



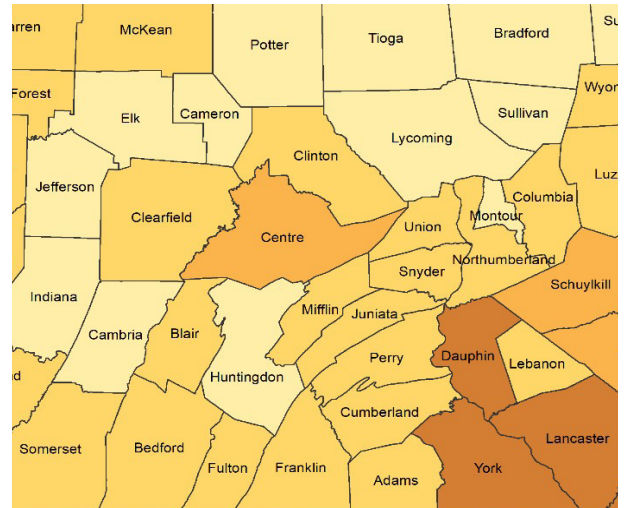
REINVESTMENT FUND



Supporting Locally Driven Community Development: The Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund

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In partnership with the Pennsylvania Housing Finance Agency (PHFA), The Pittsburgh Foundation, and Regional Housing Legal Services (RHLS), and with funding from The Heinz Endowments, Reinvestment Fund set out to understand how communities utilize the PHARE program and identify recommendations for improving the program’s application and reporting processes. This report summarizes our findings, describing the program’s history and eligibility criteria, summarizing lessons learned from 11 community projects funded by PHARE dollars, and providing an overview of PHARE funded projects across the Commonwealth.

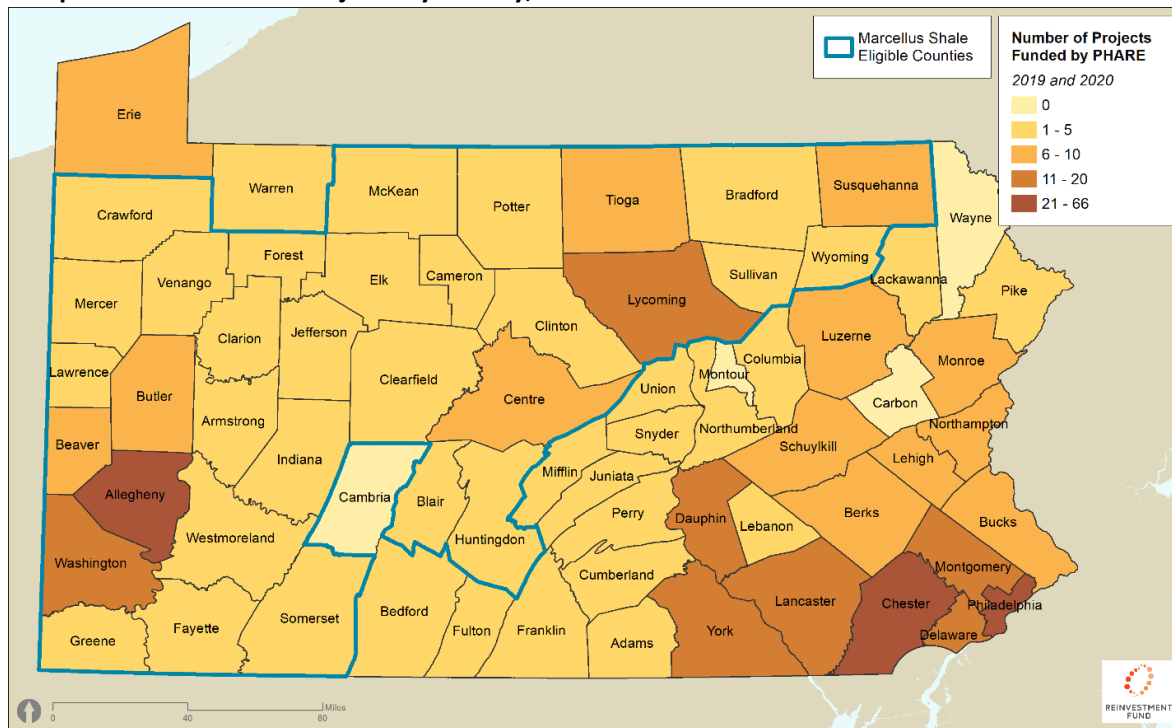
The Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to expand housing opportunities and services for Pennsylvania families. The PHARE program has become an essential resource for communities across the Commonwealth, supporting a range of activities from creating new affordable senior housing to providing utility assistance to struggling families.

PHARE was established to create a source of dedicated funding for local community projects. Alongside federal programs like the Community Development Block Grant (CDBG) and local funding from philanthropy and city or county resources, PHARE provides an essential resource that allows communities to expand their existing programs and pilot innovative approaches intended to be uniquely responsive to their community’s housing challenges.

The program is administered through PHFA, which makes awards annually through a competitive process. Eligible grantees include local government agencies, non-profits, redevelopment and housing authorities, and economic or community development agencies. Between 2019 and 2020¹, 63 of the Commonwealth’s 67 counties received at least one PHARE grant.

Map 1. PHARE Funded Projects by County, 2019 and 2020



¹ PHARE began awarding funding in 2012, but this report focuses on awards made in 2019 and 2020 for a deeper analysis. To find the entire list of awards, please visit: <https://www.phfa.org/legislation/act105.aspx>.

PHARE funds are a vital resource for housing and community development. ***In 2020 PHARE awarded nearly \$55 million dollars which were used to create 3,246 affordable housing units. But PHARE funding also helps grantees leverage additional public and private funding. The state's \$55 million dollar investment through PHARE leveraged \$509 million in additional funding.***

One measure of the program's success is that requests for PHARE funding far outstrip available resources. The PHARE program is consistently oversubscribed with more requests for funding than PHFA can possibly support at the program's current funding level. ***In 2019-2020, only 66% and 64% of PHARE applications were funded, respectively. The 124 unfunded PHARE projects in 2020 would have contributed an additional 3,794 units of affordable housing and \$520 million in leveraged funding.***

To help stretch available resources, PHFA often awards partial grants, which only fund a portion of the dollars that grantees have requested. As a result, even among the 223 projects that were funded in 2020, ***only 40% of grantees received the full amount of funding they requested. Among the 223 grantees that were funded in 2020, PHFA was only able to fund \$54.6M of the \$74.2M dollars that grantees requested.*** As we learned from speaking with PHARE grantees across seven counties in the Commonwealth, when projects are partially funded, grantees are often forced to scale back their ambitions and impact—creating fewer homes and serving fewer families.

PROGRAM ELIGIBILITY AND FUNDING CRITERIA

The flexibility of PHARE funding is one of the main benefits that grantees cite when discussing the program. Unlike other funding sources that mandate specific models or approaches, PHARE funding allows local communities to design their own programs that are uniquely responsive to local needs. PHARE funding can be used for a variety of projects, as long as they meet one of the goals and objectives PHFA has identified:

- 1) Increase safe, affordable housing opportunities in all areas of the Commonwealth.
- 2) Utilize funds to strengthen existing housing stock and address long term affordability based on local housing market conditions.
- 3) Develop strategic approaches to address housing needs and impact within an overall community plan.
- 4) Focus on strategic locations.
- 5) Maximize the leveraging of resources to the greatest extent possible to address significant and persistent housing needs in an effective and efficient manner.
- 6) Foster sustainable partnerships that will be committed to addressing housing needs.
- 7) Provide opportunities for safe, affordable housing to those within a range of incomes.
- 8) Establish a transparent application, allocation, and reporting process for all stakeholders.

Source: PHFA, PHARE Fund 2021 Request for Proposals

Table 1. Summary of PHARE Applications and Funded Projects, 2019 and 2020

	2019		2020	
	Total Applications	Funded Projects	Total Applications	Funded Projects
Project Applications	320	211	347	223
Funding Requested	\$128 million	\$74.5 million	\$139 million	\$74.2 million
Leveraged Funds	\$1,196 million	\$559 million	\$1,028 million	\$509 million
Housing Units Created	6,336	3,060	7,040	3,246

Source: Reinvestment Fund Analysis of PHARE Applications, 2019 and 2020. Because many projects are ongoing, leveraged funding and housing unit figures were taken from program applications, rather than final grant reports.

Funding Sources and Requests

Funding for the PHARE program comes from three different revenue sources. Most of the program’s funding is derived from the state’s Realty Transfer Tax Fund (RTT). RTT was created in 2015 to allocate proceeds from the Commonwealth’s realty transfer taxes. Capped at \$40 million annually since 2019, RTT is the largest source of funding distributed through PHARE, and it can provide support to all counties across the Commonwealth.

The second source of funding for PHARE grants comes from the Marcellus Shale Fund (MS), which was created in 2012 to allocate a portion of Marcellus Shale impact fees towards affordable housing. Only projects in the 32 counties of the Commonwealth with producing non-conventional gas wells are eligible to receive Marcellus Shale funding. PHARE’s RTT and MS fund the same types of projects, therefore in counties that can receive MS, funds from MS is used first before any RTT money is awarded.

The final source of PHARE funding comes from the Commonwealth’s National Housing Trust Fund allocation. Created by the US Congress in 2008 and funded in 2016, the National Housing Trust Fund is primarily intended to support very low-income rental housing projects.

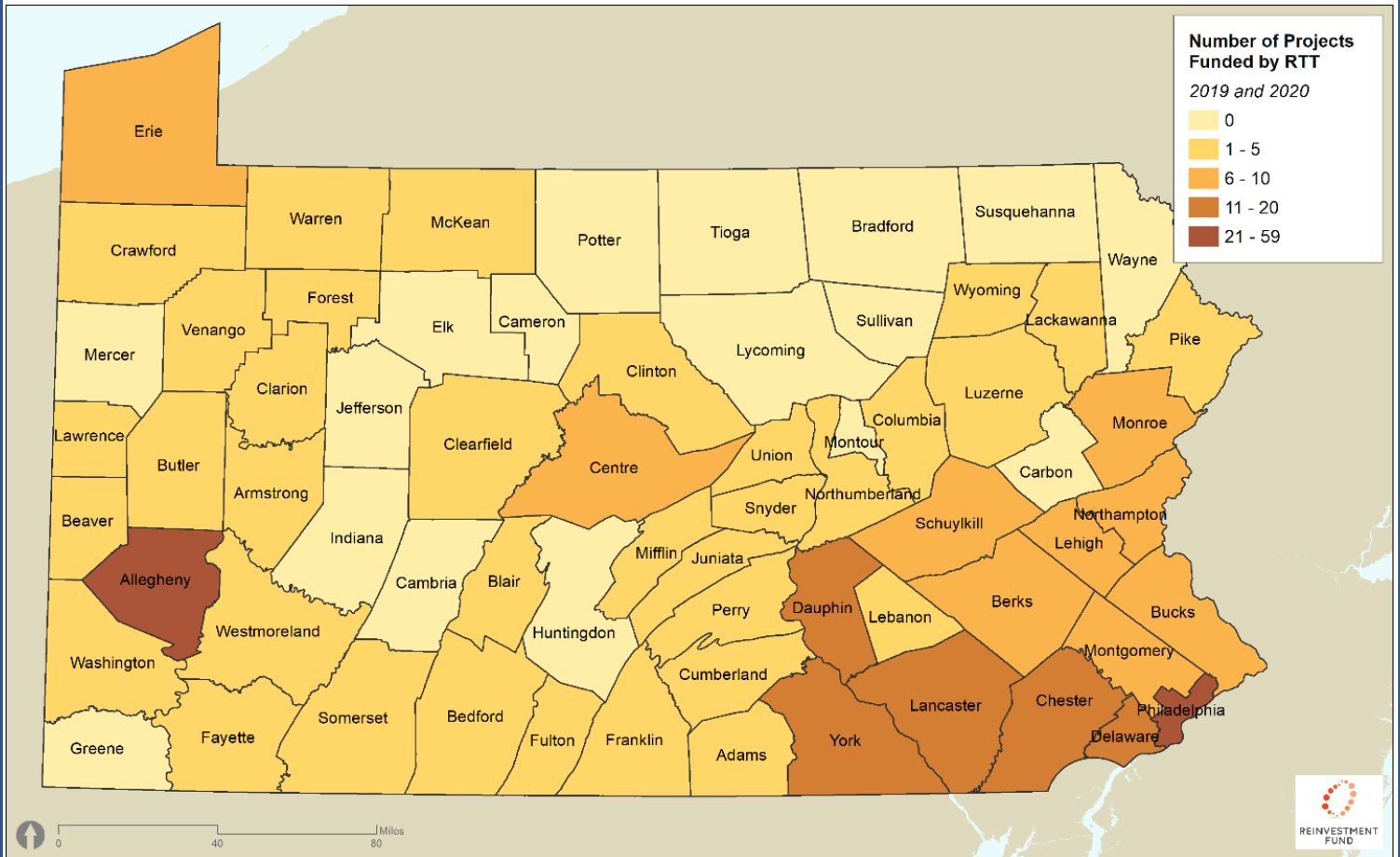
Table 2. Funding Requests and Awards by Funding Source, 2019 and 2020

	2019		2020	
	Funding Requested	Funding Awarded	Funding Requested	Funding Awarded
Marcellus Shale	\$8.9M	\$6.8M	\$9.9M	\$8.8M
National Housing Trust Fund	\$49.5M	\$15.8M	\$39.1M	\$9.9M
Realty Transfer Tax	\$69.8M	\$28.9M	\$89.9M	\$35.9M
Total	\$128 million	\$51.8 million	\$139 million	\$54.6 million

Source: Reinvestment Fund Analysis of PHARE Applications, 2019 and 2020.

As the most flexible and largest source of funding, RTT was the most commonly requested source of funding on PHARE applications. ***In 2020, two-thirds (65%) of the total funding requested in PHARE applications was for RTT funding. Requests for RTT funds have consistently exceeded available funding. With the existing limit on RTT allocations, PHFA was only able to support about 40% of the Commonwealth's requests for RTT dollars.***

Map 2. Pennsylvania Counties that Received RTT-Supported PHARE Grants, 2019 and 2020



Impacts on Individuals and Communities

To understand more about how PHARE funding has impacted communities, Reinvestment Fund interviewed 10 grantees that received funding between 2019 and 2021. Interviewees spoke about their PHARE funded projects, described the impact of the PHARE program on their local community, and offered feedback on the PHARE application and reporting process. Profiles of each grantee and their community are provided in the following sections.

Across all the communities and projects profiled in this report, there were five common interview themes that emerged:

PHARE funding is uniquely responsive to local needs. The projects highlighted in our case studies underscore the unique way in which PHARE funding allows local communities to develop programs and interventions that meet their needs. Many state and federal programs impose mandates or restrictions on uses of funds that serve to push communities to adopt specific program models or approaches to challenges related to housing and community development. The flexibility inherent in PHARE's funding model allows communities to propose and implement solutions that are locally determined and responsive to their specific needs.

PHARE funding helps support some of the most vulnerable residents across the state, but at the same time also supports the broader community. Every grantee was able to describe how PHARE funding supported not only low-income families but also the broader community. In Lancaster County and Lehigh County, for example, PHARE funding is helping renovate blighted and vacant homes into new affordable housing: providing very low-income families with safe and stable housing, while also helping to transform the surrounding community by turning vacant and blighted properties into beautiful newly renovated homes.

