumulative
	01/01/2025 – 03/31/2025	08/16/2021 - 03/31/2025
County	Applicants Reviewed	Applicants Reviewed
Adams	7	120
Allegheny	85	2254
Armstrong	4	84
Beaver	14	310
Bedford	1	46
Berks	43	918
Blair	11	289
Bradford	3	110
Bucks	33	817
Butler	10	250
Cambria	5	301
Cameron	0	16
Carbon	9	193
Centre	3	144
Chester	15	484
Clarion	0	54
Clearfield	4	177
Clinton	1	69
Columbia	3	89
Crawford	5	128
Cumberland	9	252
Dauphin	28	616
Delaware	86	1890
Elk	0	46
Erie	16	625
Fayette	13	370
Forest	1	11
Franklin	6	267
Fulton	1	21
Greene	1	41
Huntingdon	1	68
Indiana	3	116
Jefferson	1	69
Juniata	0	15
Lackawanna	28	617
Lancaster	24	635
Lawrence	8	242

Lebanon	9	164
Lehigh	22	636
Luzerne	33	818
Lycoming	4	195
McKean	2	96
Mercer	6	241
Mifflin	3	49
Monroe	25	745
Montgomery	60	1219
Montour	0	14
Northampton	28	594
Northumberland	9	181
Perry	1	78
Philadelphia	332	7307
Pike	8	242
Potter	0	16
Schuylkill	14	357
Snyder	0	58
Somerset	8	139
Sullivan	1	4
Susquehanna	3	77
Tioga	3	63
Union	1	28
Venango	4	101
Warren	1	53
Washington	17	471
Wayne	4	89
Westmoreland	20	656
Wyoming	2	51
York	42	943
Data Not Collected	1	110
Total	1145	28549

Number of Applicants Approved

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

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 2025 01/01/2025 – 03/31/2025	Cumulative 08/16/2021 – 03/31/2025
Race	Applicants Approved	Applicants Approved
American Indian or Alaskan Native	6	102
Asian	26	291
Black or African American	456	7122
Pacific Islander	7	71
White	451	9970
Other	53	952
Declined to Answer	49	1168
Data Not Collected	85	566
Total	1133	20242

Ethnicity	Applicants Approved	Applicants Approved
Hispanic or Latino	112	1891
Non-Hispanic or Latino	883	16669
Declined to Answer	53	1115
Data Not Collected	85	567
Total	1133	20242

Gender	Applicants Approved	Applicants Approved
Female	630	12510
Male	403	6817
Non-Binary	2	58
Declined to Answer	13	286
Data Not Collected	85	571
Total	1133	20242

Income	Applicants Approved	Applicants Approved
Below or equal to 50% AMI	687	12121

^{*}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.

Greater than 50% and less than or		
equal 80% AMI	272	5045
Greater than 80% and less than or		
equal to 100% AMI	130	2225
Greater than 100% and less than		
or equal to 150% AMI	44	625
Greater than 150% AMI	0	3
Data Not Collected	0	223
Total	1133	20242

Applicants Approved by County of Applicants

	Q1 2025	Cumulative
	01/01/2025 - 03/31/2025	08/16/2021 – 03/31/2025
County	Applicants Approved	Applicants Approved
Adams	6	92
Allegheny	94	1636
Armstrong	0	49
Beaver	11	214
Bedford	1	29
Berks	34	622
Blair	8	192
Bradford	5	78
Bucks	27	543
Butler	7	160
Cambria	4	225
Cameron	0	12
Carbon	8	140
Centre	1	90
Chester	27	336
Clarion	1	36
Clearfield	3	117
Clinton	2	50
Columbia	3	67
Crawford	1	86
Cumberland	7	158
Dauphin	34	461
Delaware	87	1390
Elk	0	32
Erie	9	426
Fayette	9	253
Forest	1	4
Franklin	8	187
Fulton	1	14
Greene	1	24
Huntingdon	0	39
Indiana	3	78
Jefferson	1	49
Juniata	0	13
Lackawanna	31	460
Lancaster	20	464
Lawrence	9	179

Lebanon	6	109
Lehigh	24	433
Luzerne	28	556
Lycoming	3	137
McKean	3	62
Mercer	4	160
Mifflin	2	36
Monroe	33	546
Montgomery	62	885
Montour	0	5
Northampton	27	421
Northumberland	6	121
Perry	1	49
Philadelphia	348	5395
Pike	16	184
Potter	0	12
Schuylkill	6	230
Snyder	0	35
Somerset	7	85
Sullivan	0	3
Susquehanna	4	54
Tioga	3	52
Union	1	20
Venango	3	65
Warren	1	33
Washington	14	330
Wayne	4	57
Westmoreland	28	452
Wyoming	2	40
York	32	659
Data Not Collected	1	11
Total	1133	20242

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.