PHARE funding fills critical resource gaps in communities across the Commonwealth. Grantees spoke about how PHARE funding was a unique and critical resource in their community. Some smaller communities lack foundations or institutional funders that can help support community development efforts through grants. In these communities, PHARE grants are one of the largest sources of flexible funding to address community development needs. Many of the grantees we interviewed told us that their projects would not have been possible without financial support from PHARE. Other grantees spoke about how the flexibility of PHARE funding made it possible to implement solutions that would be difficult or impossible under other funding programs like CDBG. Interviewees report that CDBG funding, for example, often carries additional requirements such as lead remediation that make it difficult to execute smaller and more nimble projects.

PROJECTS PROFILED FOR THIS REPORT

- Affordability for All (Centre County)
- Building Bellefonte Together (Centre County)
- First-time Homebuyer Program (Delaware County)
- Neighborhood Revitalization Through Blight Remediation (Lancaster County)
- Manufactured Housing Home Repair Program (Lancaster County)
- Allentown Housing Rehabilitation (Lehigh County)
- Housing for Individuals with Disabilities (Lehigh County)
- Project Fresh Start (Monroe County)
- Rapid Rehousing for Homeless Youth (Monroe County)
- Canonsburg Senior Lofts (Washington County)
- Westmoreland Homeownership Program (Westmoreland County)

PHARE funding is enabling innovative approaches to community challenges and helping to leverage new funding. The flexibility afforded by the PHARE program enables grantees to try out new approaches that other funders won't yet support. Lancaster County Redevelopment Authority, for example, used PHARE funding to pilot a healthy home renovation program for residents in mobile home parks. After successfully completing the program with PHARE funding, the grantee was able to secure permission to use CDBG funds to continue the project. In other cases, PHARE funding helps grantees secure other philanthropic dollars to expand the impact of their programs.

The PHARE program could have a larger impact, but is limited by the level of funding and availability of grants. Every year the PHARE program receives more applications than it can fund, and ***only 35% of PHARE grantees in 2019 to 2020 received the full funding amount that they requested.*** Despite often receiving only a portion of their requested budget, grantees were able to execute highly impactful programs across the Commonwealth. Yet, every grantee we interviewed had additional ideas for new impactful projects that would be eligible for PHARE funding. Grantees that do not receive their full funding request often scale back or pivot their projects to reflect a lower level of funding—renovating fewer homes or tackling remediation projects with less complexity. Greater funding to the program would allow grantees to take on more and more complex work that would substantially benefit their communities.

PHARE Application and Reporting Requirements

Interviewees were also asked to describe the PHARE application process and provide feedback on the program's reporting requirements.

In general, grantees were pleased with the program's application and reporting process. Grantees agreed that the application was relatively straight-forward to complete, especially when compared with federal funding programs. Nearly every grantee reported that PHFA staff members were incredibly responsive to questions, and that PHFA representatives went out of their way to be helpful to applicants throughout the application process.

When asked to provide suggestions for ways to improve the application process, one grantee noted that some of the information required in the application may not be available at the time the application is submitted. For example, in projects where funding will be used to purchase and renovate homes, grantees may not, at the time of the application, know the precise square footage or number of bedrooms that their completed homes will have. Others asked for additional transparency around timelines for PHARE awards, so that they could be better prepared to modify their programs in the event they were not funded.

For projects that include construction or renovation, award timelines can pose challenges for budgeting. One grantee described how, in the time between when their application was submitted and their award was distributed, the cost of materials and labor increased substantially, requiring them to seek out additional sources of funding to complete their proposed project. While it may not be possible to shorten the application review time, allowing grantees to build in budget contingencies for inflation, could help alleviate these concerns.

Grantees generally commented favorably to the program's grant reporting requirements. Grantees reported that the information PHFA requested was not overly onerous and the systems for uploading information were easy to use. When asked for recommendations for how PHFA could improve the reporting system, multiple grantees asked that the reporting forms include more opportunity to record and share the stories of the families and individuals who their projects had helped. Grantees believed that more space in the reporting system for qualitative information about their projects would help PHFA learn more about the true impact of their funding.

Supporting Locally Driven Community Development: PHARE

CASE STUDIES



Putting Community Front and Centre (Habitat for Humanity, Centre County)

Centre County, PA is a largely rural community with a burgeoning population and a growing housing affordability challenge. While the county's population grew nearly 10 percent over the previous five years, the availability of housing, particularly affordable housing, has not kept pace. The price of homes and apartments have increased substantially, particularly around State College, where families and students from Pennsylvania State University sometimes compete for the same homes. Rising prices have pushed many low- and moderate-income families to look for housing in surrounding Blair, Clinton, Clearfield, and Huntingdon Counties where they face the tradeoff between a more affordable home and a longer commute to jobs, friends, families, and social networks.

Habitat for Humanity of Greater Centre County (HFHGCC) works to help combat the loss of affordable housing and help families stay in communities of choice. The organization has been working in Centre County for 37 years to build and sell simple, decent, and affordable housing to qualified low-income families. HFHGCC is currently the only organization in Centre County working to help low-income first-time homebuyers.

The households that purchase HFHGCC homes are very low income, typically earning between 40% and 80% of Area Median Income, or about \$70,000 for a family of four. HFHGCC works with families to ensure that they are financially prepared for homeownership and wants to help them secure a zero percent interest mortgage. Most homeowners pay between \$250 to \$600 per month for their mortgage and all HFHGCC households are required to complete 350 hours of sweat equity before they can become homeowners.

An important part of HFHGCC's model is helping households remain in communities where they have strong social and economic bonds: close to family, a job, or a congregation. "We want to give families an opportunity to live somewhere they would choose," said Stephanie Fost, Executive Director of HFHGCC. As prices across the county have risen, however, it has become more difficult for HFHGCC to do their work. In 2019 and 2020, HFHGCC applied for and received two PHARE grants to support their work in Centre County.

PHARE funding has helped offset rising material and labor costs, but also helped HFHGCC continue to build housing in communities of choice. "This funding has given us the opportunity to be more strategic," explained Fost, "We could have jumped at some [cheaper] lots, but knowing we had [PHARE] funding, we could be more picky and wait for something that will ultimately be better for our families."

In a small community like Centre County, PHARE grants also help organizations like HFHGCC leverage additional funding. HFHGCC's projects have traditionally received support from contractors and vendors who donate time and materials, as well as some Banks which support projects as part of their CRA obligations. But Centre County receives less support from individual donors or philanthropy than other Habitat for Humanity chapters in urban areas.

"Centre [doesn't] have a lot of funders that can write a big check to complete a project," says Fost, "So when we have [PHARE] it helps build the case that we're really doing this project and we know we have the funds allocated to do it. Lots of funders want to know who your partners are, and PHARE can fill that role." PHARE grants have helped to fill gaps, and pay for site acquisition, paving the way for HFHGCC to raise support from other sources.

Grants from PHARE will ultimately support four new housing projects in Centre County. Two homes, have already been built, and HFHGCC is currently searching for two more lots to build additional housing.



Location of Future Centre County Homes



Home Foundations Being Constructed



Building Habitat Homes in Centre County



Building Habitat Homes in Centre County

Filling Vacant Homes with First Time Homeowners (Upper Darby Township, Delaware County)

Upper Darby Township is a suburban community located outside the city of Philadelphia, offering a variety of affordable housing options with easy access to the city, jobs, and other resources. According to the Township's 2018 Comprehensive Plan, more than half of the neighborhoods experienced population decline between 2000 and 2012, which contributed to an increase in vacant housing and a decrease in homeownership. To reverse this trend, the Township's Community Development Office has worked to ensure that current and potential residents can have opportunity to own and occupy quality affordable housing.

After noticing that many low- and moderate-income renters in the area had monthly rent payments that were similar to or higher than the mortgage payment on a home in Upper Darby, officials from the Township's Community Development Office created the First Time Homebuyer (FTHB) program to help these renters become homeowners. Although many of these households can afford a mortgage payment, they often lacked the savings necessary for a down payment or pay closing costs on a home. With support from the PHARE program, the FTHB program helps close this gap.

The amount of assistance varies based on individual needs with the maximum amount set at \$6,000. "For some, \$6,000 may not sound like a lot, but a lot of homes here are inexpensive in comparison to other places. And they are happy to have a place to call their own," said Terry Grassi from A.J. Dunleavy and Associates (Dunleavy), the consulting firm that administers the FTHB program. Assistance is structured as a forgivable loan that starts to be forgiven 6 years after the home purchase and becomes fully forgiven after 10 years.

To qualify for this program, a household must meet several requirements. They must be a first-time home buyer, who has not owned a home in the previous three years and must be purchasing a single-family home that does not exceed a \$180,000 total purchase price. Applicants are also required to contribute a 3% down payment. There is also the income eligibility requirement based on the federal guidelines: only the households with low, very low, or extremely low income can apply.

The FTHB program has impacts on both individuals that receive the assistance and the communities where they purchase their first homes. Terry Grassi of Dunleavy remembers seeing "single moms coming in to get the check and then going to the settlement with their kids" and how they celebrate with "tears and hugs." For the larger community, she explains, "filling the vacant homes is really comforting for people for more than one reason" such as keeping communities vibrant and desirable.

Since its inception in 2001, the FTHB program has been primarily funded by the CDBG program and Upper Darby Township. However, as the demand for it has increased in the recent years, the PHARE grant has become another important funding source. The Township, with the help of Dunleavy, has been applying for PHARE grants to provide additional funding for FTHB program every other year. The last time the FTHB program received the PHARE funding, the program was able to help 28 families purchase their first homes.

Preserving Affordable Housing for Rural Communities (Lancaster County Redevelopment Authority, Lancaster County)

One of the key benefits of the PHARE program is that it allows communities to experiment with new approaches that can adapt to their local needs. The Manufactured Home Repair Program (MHRP) in Lancaster County is one example of a program that would never have been possible without the support of PHARE.

Like many communities across Pennsylvania, Lancaster County has seen a boom in housing development that has led to rising home prices and a loss of affordable housing. One of the ways that communities have worked to preserve affordable housing is by offering loans and grants for housing repairs to low-income residents. Repair programs help extend the usable life of existing housing. Since home repairs are generally less expensive than new construction, repair programs provide a cost-effective way to maintain a stock of affordable housing.

The Lancaster County Redevelopment Authority (RDA) operates a housing repair program to help preserve affordable housing by providing grants and loans to low-income residents that allow them to make basic systems repairs. Over time, program operators began to see an increasing number of applications from residents living in manufactured homes, which under the program's existing guidelines, were ineligible for funding.

The MHRP program was created to fill this gap. MHRP provides a forgivable 0% interest loan to low-income homeowners living in manufactured housing with substantial repair needs. Although RDA originally assumed most repairs would focus on accessibility modifications, once the program was active, they found that most repair needs were actually related to health and safety: repairing roofs; remediating leaks and mold; and replacing windows and doors.

RDA originally requested \$500,000 from PHARE to support a pilot of the MHRP program. Their application was funded, but only for half of their original request. As a result, administrators were forced to scale back the number of households they could serve. Inflation and supply chain challenges caused by the COVID-19 pandemic further reduced the number of households served, but RDA was able to eventually work with 12 households to complete home repairs. Residents in the county's manufactured homes are some of the most vulnerable and disadvantaged residents in the county. Among the households that have already been served by the program, incomes range from \$15,000 to \$25,000.

The availability of PHARE funding was critical to the program's success. RDA originally intended to fund the program with the same CDBG dollars they used for their existing home repair program. However, they were told by their HUD administrator that they would need to document that manufactured housing in Lancaster County qualified as a "permanent housing unit" where owners paid their own utilities and carried insurance before they could apply for CDBG funding. Because RDA had never worked with manufactured housing before, they had no information about if or what proportion of the county's manufactured homes would be eligible.

PHARE funding allowed RDA to pilot the MHRP program and gather the information they needed to secure permission to continue the program with CDBG dollars. Using PHARE to support a pilot program that could later be funded from different sources was always part of the program's design, according to Jocelynn Ritchey, Manager of Planning and Resource Development at the Lancaster Redevelopment Authority. "We had molded [the program] after our HUD-funded CDBG program and so the information we collected from clients to qualify them for MHRP was the same information we needed for our CDBG

program.” After running the program for a year, RDA was able to document that 75% of the homeowners they had worked with would qualify as a permanent housing unit and received approval to use their CDBG funds to continue the program.

Improving Housing Quality and Affordability for Families (Lancaster County Land Bank Authority, Lancaster County)

The Lancaster County Land Bank Authority works in five municipalities across the county outside of the City of Lancaster. PHARE has supported the Land Bank’s work for the last four years and helps highlight the way that PHARE funded projects can benefit both individuals and communities simultaneously.

One of the principal ways that the Land Bank achieves its mission is by acquiring and renovating blighted properties into new affordable homes. Vacant and blighted homes are harmful to community health in a number of ways—saddling nearby community members with a poorer quality of life, higher insurance premiums, and lower property values. When vacant buildings are renovated into usable housing by the Land Bank it benefits both the families that now have a new high quality and affordable place to live and their neighbors that no longer have live next to a blighted or dangerous building.

The Land Bank’s PHARE funded program works by first partnering with municipalities to acquire vacant and blighted properties. The Land Bank then identifies local developers to purchase and rehabilitate the homes and provides them with low or zero interest loans to facilitate construction and renovation.

Once the homes are complete, the Land Bank works with the developer to sell the homes to an income qualified homebuyer. All of the families that the Land Bank works with to purchase PHARE funded housing are earning incomes at or below 120% of Area Median Income, about \$90,000 for a family of three.

By working with smaller, local developers, the Land Bank helps create jobs and puts funding back into the community. As part of the Land Bank’s 2020 PHARE project, for example, the Land Bank worked with Community Action Partnership of Lancaster County’s CAPital Workforce program, a social enterprise designed to mentor community members in the hard and soft skills of the construction business.

One of the reported benefits of PHARE funding over CDBG, which the Land Bank uses to fund its renovations for rental projects, is that PHARE funds come with fewer strings and program requirements. CDBG funded projects, for example, require all renovation work to include substantial lead safety inspections. While important, such additional requirement increases project costs and make it difficult to work with local developers on the kinds of smaller scale projects the Land Bank is able to fund through PHARE.

Through funding from PHARE and the work of the Land Bank, communities in Lancaster County are able to remediate blighted properties, and low- and moderate-income families are able to purchase high-quality affordable homes that they can be proud to own.



Turning Blight into Affordable Housing (Redevelopment Authority of the City of Allentown, Lehigh County)

The Redevelopment Authority of the City of Allentown (RACA) works to acquire vacant and blighted properties through eminent domain and rehabilitates them as affordable and healthy homes, eliminating blight while increasing the affordable housing stock in the city. Housing preservation was identified as a key strategy in the City's long-term housing plan to address the shortage of adequate affordable housing options. Resources from PHARE are helping the City achieve their goal while also improving the quality of life for all city residents.

RACA's housing preservation work prioritizes the properties with the worst conditions in the city. The homes that the Authority acquires often require substantial investments to make them safe and livable. Because RACA does not have a dedicated source of funding for their work, grant funds from programs like PHARE are critical.

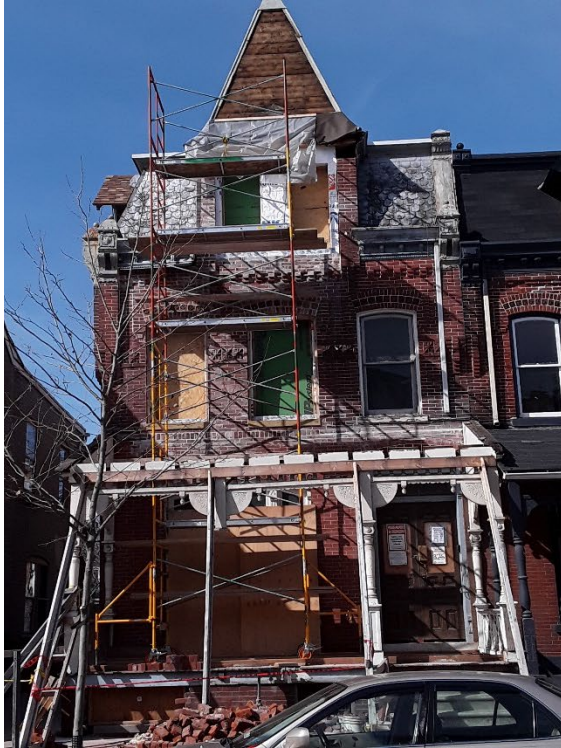
One of the unique benefits of PHARE funding is that, unlike programs like CDBG, PHARE awards are provided upfront, rather than through reimbursements. For a small and resource constrained organization like RACA, this helps accelerate project timelines and reduces financing costs. The City's 2019 PHARE award of \$250,000, for example, helped RACA successfully rehabilitate two properties – a single-family home and a duplex – located across the street from each other in a historic neighborhood. For an organization that manages two to three renovations per year, funding from PHARE was hugely impactful.

Both renovated properties will benefit very low-income households. The single-family home, for example, was sold to a low-income single mother with five children who had been renting in the area. The duplex property will be rented out to low-income households that meet the organization's income guidelines. The 1-bedroom unit is targeting a low-income household earning below \$17,000/year. The 2-bedroom unit will go to a household earning \$20,000/year or below. Properties rehabilitated through RACA are given a 10-year deed restriction that dictates rent and resale levels to ensure their long-term affordability.

The limited resources RACA has to work with also led to strategic decisions that changed the scope of target projects. The City and RACA initially requested \$500,000 from PHFA to help rehabilitate 10 blighted homes that had been structurally compromised by a sinkhole that opened underneath them in 2012. While their PHARE proposal was funded, the award was only half of RACA's requested amount. As RACA worked to change the scope of the project, PHFA showed flexibility while ensuring that the new project supported by the grant still met the goals and objectives of the PHARE program.

By concentrating their project on a single block, the City and RACA believe that their PHARE award has benefited the broader neighborhood. "The whole block benefits because our work contributes to the neighbors' sense of pride," explains Megan Hart, the associate director at RACA who oversaw this project. "You can see the effect on people and their interactions. The neighbors take more pride in their houses because they see the city is making investments too."

Bettina McClure, the grants manager at the City of Allentown who applied for PHARE on behalf of RACA, also agrees: "Any neighborhood work that you do, it feeds the idea that this place, this block, and this neighborhood has value. And those feelings are contagious. It makes people want to stay in their neighborhood longer, which helps the community."



House Façade Before and After Renovation



Bedroom Before and After Renovation





Bathroom Before and After Renovation

Helping Individuals with Disabilities Live an Independent Life with Dignity (Community Options, Lehigh County)

Community Options is a national nonprofit organization dedicated to helping people with disabilities live a life with self-determination and dignity. In Pennsylvania, the organization works with 344 residents with disabilities to provide housing and employment services in residential settings. One of the unique elements of Community Options' approach is a focus on community-based living. The organization operates 217 homes across the state where people with disabilities can live in a residential setting that affords a degree of independence and receive the services and supports they need. The organization places homes within residential neighborhoods where their residents can live in an integrated community.

In 2020-2021, Community Options received a PHARE award of \$61,628 to renovate two of the organization's homes in Lehigh County.

The residents that Community Options works with can live in their homes for years, and as they age in place, their need for accessibility modifications and amenities may change as well. According to Elyse Giaimo, Director of Grants for Community Options, "People come into our housing, and they spend their lives there if they choose. As they age they sometimes develop mobility challenges. We want people to have as independent of an experience as possible, so if we can modify a shower to make it easier for them to get in and out on their own, or widen a doorway so they can use a wheelchair, we want to do that for them." With funding from PHARE, the organization was able to renovate three bathrooms with modern and accessible facilities that will enable their residents to continue living with independence and dignity.

Community Options believes that everyone deserves to live in a home that they can be proud of. The funding from PHARE also allowed Community Options to make improvements and renovations that will ensure the quality and livability of their homes for years to come. One of the homes that Community Options purchased in Lehigh County had water damage from where the previous owner had incorrectly installed a shower pan. PHARE funding allowed Community Options to remediate the damage and return the home to a standard of quality that anyone could be proud to live in.

With 199 homes across the commonwealth, the need for housing renovations and repairs is high. State funding for capital renovations is scarce and applying for federal funding through CDBG is burdensome for an organization like Community Options that does not specialize in large-scale real estate development projects. Philanthropic support is a major source of funding for projects like these, but as Giaimo explained, "There's a limited pool of foundations that do this kind of work. PHARE is a big deal for us, because it's one of the few consistent sources of funding for renovations." PHARE funding also helps them leverage additional funding. When it comes to capital projects, "a lot of foundations want to see that first contribution in the door," explained Giaimo, "before they'll consider funding project like this."



Before Accessibility Modifications (note: no ramp for a wheelchair user)



Home after accessibility renovations – now residents can enjoy the outdoors, without being lifted – staff and residents are safer



Bathroom Before Renovation



Bathroom After Renovation (Accessible Renovation and Equipment Allows Residents to Bathe and Use Toilet Independently)

Stabilizing Housing for Families (Family Promise, Monroe County)

Family Promise of Monroe County (FPMC) has been working to support families and children in Monroe County for 14 years. The organization provides emergency shelter, housing support, and other services to homeless and at-risk children and families. FPMC's work is based on a Housing First approach that seeks to stabilize families in housing while working to address their other immediate and longer-term needs. In many cases, this means intervening to help keep people on the verge of homelessness in independent permanent housing before they require intensive (and expensive) homeless services.

With the onset of the COVID-19 pandemic, FPMC saw a large spike in the need for housing assistance in Monroe County. Many of the area's low- and moderate-income workers are employed in the tourist industry—working in resorts, water parks, and ski lodges—whose businesses were severely impacted by the pandemic. Many of the families in the community were already living paycheck to paycheck prior to the pandemic, and the loss of hours or a job put them on the edge of homelessness.

Over the last three years FPMC has received PHARE funding to extend their supports for families facing evictions and the loss of housing. The flexibility that comes with PHARE funding has been critical for FPMC, which has used PHARE funding to fill gaps created by the programmatic and grant requirements that come with other funding programs.

FPMC has been able to deploy their PHARE resources nimbly and in ways that are not always allowed under other rental assistance programs: providing lease deposits, utility payments, and rental assistance. According to Enid Logan, FPMC's Executive Director, "Without PHARE so many more people in our community would be without stable housing. We'd have to tell them, 'I'm sorry there's nothing I can do.'" For example, the state's Emergency Rental Assistance Program (ERAP) provides critical resources to renters that have been impacted by the pandemic and economic insecurity. While ERAP has been incredibly impactful it does not cover all of a household's needs, and it can be difficult for some families to prove that their loss of income was incurred as a result of COVID-19.

The organization's support ranges from as little as \$450 to as much as \$3,000, but even small amounts of support can be instrumental in keeping families together. For service workers already living paycheck to paycheck, missing one rent or utility payment can sometimes spark a downward economic cycle that is difficult to break. Entering the homelessness system can be traumatic especially for families and children. "PHARE funding helps keep many of these families from falling apart," explained Logan. "It's not a lot of money, but \$450 to make your rent payment can do a lot." The ability to deploy PHARE dollars flexibly has been critical in helping keep families out of the county's homelessness services.

Although FPMC originally planned to serve 64 families with their 2020 PHARE allocation, they were able to stretch their resources and access matching funds from their local United Way. As a result, they were able to help 106 families comprised of 348 individuals rather than the 64 envisioned in their original proposal. "Without PHARE," Logan explained, "Those 348 people would not have been able to stay in their homes."

Supporting Youth to Self-Sufficiency (Valley Youth House, Monroe County)

Valley Youth House (VYH), which started in 1973 as a youth shelter in Bethlehem, PA, works across 15 Pennsylvania counties to provide housing and supportive services for youth and families, along with other many other programs, including youth shelters, street outreach programs, out-client services for youth in care, and prevention and intervention services. One of their focus areas is Rapid Re-housing (RRH) programs for transition-age (i.e., 16 to 24-year-old) youth² that targets young people experiencing homelessness. After successfully running these programs in other counties in the Commonwealth, VYH was able to secure PHARE funding to help implement a pilot program in Monroe County in 2021.

VYH was already familiar with the area, having operated successful programs in nearby Luzerne and Lackawanna Counties. After a meeting with regional school districts and other social service agencies in Monroe County, VYH saw that there was a significant homelessness challenge among students and families, as well as among transition-age youth, for whom there were no existing supportive housing programs. The RRH program provides housing and supportive services for youth experiencing homelessness with little to no income in scattered-site, market-rate apartments. It provides rental assistance (with leases in the client's name) for an average of 12 months. It operates in a step-down approach where the clients gradually receive less financial assistance following the first six months, as they become more self-sufficient, with the goal that they can self-sustain their housing at the conclusion of services. During the COVID-19 pandemic, however, the organization has been providing full rental assistance so that the clients can accrue savings. The program also assists clients to obtain mainstream benefits for which they are eligible (e.g., SNAP/food stamps) and other community resources, helps them gain hard and soft skills necessary for employment, and also assists with obtaining necessary documents.

Monroe is a large, rural county with a significant affordable housing shortage. While the rental stock is abundant near East Stroudsburg University in East Stroudsburg, it is targeted to the student population, and is neither affordable nor available. Of the five households currently being served by the VYH program, three are being housed outside of Monroe County due to the difficulty of finding affordable units locally.

Another challenge that young adults experiencing homelessness in Monroe County encounter is that they typically do not qualify for HUD-funded housing due to the restrictive definition HUD uses for homelessness, which requires that qualifying individuals enter housing from street level homelessness or a shelter. There are no youth-specific shelters in Monroe County and adult shelters are often unsafe for youth. As a result, young people experiencing homelessness either couch-surf or double up with friends (meaning that they do not meet HUD's definition of homelessness.), or they may deliberately hide from authorities to avoid the risk of being targeted by police or the child welfare system.

Implementation of the RRH program for youth in Monroe County was supported by multiple funding sources, including the PHARE grant. While VYH had already raised some of the necessary funding from three private funders to help with start-up, they needed an additional \$72,660 to fully implement the pilot program. PHFA awarded VYH the full amount that they requested. In meeting

² Transition-age youth often refers to individuals between ages 16 and 24 who experience a number of challenges as they transition out of child-serving systems such as foster care or juvenile detention facilities or after they have run away from home for reasons such as violence.

Monroe County's specific needs, the PHARE grant, unlike federal funding, has been vital for the flexibility it has allowed.

Providing Independent, Affordable Living for Seniors (MVAH Partners and Blueprints, Washington County)

Canonsburg Senior Lofts (CSL) is an adaptive reuse project that has transformed the vacant First Street School building into a mixed-income housing development for seniors aged 62 or older in Canonsburg, PA. The project will add 50 new mixed-income units to the community that has experienced a prolonged shortage of affordable housing options. The new units will double the number of affordable rental units for seniors in the Canonsburg area from 42 to 84.

The CSL project was born out of a partnership between MVAH Partners, a multi-family housing developer, and Blueprints, a non-profit organization that provides a wide array of community resources and social services. The partnership enables the project to offer more than just safe affordable housing to seniors at CSL. Once the building is occupied, Blueprints will provide supportive services for the senior residents.

The PHARE grant played a critical role in bringing this project to fruition. "Affordable housing is not affordable to build," says Trey Barbour, the Senior Vice President of Development in the Northeast Region for MVAH Partners. "The building standards that need to be maintained, the sustainability factors that need to be met, and the requirements of investors and lenders all increase the overall project cost."

The need for additional funding has only increased in the recent years during the COVID-19 pandemic as the costs for construction materials and labor have widely fluctuated. Federal resources and tax credit programs have been useful, but still leave an important financing gap. "Tax credits can get you 70-80% there," explains Barbour, "but gap financing that can fulfill the last remaining bit can make or break a project." In Pennsylvania, the PHARE program is the only statewide gap financing source that the projects like CSL can utilize.

Now in its last stage of construction, CSL will soon house a group of mixed-income seniors. Of the 50 units, eight units will be market-rate housing and the remaining 42 will be reserved for low-income seniors. Three units will be rented to households with income below 20% Area Median Income (AMI). The remaining 40 will be accessible to households earning at or below 60% AMI. With these income eligibilities, CSL is expected to serve a population living on a fixed-income and very limited financial security. This would be an increasingly important option as the Baby Boomers reach the retirement period.

The development will bring additional benefits for the larger local community in Canonsburg, PA. Not only is the historic school building getting a chance for meaningful reuse that prevents future blight and demolition, the property will also generate tax for the local government for the first time in its history. Local nonprofits and municipalities have been eager to reference this development in their fundraising effort in anticipation of the positive impacts that it will bring to the community.



Canonsburg Senior Lofts Building Exterior Rendering



Canonsburg Senior Lofts Building Exterior Rendering

Making Homes More Affordable and Accessible (Redevelopment Authority and Land Bank, Westmoreland County)

The Redevelopment Authority of the County of Westmoreland (RACW) and the Westmoreland County Land Bank (WCLB) revitalize and stabilize local communities that have experienced years of disinvestment, population decline, and blight. Two of the main programs that the agencies run—the Westmoreland Homeownership Program and the Accessible Housing Program—strive to achieve that goal by leveraging the existing housing stock and new investments to promote homeownership and create integrated housing opportunities for vulnerable populations.

PHARE grants have played an important role for both programs since their inception. In 2014, when Westmoreland County created WCLB, PHARE was one of the first grants that they received, along with PA's Optional County Affordable Housing Funding (formerly known as Act 137), to jumpstart the organization's Homeownership Program. Since then, PHARE grants have helped WCLB acquire and rehabilitate seven affordable single-family homes and build its internal capacity and long-term sustainability.

The Westmoreland Homeownership Program, managed by the WCLB, targets low- to moderate-income households and provides them with opportunities to purchase newly rehabilitated, quality, and affordable homes. The WCLB's work starts by identifying and acquiring tax-delinquent properties that are often vacant and dilapidated from member-municipalities through different sources such as the County Tax Claim Bureau sales.

After acquiring vacant properties, the agency works with local contractors to rehabilitate each home and bring them up to code. Rehabilitated houses are marketed to income eligible buyers: households that earn between 60% and 115% of the Area Median Income (AMI). While it is not a requirement, the rehabilitated homes are often sold to first-time home buyers, who might be looking for affordable properties to buy but do not have the budget or experience to bring these properties up to the acceptable living standards on their own.

A portion of PHARE grants has also supported the Accessible Housing Program, which assists residents who are permanently physically disabled and make below 50% of AMI with needed home modifications. The RACW saw the need for this program as the elderly population increased and more residents wished to age in place rather than moving into an assisted living facility. The housing stock across Westmoreland County is very old and often does not have accessibility fixtures that can accommodate common issues people experience with mobility as they age. Families with limited incomes often need financial assistance to make the home modifications they need to age in place and live independently.