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

	Q1 2025 01/01/2025 – 03/31/2025	Cumulative 08/16/2021 – 03/31/2025
Race	Applicants Denied	Applicants Denied
American Indian or Alaskan Native	1	27
Asian	8	136
Black or African American	111	1426
Pacific Islander	4	23
White	182	2505
Other	24	231
Declined to Answer	24	307
Data Not Collected	18	255
Total	372	4910

Ethnicity	Applicants Denied	Applicants Denied
Hispanic or Latino	53	485
Non-Hispanic or Latino	270	3846
Declined to Answer	30	323
Data Not Collected	19	256
Total	372	4910

Gender	Applicants Denied	Applicants Denied
Female	205	2663
Male	143	1881
Non-Binary	1	20
Declined to Answer	5	89
Data Not Collected	18	257
Total	372	4910

Income	Applicants Denied	Applicants Denied
Below or equal to 50% AMI	216	2876
Greater than 50% and less than or		
equal 80% AMI	69	832

^{*}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.

Greater than 80% and less than or		
equal to 100% AMI	46	444
Greater than 100% and less than or		
equal to 150% AMI	16	151
Greater than 150% AMI	25	147
Data Not Collected	0	460
Total	372	4910

Applicants Denied by County of Applicants

	Q1 2025	Cumulative
	01/01/2025 - 03/31/2025	08/16/2021 - 03/31/2025
County	Applicants Denied	Applicants Denied
Adams	2	17
Allegheny	32	364
Armstrong	4	21
Beaver	4	52
Bedford	0	7
Berks	15	167
Blair	4	50
Bradford	2	23
Bucks	9	151
Butler	5	45
Cambria	5	52
Cameron	0	5
Carbon	1	30
Centre	2	32
Chester	2	86
Clarion	0	11
Clearfield	3	32
Clinton	0	15
Columbia	1	17
Crawford	4	24
Cumberland	2	42
Dauphin	8	100
Delaware	19	294
Elk	0	8
Erie	8	109
Fayette	3	68
Forest	0	3
Franklin	3	43
Fulton	0	4
Greene	1	13
Huntingdon	1	18
Indiana	1	17
Jefferson	0	9
Juniata	0	3
Lackawanna	5	103
Lancaster	11	107
Lawrence	2	44

Lebanon	2	26
Lehigh	8	117
Luzerne	14	158
Lycoming	1	35
McKean	0	20
Mercer	3	46
Mifflin	2	8
Monroe	14	128
Montgomery	12	213
Montour	0	2
Northampton	11	92
Northumberland	4	35
Perry	0	16
Philadelphia	97	1253
Pike	1	35
Potter	0	1
Schuylkill	8	70
Snyder	0	12
Somerset	2	23
Sullivan	1	1
Susquehanna	1	12
Tioga	0	5
Union	1	7
Venango	3	12
Warren	0	8
Washington	11	82
Wayne	2	20
Westmoreland	1	115
Wyoming	0	7
York	14	160
Data Not Collected	0	5
Total	372	4910

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 pilot data.

	Q1 2025 01/01/2025 – 03/31/2025	Cumulative 08/16/2021 - 03/31/2025
Denial Reason	Applicants Denied	Applicants Denied
< 40% Income	0	2
Absent or Unavailable to Sign	0	3
Application Not Completed Within Program Timeframe	242	1340
Delinquency Unrelated to Coronavirus Pandemic	0	3
Duplication of Benefits	0	4
Exceeds CLL	0	1
Exceeds Cap	2	61
Excess Income	0	64
HELOC	0	3
Income Eligibility	30	217
Ineligible HAIQ Status	0	99
Ineligible Property Type	0	17
Lack of COVID Related Financial Hardship	37	231
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	7	126
Other	55	1718
Ownership	0	100
PAHAF Pilot Not Open to Public	0	3
Principle Balance Exceeded Conforming Loan Limit	0	17

^{**}This report contains data from multiple data sources.

Servicer(s) not participating	0	13
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.

	Q1 2025 01/01/2025 - 03/31/2025	Cumulative 08/16/2021 - 03/31/2025
Administrative Line Item	Expenses	Expenses
Direct Expenses:		
Third-Party Administration	\$0.00	\$11,971,045.52
Consulting	\$696,106.75	\$8,226,399.82
Other	\$253,578.15	\$4,971,478.55
Direct Salary and Benefits:		
Salary	\$66,995.75	\$2,082,946.42
Payroll Taxes	\$5,125.17	\$159,345.41
Benefits	\$26,798.30	\$833,178.57
Indirect Expenses	\$104,860.42	\$1,508,693.42
Total	\$1,153,464.54	\$29,753,087.72

Total Funds Remaining

Below is a breakdown of total revenue and expenses **cumulative for the program** through Q1 2025 (01/01/2025 - 03/31/2025) with the total funds remaining outlined.

Revenue and Expenses	Expenses
Revenue:	
Grant Funds – Pilot	\$34,161,165.50
Grant Funds – Full Program	\$316,200,489.50
Interest Income Earned	\$11,961,094.12
Interest Income Returned to Treasury	(\$11,704,571.64)
Total Revenue	\$350,618,177.48
Expenses (Non-Administrative):	

Pilot Disbursements	\$3,419,318.06
Disbursements for Full Program	\$282,578,511.71
Counseling	\$590,848.09
Legal Services	\$5,832,672.50
Total Non-Administrative Expenses	\$292,421,350.36
Total Administrative Expenses	\$29,753,087.72
Total Administrative Expenses	\$29,753,087.72
Total Administrative Expenses Total Expenses (Non-Administrative and	\$29,753,087.72 \$322,174,438.08
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Total Expenses (Non-Administrative and	