The main activity of the program has been installations of stair lifts and ramps. "These modifications are really life changing to residents," reports Shelby Michalek, the program manager at WCLB and manages both Homeownership and Accessible Housing Programs. They also often comment on the surprising ease of the whole process from application to getting the hardware installed. As of 2019, of the 83 home modification projects, that assisted both elderly and children, 29 of them were funded by the grant PHARE awarded.



Staircase Before and After Renovation Completed by Westmoreland Accessible Housing Program



Staircase After Modification Completed by Westmoreland Accessible Housing Program

PROFILES BY COUNTY

PHFA provides public access to lists of PHARE-funded projects at: <https://www.phfa.org/legislation/act105.aspx>.

Look for Project Summaries for 2018-2022 under Funding Announcements. For earlier years, look under Marcellus Shale Fund (2012-2016) and Realty Transfer Tax Fund (2017).

County Profiles

The following pages describe the PHARE awards and projects in the 64 Pennsylvania counties that applied for PHARE funding in 2019 and 2020.

Adams County	Erie County	Northampton County
Allegheny County	Fayette County	Northumberland County
Armstrong County	Forest County	Perry County
Beaver County	Franklin County	Philadelphia County
Bedford County	Fulton County	Pike County
Berks County	Greene County	Potter County
Blair County	Huntingdon County	Schuylkill County
Bradford County	Indiana County	Snyder County
Bucks County	Jefferson County	Somerset County
Butler County	Juniata County	Sullivan County
Cameron County	Lackawanna County	Susquehanna County
Centre County	Lancaster County	Tioga County
Chester County	Lawrence County	Union County
Clarion County	Lebanon County	Venango County
Clearfield County	Lehigh County	Warren County
Clinton County	Luzerne County	Washington County
Columbia County	Lycoming County	Wayne County
Crawford County	McKean County	Westmoreland County
Cumberland County	Mercer County	Wyoming County
Dauphin County	Mifflin County	York County
Delaware County	Monroe County	
Elk County	Montgomery County	



Funding and Impact of PHARE Allocations, 2019 & 2020

Adams County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$1,233,117
6 Applications

Total Awarded
in PHARE Funding
\$325,000
4 Awarded

Share of Requested
Funding Awarded
26.4%

Awarded Funding Contributed To

\$3,742,095
Leveraged Funds

\$4,246,212
Total Project Costs

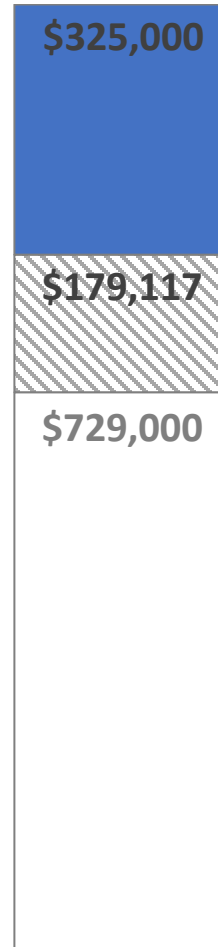
9
New/Rehabilitated
Housing Units

74%
Requested Funding
Serving <50% AMI

Funded by
Realty Transfer Tax

Partially Funded
Projects*: Funding Gap

Requests for
Unfunded Projects



If Unfunded Projects Were Funded...

\$12,507,911
Leveraged Funds

\$13,236,911
Total Project Costs

36
New/Rehabilitated
Housing Units

95%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Adams County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Adams	102,470	\$81,185	7.8%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Adams	42,292	30,692 (78.0%)	8,653 (22.0%)	6,560 (21.4%)	3,470 (40.1%)	7.0%	2.0%

Adams County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$144,975	\$189,900	\$243,475
2020	\$165,000	\$215,450	\$278,388
% Change	+13.8%	+13.5%	+14.3%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Allegheny County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$35,511,153

69 Applications

Total Awarded
in PHARE Funding

\$18,411,750

38 Awarded

Share of Requested
Funding Awarded

51.8%

*Awarded Funding
Contributed To*

\$285,571,405

Leveraged Funds

\$306,499,659

Total Project Costs

1,074

New/Rehabilitated
Housing Units

86%

Requested Funding
Serving <50% AMI

Funded by
Marcellus Shale
Impact Fee

\$300,000
\$10,345,218

Funded by
Realty Transfer Tax

Funded by
National Housing
Trust Fund

\$7,766,532

Partially Funded
Projects*: Funding Gap

\$2,516,504

\$14,582,899

Requests for
Unfunded Projects

*If Unfunded Projects
Were Funded...*

\$122,085,234

Leveraged Funds

\$136,668,133

Total Project Costs

786

New/Rehabilitated
Housing Units

74%

Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Allegheny County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Allegheny	1,221,744	\$85,477	11.6%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Allegheny	600,399	348,130 (64.3%)	193,411 (35.7%)	60,484 (17.4%)	80,441 (41.6%)	9.8%	0.4%

Allegheny County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$95,000	\$154,325	\$248,000
2020	\$100,000	\$169,900	\$285,000
% Change	+5.3%	+10.1%	+14.9%

Pittsburgh, McKeesport, Penn Hills/Allegheny County Continuum of Care, 2020

Homeless Households	693	Homeless Persons	887
Without Children	617	In Emergency Shelter	575
With at least one adult and one child	76	In Transitional Housing	149
With only children	0	Unsheltered	163

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Pittsburgh, McKeesport, Penn Hills/Allegheny County Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Armstrong County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$1,301,959
4 Applications

Total Awarded
in PHARE Funding
\$801,000
4 Awarded

Share of Requested
Funding Awarded
61.5%

*Awarded Funding
Contributed To*

\$22,014,993
Leveraged Funds

\$23,316,952
Total Project Costs

72
New/Rehabilitated
Housing Units

46%
Requested Funding
Serving <50% AMI

Funded by
Marcellus Shale Impact Fee

Funded by
Realty Transfer Tax

Partially Funded Projects*:
Funding Gap



*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Armstrong County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Armstrong	65,867	\$64,716	11.1%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Armstrong	32,853	21,373 (76.0%)	6,764 (24.0%)	3,781 (17.7%)	2,424 (35.8%)	14.4%	4.2%

Armstrong County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$30,000	\$60,500	\$123,975
2020	\$20,000	\$50,000	\$90,200
% Change	-33.3%	-17.4%	-27.2%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Beaver County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$3,753,342
11 Applications

Total Awarded
in PHARE Funding
\$520,000
7 Awarded

Share of Requested
Funding Awarded
13.9%

*Awarded Funding
Contributed To*

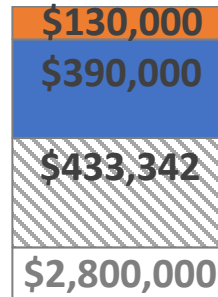
\$885,939
Leveraged Funds

\$1,839,281
Total Project Costs

7
New/Rehabilitated
Housing Units

84%
Requested Funding
Serving <50% AMI

Funded by
Marcellus Shale
Funded by
Realty Transfer Tax
Partially Funded
Projects*: Funding Gap



*If Unfunded Projects
Were Funded...*

\$23,038,477
Leveraged Funds

\$25,838,477
Total Project Costs

82
New/Rehabilitated
Housing Units

76%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Requests for
Unfunded Projects

Population, Housing, and Economic Conditions in Beaver County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Beaver	165,833	\$74,504	11.0%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Beaver	79,463	52,043 (73.1%)	19,124 (26.9%)	9,439 (18.1%)	7,443 (38.9%)	10.4%	0.4%

Beaver County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$71,000	\$125,000	\$187,750
2020	\$82,000	\$145,000	\$214,375
% Change	+15.5%	+16.0%	+14.2%

Beaver County Continuum of Care, 2020

Homeless Households	51
Without Children	32
With at least one adult and one child	19
With only children	0

Homeless Persons	101
In Emergency Shelter	59
In Transitional Housing	33
Unsheltered	9

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Beaver County Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Bedford County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$750,000

2 Applications

Total Awarded
in PHARE Funding

\$250,000

2 Awarded

Share of Requested
Funding Awarded

33.3%

*Awarded Funding
Contributed To*

\$3,200,000

Leveraged Funds

\$3,950,000

Total Project Costs

22

New/Rehabilitated
Housing Units

58%

Requested Funding
Serving <50% AMI

Funded by
Realty Transfer Tax

\$250,000

\$500,000

Partially Funded
Projects*:
Funding Gap

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Bedford County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Bedford	48,337	\$61,989	11.9%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Bedford	24,360	15,722 (79.1%)	4,160 (20.9%)	2,698 (17.2%)	1,477 (35.5%)	18.4%	9.3%

Bedford County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$84,394	\$125,000	\$165,000
2020	\$74,750	\$137,000	\$198,750
% Change	-11.4%	+9.6%	+20.5%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Berks County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$2,255,000
7 Applications

Total Awarded
in PHARE Funding
\$900,000
7 Awarded

Share of Requested
Funding Awarded
39.9%

*Awarded Funding
Contributed To*

\$748,750
Leveraged Funds

\$3,003,750
Total Project Costs

80
New/Rehabilitated
Housing Units

76%
Requested Funding
Serving <50% AMI

**Funded by
Realty Transfer Tax**



**Partially Funded
Projects*:
Funding Gap**

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Berks County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Berks	418,025	\$77,727	12.0%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Berks	167,105	110,655 (71.5%)	44,057 (28.5%)	24,783 (22.4%)	20,844 (47.3%)	7.4%	0.4%

Berks County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$94,000	\$154,000	\$219,000
2020	\$115,500	\$173,000	\$242,000
% Change	+22.9%	+12.3%	+10.5%

Reading/Berks County Continuum of Care, 2020

Homeless Households	427
Without Children	371
With at least one adult and one child	53
With only children	3

Homeless Persons	524
In Emergency Shelter	371
In Transitional Housing	139
Unsheltered	14

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Reading/Berks County Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020 Blair County, PA

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Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$1,148,540
7 Applications

Total Awarded
in PHARE Funding
\$275,000
5 Awarded

Share of Requested
Funding Awarded
23.9%

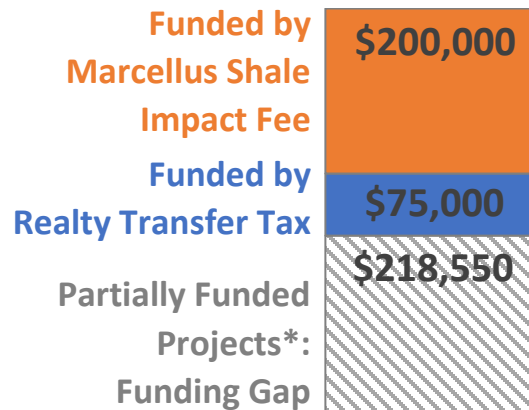
Awarded Funding Contributed To

\$2,401,989
Leveraged Funds

\$2,895,539
Total Project Costs

13
New/Rehabilitated
Housing Units

68%
Requested Funding
Serving <50% AMI



Requests for
Unfunded Projects

If Unfunded Projects Were Funded...

\$12,096,472
Leveraged Funds

\$12,751,462
Total Project Costs

62
New/Rehabilitated
Housing Units

54%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Blair County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Blair	123,157	\$64,340	14.7%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Blair	56,847	36,377 (69.8%)	15,749 (30.2%)	5,900 (16.2%)	7,154 (45.4%)	8.3%	1.1%

Blair County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$85,000	\$135,000	\$195,000
2020	\$94,900	\$139,000	\$200,000
% Change	+11.6%	+3%	+2.6%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Bradford County, PA

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Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$1,993,466
5 Applications

Total Awarded
in PHARE Funding
\$1,522,000
4 Awarded

Share of Requested
Funding Awarded
76.3%

Awarded Funding Contributed To

\$0

Leveraged Funds

\$1,522,000

Total Project Costs

15

New/Rehabilitated
Housing Units

37%

Requested Funding
Serving <50% AMI

Funded by
Marcellus Shale
Impact Fee

Requests for
Unfunded Projects

\$1,522,000

\$471,466

If Unfunded Projects Were Funded...

\$0

Leveraged Funds

\$471,466

Total Project Costs

11

New/Rehabilitated
Housing Units

30%

Requested Funding
Serving <50% AMI

Population, Housing, and Economic Conditions in Bradford County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Bradford	60,963	\$64,355	12.7%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Bradford	30,660	18,520 (74.0%)	6,501 (26.0%)	3,394 (18.3%)	2,450 (37.7%)	18.4%	9.5%

Bradford County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$69,225	\$112,500	\$148,000
2020	\$75,000	\$132,500	\$175,000
% Change	+8.3%	+17.8%	+18.2%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Bucks County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

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Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$3,385,578
10 Applications

Total Awarded
in PHARE Funding
\$2,070,000
9 Awarded

Share of Requested
Funding Awarded
61.1%

Awarded Funding Contributed To

\$607,969
Leveraged Funds

\$3,282,747
Total Project Costs

43
New/Rehabilitated
Housing Units

82%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Funded by Realty Transfer Tax

Partially Funded
Projects*:
Funding Gap

Requests for
Unfunded Projects



If Unfunded Projects Were Funded...

\$15,008,622
Leveraged Funds

\$15,719,422
Total Project Costs

4
New/Rehabilitated
Housing Units

100%
Requested Funding
Serving <50% AMI

Population, Housing, and Economic Conditions in Bucks County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Bucks	626,806	\$109,235	5.9%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Bucks	250,552	183,853 (77.0%)	54,977 (23.0%)	46,965 (25.5%)	26,096 (47.5%)	4.7%	0.4%

Bucks County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$220,000	\$305,000	\$432,000
2020	\$255,000	\$349,000	\$479,900
% Change	+15.9%	+14.4%	+11.1%

Bristol, Bensalem/Bucks County Continuum of Care, 2020

Homeless Households	200
Without Children	132
With at least one adult and one child	67
With only children	1

Homeless Persons	333
In Emergency Shelter	149
In Transitional Housing	154
Unsheltered	30

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Bristol, Bensalem/Bucks County Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Butler County, PA

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Marcellus Shale Fund (MS)

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National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$2,317,500
7 Applications

Total Awarded
in PHARE Funding
\$1,984,000
7 Awarded

Share of Requested
Funding Awarded
85.6%

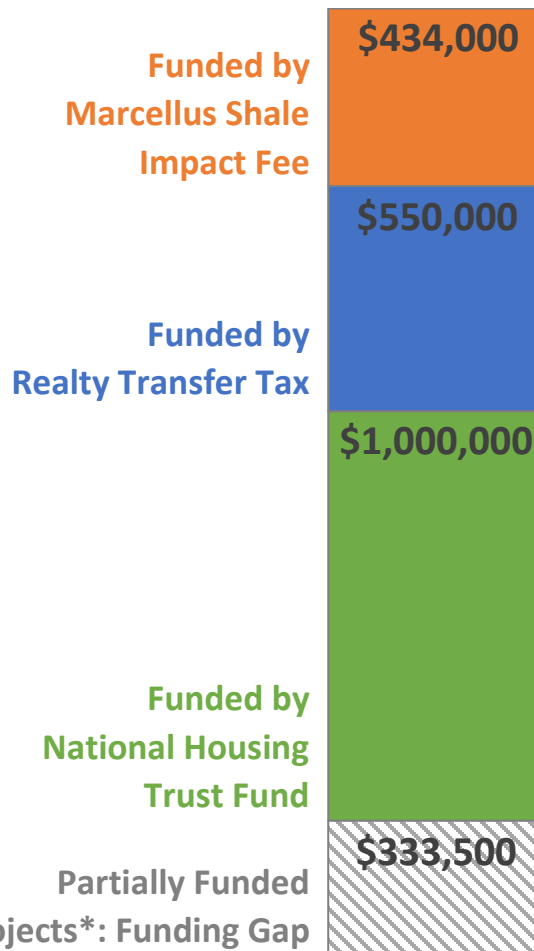
Awarded Funding Contributed To

\$12,718,633
Leveraged Funds

\$15,024,433
Total Project Costs

91
New/Rehabilitated
Housing Units

41%
Requested Funding
Serving <50% AMI



*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Butler County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Butler	186,899	\$90,478	8.2%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Butler	83,257	58,061 (75.9%)	18,441 (24.1%)	9,494 (16.4%)	7,163 (38.8%)	8.1%	1.3%

Butler County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$151,788	\$225,250	\$319,975
2020	\$178,000	\$276,745	\$380,000
% Change	+17.3%	+22.9%	+18.8%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Cameron County, PA

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Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$610,000

6 Applications

Total Awarded
in PHARE Funding

\$220,000

4 Awarded

Share of Requested
Funding Awarded

36.1%

*Awarded Funding
Contributed To*

\$31,080

Leveraged Funds

\$316,080

Total Project Costs

0

New/Rehabilitated
Housing Units

30%

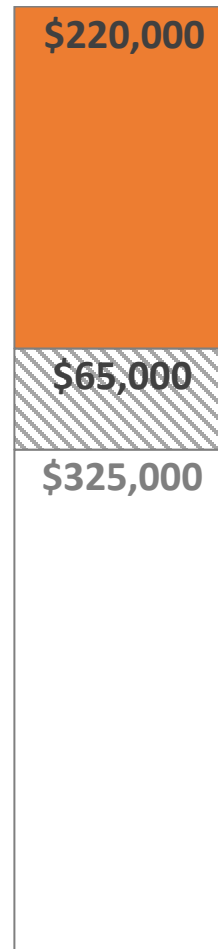
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

**Funded by
Marcellus Shale
Impact Fee**

**Partially Funded
Projects*: Funding Gap**

**Requests for
Unfunded Projects**



*If Unfunded Projects
Were Funded...*

\$122,500

Leveraged Funds

\$447,500

Total Project Costs

6

New/Rehabilitated
Housing Units

30%

Requested Funding
Serving <50% AMI

Population, Housing, and Economic Conditions in Cameron County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Cameron	4,611	\$55,868	15.3%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Cameron	4,429	1,572 (72.0%)	612 (28.0%)	224 (14.3%)	265 (43.3%)	50.7%	43.6%

Cameron County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$25,500	\$59,000	\$82,725
2020	\$31,000	\$54,682	\$80,000
% Change	+21.6%	-7.3%	-3.3%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Centre County, PA

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Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$2,473,400
12 Applications

Total Awarded
in PHARE Funding
\$1,724,400
10 Awarded

Share of Requested
Funding Awarded
69.7%

*Awarded Funding
Contributed To*

\$11,909,184
Leveraged Funds

\$13,940,584
Total Project Costs

51
New/Rehabilitated
Housing Units

52%
Requested Funding
Serving <50% AMI

Funded by
Marcellus Shale
Impact Fee

Funded by
Realty Transfer Tax

Funded by
National Housing
Trust Fund

Partially Funded
Projects*: Funding Gap

Requests for
Unfunded Projects



*If Unfunded Projects
Were Funded...*

\$20,000
Leveraged Funds

\$462,000
Total Project Costs

33
New/Rehabilitated
Housing Units

98%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Centre County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Centre	161,960	\$87,382	18.2%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Centre	66,705	35,806 (61.5%)	22,395 (38.5%)	6,309 (17.6%)	11,639 (52.0%)	12.8%	6.4%

Centre County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$175,000	\$242,500	\$346,000
2020	\$199,450	\$275,000	\$380,000
% Change	+14.0%	+13.4%	+9.8%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Chester County, PA

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Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$14,881,364

31 Applications

Total Awarded
in PHARE Funding

\$6,628,000

21 Awarded

Share of Requested
Funding Awarded

44.5%

*Awarded Funding
Contributed To*

\$65,836,443

Leveraged Funds

\$73,698,314

Total Project Costs

224

New/Rehabilitated
Housing Units

90%

Requested Funding
Serving <50% AMI

\$4,053,000

Funded by
Realty Transfer Tax

\$2,575,000

Funded by
National Housing
Trust Fund

\$1,233,871

Partially Funded
Projects*: Funding Gap

\$7,019,493

Requests for
Unfunded Projects

*If Unfunded Projects
Were Funded...*

\$74,221,945

Leveraged Funds

\$81,241,438

Total Project Costs

454

New/Rehabilitated
Housing Units

89%

Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Chester County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Chester	519,560	\$122,704	6.4%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Chester	200,402	143,192 (75.0%)	47,788 (25.0%)	31,547 (22.0%)	20,222 (42.3%)	4.7%	0.4%

Chester County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$235,000	\$325,000	\$455,000
2020	\$265,000	\$365,000	\$500,000
% Change	+12.8%	+12.3%	+9.9%

Chester County Continuum of Care, 2020

Homeless Households	407
Without Children	358
With at least one adult and one child	49
With only children	0

Homeless Persons	522
In Emergency Shelter	218
In Transitional Housing	281
Unsheltered	23

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Chester County Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Clarion County, PA

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Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$260,000

3 Applications

Total Awarded
in PHARE Funding

\$170,000

3 Awarded

Share of Requested
Funding Awarded

65.4%

Awarded Funding Contributed To

\$0

Leveraged Funds

\$260,000

Total Project Costs

2

New/Rehabilitated
Housing Units

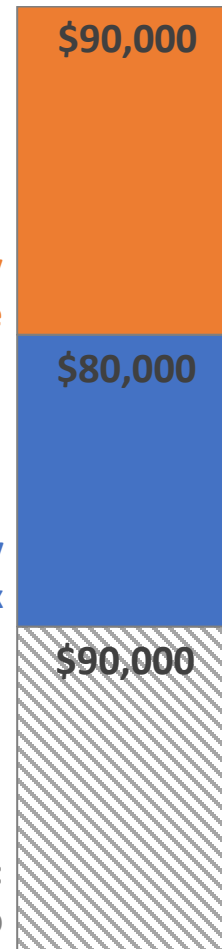
50%

Requested Funding
Serving <50% AMI

Funded by
Marcellus Shale Impact Fee

Funded by
Realty Transfer Tax

Partially Funded Projects*:
Funding Gap



*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Clarion County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Clarion	38,715	\$60,827	16.3%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Clarion	20,542	11,073 (69.1%)	4,948 (30.9%)	1,676 (15.1%)	2,050 (41.4%)	22.0%	12.7%

Clarion County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$45,000	\$78,250	\$119,175
2020	\$41,000	\$80,000	\$125,000
% Change	-8.9%	+2.2%	+4.9%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Clearfield County, PA

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Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$948,230

5 Applications

Total Awarded
in PHARE Funding

\$325,000

4 Awarded

Share of Requested
Funding Awarded

34.3%

*Awarded Funding
Contributed To*

\$1,733,040

Leveraged Funds

\$2,535,032

Total Project Costs

13

New/Rehabilitated
Housing Units

57%

Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Funded by
Marcellus Shale
Impact Fee

\$60,000

\$265,000

Funded by
Realty Transfer Tax

\$479,954

Partially Funded
Projects*:
Funding Gap

\$143,276

Requests for
Unfunded Projects

*If Unfunded Projects
Were Funded...*

\$262,607

Leveraged Funds

\$405,883

Total Project Costs

0

New/Rehabilitated
Housing Units

50%

Requested Funding
Serving <50% AMI

Population, Housing, and Economic Conditions in Clearfield County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Clearfield	79,908	\$60,570	14.6%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Clearfield	39,248	23,992 (76.8%)	7,256 (23.2%)	4,179 (17.4%)	3,056 (42.1%)	20.4%	10.2%

Clearfield County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$53,250	\$86,500	\$134,838
2020	\$47,650	\$85,000	\$150,000
% Change	-10.5%	-1.7%	+11.2%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Clinton County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$140,000

2 Applications

Total Awarded
in PHARE Funding

\$120,000

2 Awarded

Share of Requested
Funding Awarded

85.7%

Awarded Funding Contributed To

\$0

Leveraged Funds

\$140,000

Total Project Costs

0

New/Rehabilitated
Housing Units

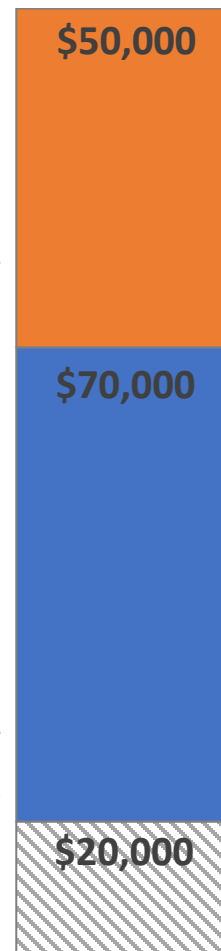
90%

Requested Funding
Serving <50% AMI

Funded by
Marcellus Shale Impact Fee

Funded by
Realty Transfer Tax

Partially Funded Projects*:
Funding Gap



*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Clinton County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Clinton	38,915	\$64,516	15.5%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Clinton	19,250	10,312 (70.2%)	4,378 (29.8%)	2,079 (20.2%)	1,696 (38.7%)	23.7%	16.0%

Clinton County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$82,000	\$128,000	\$170,000
2020	\$86,125	\$130,000	\$175,000
% Change	+5%	+1.6%	+2.9%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Columbia County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$750,000

2 Applications

Total Awarded
in PHARE Funding

\$200,000

1 Awarded

Share of Requested
Funding Awarded

26.7%

*Awarded Funding
Contributed To*

\$13,081,336

Leveraged Funds

\$13,331,336

Total Project Costs

6

New/Rehabilitated
Housing Units

30%

Requested Funding
Serving <50% AMI

**Funded by
Realty Transfer Tax**

**Partially Funded
Projects*: Funding Gap**

**Requests for
Unfunded Projects**



*If Unfunded Projects
Were Funded...*

\$12,168,542

Leveraged Funds

\$12,668,542

Total Project Costs

44

New/Rehabilitated
Housing Units

100%

Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Columbia County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Columbia	65,715	\$64,974	15.0%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Columbia	30,175	18,259 (69.2%)	8,113 (30.8%)	3,706 (20.3%)	3,062 (37.7%)	12.6%	3.8%

Columbia County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$81,500	\$125,000	\$182,750
2020	\$94,500	\$145,000	\$200,000
% Change	+16.0%	+16.0%	+9.4%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Crawford County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$1,318,207
6 Applications

Total Awarded
in PHARE Funding
\$225,000
2 Awarded

Share of Requested
Funding Awarded
17.1%

Awarded Funding Contributed To

\$123,700
Leveraged Funds

\$500,739
Total Project Costs

0
New/Rehabilitated
Housing Units

69%
Requested Funding
Serving <50% AMI

Funded by
Realty Transfer Tax
Partially Funded
Projects*: Funding Gap



Requests for
Unfunded Projects

If Unfunded Projects Were Funded...

\$12,656,607
Leveraged Funds

\$13,597,775
Total Project Costs

26
New/Rehabilitated
Housing Units

82%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Crawford County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Crawford	85,665	\$62,085	13.3%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Crawford	44,914	25,633 (72.9%)	9,531 (27.1%)	4,298 (16.8%)	3,398 (35.7%)	21.7%	13.1%

Crawford County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$44,000	\$77,000	\$132,000
2020	\$51,450	\$91,000	\$140,000
% Change	+16.9%	+18.2%	+6.1%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020 Cumberland County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$1,241,007
4 Applications

Total Awarded
in PHARE Funding
\$641,000
3 Awarded

Share of Requested
Funding Awarded
51.7%

Awarded Funding Contributed To

\$585,818
Leveraged Funds

\$1,326,825
Total Project Costs

7
New/Rehabilitated
Housing Units

54%
Requested Funding
Serving <50% AMI

\$641,000

**Funded by
Realty Transfer Tax**

**Partially Funded
Projects*: Funding Gap**

\$100,007

\$500,000

**Requests for
Unfunded Projects**

If Unfunded Projects Were Funded...

\$9,930,017
Leveraged Funds

\$10,430,017
Total Project Costs

42
New/Rehabilitated
Housing Units

100%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Cumberland County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Cumberland	249,328	\$89,084	7.0%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Cumberland	106,028	70,210 (70.4%)	29,594 (29.7%)	12,498 (17.8%)	12,118 (41.0%)	5.9%	0.5%

Cumberland County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$155,000	\$210,000	\$287,500
2020	\$170,000	\$231,845	\$314,923
% Change	+9.7%	+10.4%	+9.5%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Dauphin County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$12,921,861

27 Applications

Total Awarded
in PHARE Funding

\$3,980,000

15 Awarded

Share of Requested
Funding Awarded

30.8%

*Awarded Funding
Contributed To*

\$17,523,173

Leveraged Funds

\$23,961,452

Total Project Costs

199

New/Rehabilitated
Housing Units

64%

Requested Funding
Serving <50% AMI

Funded by
Realty Transfer Tax

\$3,140,000

Funded by
National Housing
Trust Fund

\$840,000

\$2,458,279

Partially Funded
Projects*: Funding Gap

\$6,483,582

Requests for
Unfunded Projects

*If Unfunded Projects
Were Funded...*

\$28,964,536

Leveraged Funds

\$35,448,118

Total Project Costs

163

New/Rehabilitated
Housing Units

68%

Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Dauphin County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Dauphin	275,632	\$76,373	12.3%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Dauphin	124,324	70,933 (63.2%)	41,279 (36.8%)	13,819 (19.5%)	17,111 (41.5%)	9.7%	0.5%

Dauphin County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$120,000	\$160,000	\$219,900
2020	\$129,900	\$175,000	\$245,000
% Change	+8.3%	+9.4%	+11.4%

Harrisburg/Dauphin County Continuum of Care, 2020

Homeless Households	313
Without Children	265
With at least one adult and one child	48
With only children	0

Homeless Persons	402
In Emergency Shelter	238
In Transitional Housing	118
Unsheltered	46

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Harrisburg/Dauphin County Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Delaware County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$6,136,047

15 Applications

Total Awarded
in PHARE Funding

\$2,621,252

11 Awarded

Share of Requested
Funding Awarded

42.7%

*Awarded Funding
Contributed To*

\$18,460,212

Leveraged Funds

\$21,953,659

Total Project Costs

71

New/Rehabilitated
Housing Units

60%

Requested Funding
Serving <50% AMI

\$1,690,000

Funded by
Realty Transfer Tax

Funded by
National Housing
Trust Fund

\$931,252

\$872,195

Partially Funded
Projects*: Funding Gap

\$2,642,600

Requests for
Unfunded Projects

*If Unfunded Projects
Were Funded...*

\$33,610,514

Leveraged Funds

\$36,253,114

Total Project Costs

108

New/Rehabilitated
Housing Units

65%

Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Delaware County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Delaware	564,554	\$96,632	10.0%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Delaware	224,417	142,562 (68.8%)	64,695 (31.2%)	35,258 (24.7%)	30,136 (46.6%)	7.7%	0.3%

Delaware County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$135,000	\$224,460	\$361,000
2020	\$140,000	\$225,000	\$365,000
% Change	+3.7%	+0.2%	+1.1%

Upper Darby, Chester, Haverford/Delaware County Continuum of Care, 2020

Homeless Households	261	Homeless Persons	367
Without Children	213	In Emergency Shelter	259
With at least one adult and one child	48	In Transitional Housing	62
With only children	0	Unsheltered	46

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Upper Darby, Chester, Haverford/Delaware County Continuum of Care: HUD Exchange, Continuum of Care Program



REINVESTMENT
FUND

Funding and Impact of PHARE Allocations, 2019 & 2020 Elk County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$390,000

4 Applications

Total Awarded
in PHARE Funding

\$270,000

4 Awarded

Share of Requested
Funding Awarded

69.2%

Awarded Funding Contributed To

\$0

Leveraged Funds

\$390,000

Total Project Costs

19

New/Rehabilitated
Housing Units

44%

Requested Funding
Serving <50% AMI

Funded by
Marcellus Shale Impact Fee

\$270,000

\$120,000

Partially Funded Projects*:
Funding Gap

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Elk County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Elk	30,340	\$70,184	9.5%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Elk	17,790	11,014 (78.6%)	3,006 (21.4%)	1,371 (12.5%)	979 (32.6%)	21.2%	16.7%

Elk County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$45,000	\$78,000	\$118,500
2020	\$54,000	\$81,000	\$124,500
% Change	+20.0%	+3.8%	+5.1%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Erie County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$5,872,594
16 Applications

Total Awarded
in PHARE Funding
\$1,075,000
9 Awarded

Share of Requested
Funding Awarded
18.3%

Awarded Funding Contributed To

\$1,159,705
Leveraged Funds

\$3,622,839
Total Project Costs

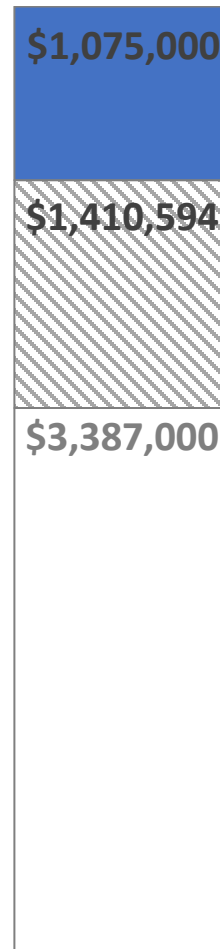
113
New/Rehabilitated
Housing Units

63%
Requested Funding
Serving <50% AMI

Funded by
Realty Transfer Tax

Partially Funded
Projects*:
Funding Gap

Requests for
Unfunded Projects



If Unfunded Projects Were Funded...

\$42,034,698
Leveraged Funds

\$45,421,698
Total Project Costs

420
New/Rehabilitated
Housing Units

61%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Erie County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Erie	273,835	\$66,569	16.0%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Erie	121,362	72,878 (66.1%)	37,440 (33.9%)	12,933 (17.8%)	16,302 (43.5%)	9.1%	1.3%

Erie County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$83,225	\$127,250	\$183,938
2020	\$89,900	\$136,840	\$205,000
% Change	+8.0%	+7.5%	+11.5%

Erie City and County Continuum of Care, 2020

Homeless Households	285
Without Children	251
With at least one adult and one child	33
With only children	1

Homeless Persons	348
In Emergency Shelter	255
In Transitional Housing	87
Unsheltered	6

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Erie City and County Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Fayette County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$3,059,800
9 Applications

Total Awarded
in PHARE Funding
\$400,000
4 Awarded

Share of Requested
Funding Awarded
13.1%

Awarded Funding Contributed To

\$162,500
Leveraged Funds

\$903,500
Total Project Costs

10
New/Rehabilitated
Housing Units

39%
Requested Funding
Serving <50% AMI

Funded by Marcellus
Shale Impact Fee
Funded by
Realty Transfer Tax
Partially Funded
Projects*: Funding Gap



Requests for
Unfunded Projects

If Unfunded Projects Were Funded...

\$37,731,426
Leveraged Funds

\$40,050,226
Total Project Costs

310
New/Rehabilitated
Housing Units

87%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Fayette County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Fayette	131,302	\$62,781	17.3%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Fayette	63,795	40,804 (74.4%)	14,033 (25.6%)	7,692 (18.9%)	5,664 (40.4%)	14.0%	2.4%

Fayette County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$50,000	\$93,000	\$148,000
2020	\$52,000	\$112,000	\$169,900
% Change	+4.0%	+20.4%	+14.8%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Forest County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$256,249

2 Applications

Total Awarded
in PHARE Funding

\$160,000

2 Awarded

Share of Requested
Funding Awarded

62.4%

Awarded Funding Contributed To

\$123,821

Leveraged Funds

\$380,070

Total Project Costs

0

New/Rehabilitated
Housing Units

61%

Requested Funding
Serving <50% AMI

Funded by
Realty Transfer Tax

\$160,000

\$96,249

Partially Funded Projects*:
Funding Gap

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Forest County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Forest	7,313	\$46,444	18.1%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Forest	8,608	1,543 (83.9%)	296 (16.1%)	257 (16.7%)	101 (34.1%)	78.6%	74.9%

Forest County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$38,000	\$72,000	\$100,000
2020	\$52,500	\$72,000	\$101,000
% Change	+38.2%	0%	+1.0%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020 Franklin County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

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Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$4,370,650
6 Applications

Total Awarded
in PHARE Funding
\$768,000
3 Awarded

Share of Requested
Funding Awarded
17.6%

Awarded Funding Contributed To

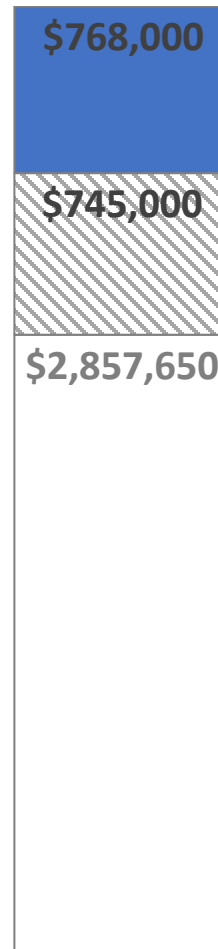
\$14,666,389
Leveraged Funds

\$16,179,389
Total Project Costs

48
New/Rehabilitated
Housing Units

90%
Requested Funding
Serving <50% AMI

**Funded by
Realty Transfer Tax**
**Partially Funded
Projects*:
Funding Gap**



**Requests for
Unfunded Projects**

If Unfunded Projects Were Funded...

\$35,966,039
Leveraged Funds

\$38,823,689
Total Project Costs

120
New/Rehabilitated
Housing Units

76%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Franklin County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Franklin	154,147	\$75,385	9.3%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Franklin	65,503	43,021 (71.2%)	17,417 (28.8%)	7,704 (17.9%)	6,528 (37.5%)	7.7%	1.7%

Franklin County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$135,000	\$175,000	\$234,900
2020	\$162,823	\$199,999	\$255,000
% Change	+20.6%	+14.3%	+8.6%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Fulton County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$250,000

1 Applications

Total Awarded
in PHARE Funding

\$150,000

1 Awarded

Share of Requested
Funding Awarded

60.0%

*Awarded Funding
Contributed To*

\$0

Leveraged Funds

\$250,000

Total Project Costs

0

New/Rehabilitated
Housing Units

30%

Requested Funding
Serving <50% AMI

**Funded by
Realty Transfer Tax**

\$150,000

\$100,000

**Partially Funded Project*:
Funding Gap**

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Fulton County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Fulton	14,506	\$64,195	11.3%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Fulton	7,257	4,638 (77.4%)	1,351 (22.6%)	795 (17.1%)	422 (31.2%)	17.5%	9.1%

Fulton County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$115,000	\$138,000	\$175,000
2020	\$115,000	\$155,950	\$205,000
% Change	0%	+13.0%	+17.1%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



REINVESTMENT FUND

Funding and Impact of PHARE Allocations, 2019 & 2020

Greene County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$1,720,000

4 Applications

Total Awarded
in PHARE Funding

\$1,720,000

4 Awarded

Share of Requested
Funding Awarded

100%

*Awarded Funding
Contributed To*

\$2,398,152

Leveraged Funds

\$4,118,152

Total Project Costs

22

New/Rehabilitated
Housing Units

32%

Requested Funding
Serving <50% AMI

\$1,720,000

**Funded by
Marcellus Shale Impact Fee**

Population, Housing, and Economic Conditions in Greene County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Greene	36,870	\$71,052	13.5%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Greene	16,745	10,650 (74.8%)	3,580 (25.2%)	1,752 (16.5%)	1,040 (29.1%)	15.0%	4.0%

Greene County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$20,750	\$66,000	\$135,000
2020	\$25,000	\$66,500	\$143,875
% Change	+20.5%	+0.8%	+6.6%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020 *Huntingdon County, PA*

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

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Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$1,200,000
3 Applications

Total Awarded
in PHARE Funding
\$200,000
2 Awarded

Share of Requested
Funding Awarded
16.7%

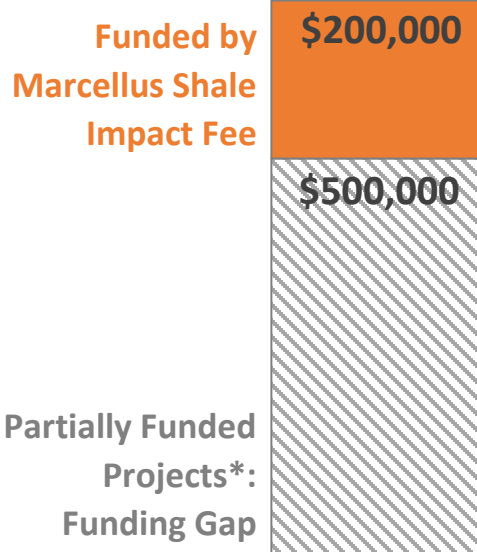
*Awarded Funding
Contributed To*

\$1,200,000
Leveraged Funds

\$1,900,000
Total Project Costs

9
New/Rehabilitated
Housing Units

65%
Requested Funding
Serving <50% AMI



**Requests for
Unfunded Projects**

*If Unfunded Projects
Were Funded...*

\$1,200,000
Leveraged Funds

\$1,700,000
Total Project Costs

9
New/Rehabilitated
Housing Units

100%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Huntingdon County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Huntingdon	45,369	\$63,692	12.4%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Huntingdon	22,696	12,695 (75.7%)	4,084 (24.3%)	2,223 (17.5%)	1,183 (29.0%)	26.1%	17.6%

Huntingdon County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$51,875	\$94,600	\$157,875
2020	\$65,000	\$111,000	\$178,750
% Change	+25.3%	+17.3%	+13.2%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020 Indiana County, PA

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Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$600,000

2 Applications

Total Awarded
in PHARE Funding

\$250,000

2 Awarded

Share of Requested
Funding Awarded

41.7%

Awarded Funding Contributed To

\$200,000

Leveraged Funds

\$800,000

Total Project Costs

64

New/Rehabilitated
Housing Units

50%

Requested Funding
Serving <50% AMI

**Funded by
Marcellus Shale Impact Fee**

\$250,000

\$350,000

**Partially Funded Projects*:
Funding Gap**

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Indiana County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Indiana	85,032	\$65,358	16.3%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Indiana	38,970	23,660 (71.2%)	9,586 (28.8%)	4,191 (17.7%)	4,390 (45.8%)	14.7%	2.1%

Indiana County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$76,250	\$115,000	\$160,000
2020	\$79,000	\$119,000	\$165,000
% Change	+3.6%	+3.5%	+3.1%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Jefferson County, PA

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Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$252,000

4 Applications

Total Awarded
in PHARE Funding

\$152,000

2 Awarded

Share of Requested
Funding Awarded

60.3%

Awarded Funding Contributed To

\$0

Leveraged Funds

\$152,000

Total Project Costs

20

New/Rehabilitated
Housing Units

30%

Requested Funding
Serving <50% AMI

Funded by
Marcellus Shale
Impact Fee

\$152,000

\$100,000

Requests for
Unfunded Projects

If Unfunded Projects Were Funded...

\$0

Leveraged Funds

\$100,000

Total Project Costs

0

New/Rehabilitated
Housing Units

50%

Requested Funding
Serving <50% AMI

Population, Housing, and Economic Conditions in Jefferson County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Jefferson	43,846	\$60,207	15.2%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Jefferson	22,686	13,689 (74.3%)	4,738 (25.7%)	2,178 (15.9%)	1,896 (40.0%)	18.8%	11.3%

Jefferson County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$34,875	\$75,000	\$118,225
2020	\$39,000	\$78,000	\$124,900
% Change	+11.8%	+4.0%	+5.6%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Juniata County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

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Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$80,647

3 Applications

Total Awarded
in PHARE Funding

\$46,000

2 Awarded

Share of Requested
Funding Awarded

57.0%

*Awarded Funding
Contributed To*

\$0

Leveraged Funds

\$45,721

Total Project Costs

0

New/Rehabilitated
Housing Units

30%

Requested Funding
Serving <50% AMI

Funded by
Realty Transfer Tax

\$46,000

\$34,926

Requests for
Unfunded Projects

*If Unfunded Projects
Were Funded...*

\$0

Leveraged Funds

\$34,926

Total Project Costs

0

New/Rehabilitated
Housing Units

30%

Requested Funding
Serving <50% AMI

Population, Housing, and Economic Conditions in Juniata County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Juniata	24,624	\$69,444	10.8%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Juniata	11,218	6,985 (74.5%)	2,387 (25.5%)	1,176 (16.8%)	789 (33.1%)	16.5%	9.9%

Juniata County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$99,673	\$141,450	\$180,000
2020	\$103,750	\$149,900	\$201,225
% Change	+4.1%	+6.0%	+11.8%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Lackawanna County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$5,545,717
12 Applications

Total Awarded
in PHARE Funding
\$1,150,000
5 Awarded

Share of Requested
Funding Awarded
20.7%

Awarded Funding Contributed To

\$1,171,360
Leveraged Funds

\$2,800,960
Total Project Costs

76
New/Rehabilitated
Housing Units

61%
Requested Funding
Serving <50% AMI

Funded by
Realty Transfer Tax
Partially Funded
Projects*: Funding Gap



If Unfunded Projects Were Funded...

\$31,642,952
Leveraged Funds

\$35,559,069
Total Project Costs

118
New/Rehabilitated
Housing Units

75%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Requests for
Unfunded Projects

Population, Housing, and Economic Conditions in Lackawanna County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Lackawanna	210,652	\$69,523	14.7%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Lackawanna	100,262	56,028 (64.3%)	31,133 (35.7%)	12,688 (22.7%)	12,805 (41.1%)	13.1%	2.9%

Lackawanna County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$81,000	\$132,500	\$195,000
2020	\$85,000	\$139,050	\$205,000
% Change	+4.9%	+4.9%	+5.1%

Scranton/Lackawanna County Continuum of Care, 2020

Homeless Households	134
Without Children	110
With at least one adult and one child	24
With only children	0

Homeless Persons	177
In Emergency Shelter	79
In Transitional Housing	82
Unsheltered	16

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Scranton/Lackawanna County Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Lancaster County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$8,512,460
17 Applications

Total Awarded
in PHARE Funding
\$3,741,000
12 Awarded

Share of Requested
Funding Awarded
43.9%

*Awarded Funding
Contributed To*

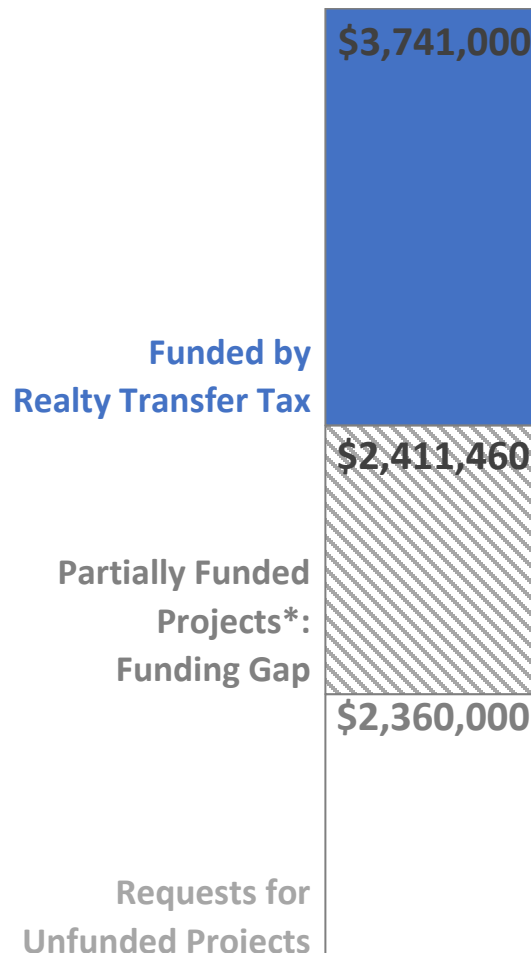
\$20,102,292
Leveraged Funds

\$26,254,752
Total Project Costs

184
New/Rehabilitated
Housing Units

83%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.



*If Unfunded Projects
Were Funded...*

\$14,298,350
Leveraged Funds

\$16,658,350
Total Project Costs

262
New/Rehabilitated
Housing Units

78%
Requested Funding
Serving <50% AMI

Population, Housing, and Economic Conditions in Lancaster County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Lancaster	540,999	\$78,641	10.2%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Lancaster	210,985	137,217 (68.1%)	64,403 (31.9%)	28,378 (20.7%)	29,460 (45.7%)	4.4%	0.4%

Lancaster County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$157,000	\$205,000	\$265,000
2020	\$178,000	\$235,000	\$310,000
% Change	+13.4%	+14.6%	+17.0%

Lancaster City and County Continuum of Care, 2020

Homeless Households	356
Without Children	305
With at least one adult and one child	50
With only children	1

Homeless Persons	461
In Emergency Shelter	209
In Transitional Housing	232
Unsheltered	20

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Lancaster City and County Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Lawrence County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$2,970,000
7 Applications

Total Awarded
in PHARE Funding
\$560,000
4 Awarded

Share of Requested
Funding Awarded
18.9%

*Awarded Funding
Contributed To*

\$0

Leveraged Funds

\$1,220,000

Total Project Costs

0

New/Rehabilitated
Housing Units

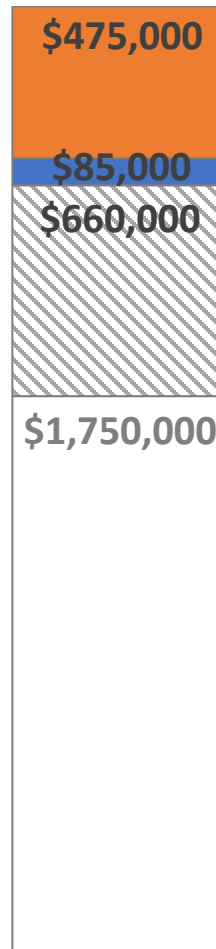
35%

Requested Funding
Serving <50% AMI

Funded by
Marcellus Shale
Impact Fee
Funded by
Realty Transfer Tax

Partially Funded
Projects*: Funding Gap

Requests for
Unfunded Projects



*If Unfunded Projects
Were Funded...*

\$10,292,775

Leveraged Funds

\$12,042,775

Total Project Costs

442

New/Rehabilitated
Housing Units

86%

Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Lawrence County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Lawrence	86,727	\$64,436	13.8%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Lawrence	41,259	27,624 (74.6%)	9,431 (25.5%)	5,260 (19.0%)	4,249 (45.1%)	10.2%	0.9%

Lawrence County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$55,000	\$102,250	\$159,925
2020	\$65,000	\$115,250	\$175,000
% Change	+18.2%	+12.7%	+9.4%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Lebanon County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

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Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$1,131,000
4 Applications

Total Awarded
in PHARE Funding
\$450,000
3 Awarded

Share of Requested
Funding Awarded
39.8%

Awarded Funding Contributed To

\$820,892
Leveraged Funds

\$1,551,892
Total Project Costs

6
New/Rehabilitated
Housing Units

31%
Requested Funding
Serving <50% AMI

Funded by
Realty Transfer Tax

Partially Funded
Projects*:
Funding Gap

Requests for
Unfunded Projects



If Unfunded Projects Were Funded...

\$14,275,030
Leveraged Funds

\$14,675,030
Total Project Costs

51
New/Rehabilitated
Housing Units

100%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Lebanon County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Lebanon	139,729	\$73,479	10.8%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Lebanon	57,609	37,479 (70.0%)	16,100 (30.1%)	7,593 (20.3%)	7,072 (43.9%)	7.0%	1.1%

Lebanon County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$125,500	\$166,000	\$225,000
2020	\$142,000	\$185,000	\$250,000
% Change	+13.1%	+11.4%	+11.1%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Lehigh County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$10,417,095
17 Applications

Total Awarded
in PHARE Funding
\$2,925,000
8 Awarded

Share of Requested
Funding Awarded
28.1%

Awarded Funding Contributed To

\$40,898,963
Leveraged Funds

\$45,149,984
Total Project Costs

303
New/Rehabilitated
Housing Units

77%
Requested Funding
Serving <50% AMI

Funded by
Realty Transfer Tax
Funded by National
Housing Trust Fund

Partially Funded
Projects*: Funding Gap



Requests for
Unfunded Projects

If Unfunded Projects Were Funded...

\$42,808,164
Leveraged Funds

\$48,974,238
Total Project Costs

244
New/Rehabilitated
Housing Units

49%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Lehigh County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Lehigh	365,052	\$76,419	12.5%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Lehigh	146,145	89,359 (64.4%)	49,355 (35.6%)	19,776 (22.1%)	24,638 (49.9%)	5.1%	0.5%

Lehigh County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$132,000	\$186,900	\$275,000
2020	\$150,000	\$215,000	\$304,989
% Change	+13.6%	+15.0%	+10.9%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Luzerne County, PA

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Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$3,254,220
9 Applications

Total Awarded
in PHARE Funding
\$1,289,400
6 Awarded

Share of Requested
Funding Awarded
39.6%

*Awarded Funding
Contributed To*

\$12,197,596
Leveraged Funds

\$14,485,548
Total Project Costs

98
New/Rehabilitated
Housing Units

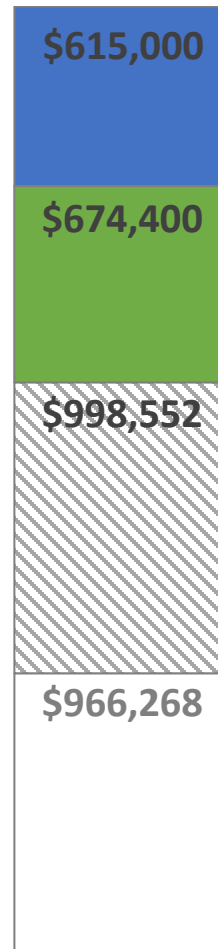
62%
Requested Funding
Serving <50% AMI

Funded by
Realty Transfer Tax

Funded by
National Housing
Trust Fund

Partially Funded
Projects*:
Funding Gap

Requests for
Unfunded Projects



*If Unfunded Projects
Were Funded...*

\$2,946,308
Leveraged Funds

\$3,912,576
Total Project Costs

2
New/Rehabilitated
Housing Units

76%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Luzerne County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Luzerne	317,663	\$68,437	14.7%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Luzerne	150,090	87,431 (68.0%)	41,229 (32.0%)	17,148 (19.6%)	15,983 (38.8%)	14.3%	2.6%

Luzerne County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$73,500	\$120,000	\$175,000
2020	\$80,000	\$134,000	\$195,000
% Change	+8.8%	+11.7%	+11.4%

Wilkes-Barre, Hazleton/Luzerne County Continuum of Care, 2020

Homeless Households	119	Homeless Persons	181
Without Children	87	In Emergency Shelter	85
With at least one adult and one child	32	In Transitional Housing	88
With only children	0	Unsheltered	8

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Wilkes-Barre, Hazleton/Luzerne County Continuum of Care: HUD Exchange, Continuum of Care Program



REINVESTMENT
FUND

Funding and Impact of PHARE Allocations, 2019 & 2020

Lycoming County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

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Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$3,940,000

17 Applications

Total Awarded
in PHARE Funding

\$2,140,000

15 Awarded

Share of Requested
Funding Awarded

54.3%

*Awarded Funding
Contributed To*

\$1,243,528

Leveraged Funds

\$3,383,528

Total Project Costs

49

New/Rehabilitated
Housing Units

42%

Requested Funding
Serving <50% AMI

**Funded by
Marcellus Shale
Impact Fee**

\$2,140,000

\$1,800,000

Requests for
Unfunded Projects

*If Unfunded Projects
Were Funded...*

\$16,356,643

Leveraged Funds

\$18,156,643

Total Project Costs

93

New/Rehabilitated
Housing Units

100%

Requested Funding
Serving <50% AMI

Population, Housing, and Economic Conditions in Lycoming County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Lycoming	114,330	\$66,821	13.6%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Lycoming	53,428	31,581 (69.2%)	14,027 (30.8%)	6,541 (20.7%)	6,355 (45.3%)	14.6%	4.8%

Lycoming County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$100,250	\$145,000	\$195,000
2020	\$114,000	\$150,000	\$213,000
% Change	+13.7%	+3.4%	+9.2%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

McKean County, PA

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Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$300,000

4 Applications

Total Awarded
in PHARE Funding

\$255,000

4 Awarded

Share of Requested
Funding Awarded

85.0%

*Awarded Funding
Contributed To*

\$1,228,757

Leveraged Funds

\$1,528,757

Total Project Costs

5

New/Rehabilitated
Housing Units

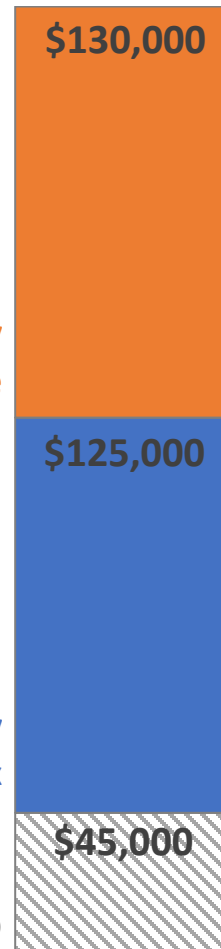
81%

Requested Funding
Serving <50% AMI

Funded by
Marcellus Shale Impact Fee

Funded by
Realty Transfer Tax

Partially Funded Projects*:
Funding Gap



*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in McKean County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
McKean	41,401	\$62,535	16.1%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
McKean	21,275	12,699 (74.1%)	4,448 (25.9%)	1,953 (15.4%)	1,614 (36.3%)	19.4%	11.9%

McKean County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$34,283	\$59,900	\$88,463
2020	\$32,810	\$54,500	\$84,925
% Change	-4.3%	-9.0%	-4.0%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Mercer County, PA

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Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$18,000

1 Applications

Total Awarded
in PHARE Funding

\$18,000

1 Awarded

Share of Requested
Funding Awarded

100%

*Awarded Funding
Contributed To*

\$0

Leveraged Funds

\$18,000

Total Project Costs

0

New/Rehabilitated
Housing Units

100%

Requested Funding
Serving <50% AMI

\$18,000

**Funded by
Marcellus Shale Impact Fee**

Population, Housing, and Economic Conditions in Mercer County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Mercer	111,518	\$66,019	13.9%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Mercer	52,262	33,597 (72.5%)	12,743 (27.5%)	4,971 (14.8%)	4,938 (38.8%)	11.3%	1.8%

Mercer County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$40,000	\$87,000	\$147,000
2020	\$60,000	\$116,750	\$179,200
% Change	+50%	+34.2%	+21.9%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Mifflin County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

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Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$110,478

3 Applications

Total Awarded
in PHARE Funding

\$72,000

2 Awarded

Share of Requested
Funding Awarded

65.2%

*Awarded Funding
Contributed To*

\$0

Leveraged Funds

\$75,552

Total Project Costs

0

New/Rehabilitated
Housing Units

30%

Requested Funding
Serving <50% AMI

Funded by
Realty Transfer Tax

Partially Funded
Projects*: Funding Gap

Requests for
Unfunded Projects



*If Unfunded Projects
Were Funded...*

\$0

Leveraged Funds

\$34,926

Total Project Costs

0

New/Rehabilitated
Housing Units

30%

Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Mifflin County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Mifflin	46,276	\$58,459	13.5%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Mifflin	21,854	13,580 (71.3%)	5,463 (28.7%)	2,531 (18.6%)	1,995 (36.5%)	12.9%	6.0%

Mifflin County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$50,750	\$95,000	\$145,000
2020	\$63,600	\$110,000	\$170,000
% Change	+25.3%	+15.8%	+17.2%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Monroe County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$1,034,320
7 Applications

Total Awarded
in PHARE Funding
\$465,000
6 Awarded

Share of Requested
Funding Awarded
45.0%

*Awarded Funding
Contributed To*

\$1,791,446
Leveraged Funds

\$2,748,266
Total Project Costs

75
New/Rehabilitated
Housing Units

45%
Requested Funding
Serving <50% AMI

**Funded by
Realty Transfer Tax**

\$465,000

**Partially Funded
Projects*:
Funding Gap**

\$499,320

**Requests for
Unfunded Projects**

\$70,000

*If Unfunded Projects
Were Funded...*

\$0
Leveraged Funds

\$70,000
Total Project Costs

5
New/Rehabilitated
Housing Units

95%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Monroe County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Monroe	168,032	\$77,100	11.2%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Monroe	81,485	43,960 (77.0%)	13,138 (23.0%)	13,524 (30.8%)	6,517 (49.6%)	29.9%	21.7%

Monroe County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$100,000	\$150,000	\$201,112
2020	\$130,000	\$183,000	\$252,500
% Change	+30.0%	+22.0%	+25.6%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Montgomery County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$6,133,279

14 Applications

Total Awarded
in PHARE Funding

\$3,347,454

11 Awarded

Share of Requested
Funding Awarded

54.6%

*Awarded Funding
Contributed To*

\$37,323,227

Leveraged Funds

\$41,486,506

Total Project Costs

237

New/Rehabilitated
Housing Units

87%

Requested Funding
Serving <50% AMI

\$2,160,000

Funded by
Realty Transfer Tax

\$1,187,454

Funded by
National Housing
Trust Fund

\$815,825

Partially Funded
Projects*: Funding Gap

\$1,970,000

Requests for
Unfunded Projects

*If Unfunded Projects
Were Funded...*

\$40,158,434

Leveraged Funds

\$42,128,434

Total Project Costs

158

New/Rehabilitated
Housing Units

100%

Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Montgomery County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Montgomery	823,823	\$113,038	5.9%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Montgomery	334,387	226,985 (71.8%)	89,221 (28.2%)	51,120 (22.5%)	39,012 (43.7%)	5.4%	0.2%

Montgomery County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$208,500	\$285,000	\$396,000
2020	\$230,000	\$320,000	\$440,000
% Change	+10.3%	+12.3%	+11.1%

Lower Merion, Norristown, Abington/Montgomery County Continuum of Care, 2020

Homeless Households	200	Homeless Persons	282
Without Children	162	In Emergency Shelter	202
With at least one adult and one child	38	In Transitional Housing	47
With only children	0	Unsheltered	33

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Lower Merion, Norristown, Abington/Montgomery County Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Northampton County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$4,490,145
11 Applications

Total Awarded
in PHARE Funding
\$2,198,000
8 Awarded

Share of Requested
Funding Awarded
49.0%

*Awarded Funding
Contributed To*

\$44,832,329
Leveraged Funds

\$48,641,400
Total Project Costs

125
New/Rehabilitated
Housing Units

67%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Funded by
Realty Transfer Tax

Funded by
National Housing
Trust Fund

Partially Funded
Projects*:
Funding Gap

Requests for
Unfunded Projects



*If Unfunded Projects
Were Funded...*

\$2,232,287
Leveraged Funds

\$2,913,361
Total Project Costs

19
New/Rehabilitated
Housing Units

40%
Requested Funding
Serving <50% AMI

Population, Housing, and Economic Conditions in Northampton County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Northampton	302,809	\$83,909	8.6%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Northampton	123,159	81,503 (71.4%)	32,682 (28.6%)	19,272 (23.7%)	15,527 (47.5%)	7.3%	0.8%

Northampton County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$150,000	\$205,000	\$283,388
2020	\$171,063	\$230,000	\$320,000
% Change	+14%	+12.2%	+12.9%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



REINVESTMENT FUND

Funding and Impact of PHARE Allocations, 2019 & 2020 *Northumberland County, PA*

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$500,000

1 Applications

Total Awarded
in PHARE Funding

\$500,000

1 Awarded

Share of Requested
Funding Awarded

100%

*Awarded Funding
Contributed To*

\$10,235,441

Leveraged Funds

\$10,735,441

Total Project Costs

3

New/Rehabilitated
Housing Units

100%

Requested Funding
Serving <50% AMI

\$500,000

**Funded by
Realty Transfer Tax**

Population, Housing, and Economic Conditions in Northumberland County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Northumberland	91,761	\$63,491	13.2%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Northumberland	45,465	27,654 (70.8%)	11,421 (29.2%)	4,855 (17.6%)	4,118 (36.1%)	14.1%	1.6%

Northumberland County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$21,500	\$68,000	\$135,000
2020	\$25,000	\$79,500	\$160,000
% Change	+16.3%	+16.9%	+18.5%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



REINVESTMENT
FUND

Funding and Impact of PHARE Allocations, 2019 & 2020

Perry County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

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Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$196,800

1 Applications

Total Awarded
in PHARE Funding

\$100,000

1 Awarded

Share of Requested
Funding Awarded

50.8%

Awarded Funding Contributed To

\$0

Leveraged Funds

\$196,800

Total Project Costs

17

New/Rehabilitated
Housing Units

30%

Requested Funding
Serving <50% AMI

Funded by
Realty Transfer Tax

\$100,000

\$96,800

Partially Funded Projects*:
Funding Gap

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Perry County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Perry	46,053	\$75,334	9.3%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Perry	20,853	14,399 (79.0%)	3,832 (21.0%)	2,866 (19.9%)	1,235 (32.2%)	12.6%	6.4%

Perry County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$109,225	\$159,300	\$199,975
2020	\$119,675	\$162,350	\$225,000
% Change	+9.6%	+1.9%	+12.5%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020 Philadelphia County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$66,248,295

129 Applications

Total Awarded
in PHARE Funding

\$23,502,000

66 Awarded

Share of Requested
Funding Awarded

35.5%

*Awarded Funding
Contributed To*

\$320,814,720

Leveraged Funds

\$352,542,328

Total Project Costs

2,278

New/Rehabilitated
Housing Units

81%

Requested Funding
Serving <50% AMI

\$16,773,000

Funded by
Realty Transfer Tax

Funded by
National Housing
Trust Fund

\$6,729,000

Partially Funded

\$8,425,608

Projects*: Funding Gap

\$34,320,687

Requests for
Unfunded Projects

*If Unfunded Projects
Were Funded...*

\$356,253,521

Leveraged Funds

\$390,574,208

Total Project Costs

1,848

New/Rehabilitated
Housing Units

84%

Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Philadelphia County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Philadelphia	1,579,075	\$55,121	24.3%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Philadelphia	685,956	318,872 (53.0%)	282,465 (47.0%)	87,153 (27.3%)	141,074 (49.9%)	12.3%	0.5%

Philadelphia County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$104,900	\$175,000	\$260,000
2020	\$100,000	\$191,000	\$285,000
% Change	-4.7%	+9.1%	+9.6%

Philadelphia Continuum of Care, 2020

Homeless Households	4,293
Without Children	3,656
With at least one adult and one child	612
With only children	25

Homeless Persons	5,634
In Emergency Shelter	3,650
In Transitional Housing	1,026
Unsheltered	958

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Philadelphia Continuum of Care: HUD Exchange, Continuum of Care Program



REINVESTMENT
FUND

Funding and Impact of PHARE Allocations, 2019 & 2020

Pike County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$532,300

3 Applications

Total Awarded
in PHARE Funding

\$450,000

3 Awarded

Share of Requested
Funding Awarded

84.5%

*Awarded Funding
Contributed To*

\$446,600

Leveraged Funds

\$978,900

Total Project Costs

0

New/Rehabilitated
Housing Units

30%

Requested Funding
Serving <50% AMI

**Funded by
Realty Transfer Tax**

**Partially Funded
Projects*: Funding Gap**

\$450,000

\$82,300

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Pike County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Pike	55,453	\$80,167	9.5%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Pike	38,940	18,411 (83.2%)	3,708 (16.8%)	5,039 (27.4%)	2,071 (55.9%)	43.2%	38.3%

Pike County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$101,000	\$153,700	\$223,500
2020	\$132,500	\$185,825	\$265,000
% Change	+31.2%	+20.9%	+18.6%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



REINVESTMENT FUND

Funding and Impact of PHARE Allocations, 2019 & 2020

Potter County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

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Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested in PHARE Funding

\$150,000

2 Applications

Total Awarded in PHARE Funding

\$135,000

2 Awarded

Share of Requested Funding Awarded

90.0%

Awarded Funding Contributed To

\$0

Leveraged Funds

\$150,000

Total Project Costs

0

New/Rehabilitated Housing Units

30%

Requested Funding Serving <50% AMI

Funded by Marcellus Shale Impact Fee

Partially Funded Projects*: Funding Gap



*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Potter County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Potter	16,806	\$58,084	13.5%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Potter	12,958	4,939 (76.2%)	1,541 (23.8%)	946 (19.2%)	588 (38.2%)	50.0%	42.4%

Potter County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$60,000	\$90,000	\$135,250
2020	\$65,000	\$96,750	\$140,500
% Change	+8.3%	+7.5%	+3.9%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Schuylkill County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

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Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$3,917,818
12 Applications

Total Awarded
in PHARE Funding
\$1,827,000
6 Awarded

Share of Requested
Funding Awarded
46.6%

*Awarded Funding
Contributed To*

\$10,205,750
Leveraged Funds

\$11,913,410
Total Project Costs

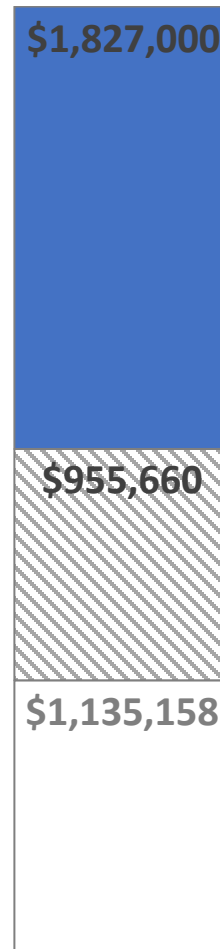
61
New/Rehabilitated
Housing Units

22%
Requested Funding
Serving <50% AMI

**Funded by
Realty Transfer Tax**

**Partially Funded
Projects*:
Funding Gap**

**Requests for
Unfunded Projects**



*If Unfunded Projects
Were Funded...*

\$5,204,017
Leveraged Funds

\$6,339,175
Total Project Costs

34
New/Rehabilitated
Housing Units

68%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Schuylkill County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Schuylkill	142,674	\$64,845	12.4%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Schuylkill	69,870	44,446 (75.7%)	14,303 (24.4%)	8,478 (19.1%)	6,026 (42.1%)	15.9%	2.1%

Schuylkill County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$41,500	\$85,900	\$145,000
2020	\$30,000	\$74,588	\$150,000
% Change	-27.7%	-13.2%	+3.4%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Snyder County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$505,000

2 Applications

Total Awarded
in PHARE Funding

\$175,000

2 Awarded

Share of Requested
Funding Awarded

34.7%

*Awarded Funding
Contributed To*

\$0

Leveraged Funds

\$505,000

Total Project Costs

0

New/Rehabilitated
Housing Units

75%

Requested Funding
Serving <50% AMI

Funded by
Realty Transfer Tax

\$175,000

\$330,000

Partially Funded Projects*:
Funding Gap

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Snyder County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Snyder	40,483	\$68,106	10.5%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Snyder	16,442	10,676 (72.2%)	4,118 (27.8%)	1,883 (17.6%)	1,179 (28.6%)	10.0%	4.1%

Snyder County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$87,750	\$140,000	\$185,250
2020	\$120,000	\$167,000	\$215,000
% Change	+36.8%	+19.3%	+16.1%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Somerset County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$1,381,722
2 Applications

Total Awarded
in PHARE Funding
\$325,000
2 Awarded

Share of Requested
Funding Awarded
23.5%

Awarded Funding Contributed To

\$0

Leveraged Funds

\$1,381,722

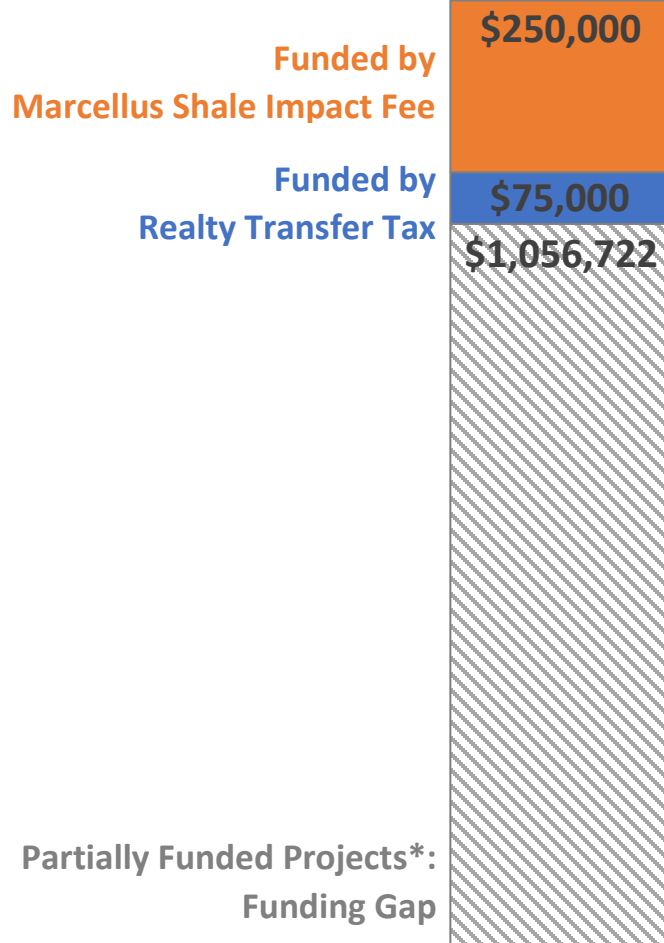
Total Project Costs

31

New/Rehabilitated
Housing Units

76%

Requested Funding
Serving <50% AMI



*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Partially Funded Projects*:
Funding Gap

Population, Housing, and Economic Conditions in Somerset County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Somerset	74,361	\$61,817	12.4%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Somerset	38,459	23,143 (78.1%)	6,501 (21.9%)	3,870 (16.7%)	2,501 (38.5%)	22.9%	13.9%

Somerset County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$50,000	\$105,000	\$172,875
2020	\$66,000	\$122,600	\$186,425
% Change	+32.0%	+16.8%	+7.8%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



REINVESTMENT FUND

Funding and Impact of PHARE Allocations, 2019 & 2020

Sullivan County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$160,000

2 Applications

Total Awarded
in PHARE Funding

\$160,000

2 Awarded

Share of Requested
Funding Awarded

100%

*Awarded Funding
Contributed To*

\$0

Leveraged Funds

\$160,000

Total Project Costs

0

New/Rehabilitated
Housing Units

50%

Requested Funding
Serving <50% AMI

\$160,000

**Funded by
Marcellus Shale Impact Fee**

Population, Housing, and Economic Conditions in Sullivan County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Sullivan	6,135	\$62,063	13.2%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Sullivan	6,370	2,232 (82.0%)	491 (18.0%)	429 (19.2%)	126 (25.7%)	57.3%	50.3%

Sullivan County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$85,000	\$140,000	\$180,000
2020	\$75,000	\$132,000	\$215,750
% Change	-11.8%	-5.7%	+19.9%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



REINVESTMENT
FUND

Funding and Impact of PHARE Allocations, 2019 & 2020 Susquehanna County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$4,556,063

7 Applications

Total Awarded
in PHARE Funding

\$2,918,000

6 Awarded

Share of Requested
Funding Awarded

64.0%

*Awarded Funding
Contributed To*

\$184,280

Leveraged Funds

\$3,740,343

Total Project Costs

11

New/Rehabilitated
Housing Units

30%

Requested Funding
Serving <50% AMI

**Funded by
Marcellus Shale
Impact Fee**

Partially Funded
Projects*: Funding Gap

Requests for
Unfunded Projects

\$2,494,000

\$638,063

\$1,000,000

*If Unfunded Projects
Were Funded...*

\$11,395,126

Leveraged Funds

\$12,395,126

Total Project Costs

36

New/Rehabilitated
Housing Units

100%

Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Susquehanna County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Susquehanna	40,970	\$66,556	12.0%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Susquehanna	23,319	13,281 (77.1%)	3,954 (22.9%)	2,834 (21.3%)	1,412 (35.7%)	26.1%	17.8%

Susquehanna County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$74,478	\$120,000	\$162,500
2020	\$75,000	\$129,250	\$194,525
% Change	+0.7%	+7.7%	+19.7%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Tioga County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$2,256,900
9 Applications

Total Awarded
in PHARE Funding
\$1,056,900
8 Awarded

Share of Requested
Funding Awarded
46.8%

Awarded Funding Contributed To

\$866,411
Leveraged Funds

\$2,623,311
Total Project Costs

24
New/Rehabilitated
Housing Units

72%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Funded by
Marcellus Shale
Impact Fee

Partially Funded
Projects*:
Funding Gap

Requests for
Unfunded Projects



If Unfunded Projects Were Funded...

\$12,925,212
Leveraged Funds

\$13,425,212
Total Project Costs

44
New/Rehabilitated
Housing Units

100%
Requested Funding
Serving <50% AMI

Population, Housing, and Economic Conditions in Tioga County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Tioga	40,944	\$61,148	13.2%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Tioga	21,810	11,877 (72.8%)	4,433 (27.2%)	2,336 (19.7%)	1,796 (40.5%)	25.2%	16.8%

Tioga County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$87,875	\$130,000	\$174,700
2020	\$84,250	\$132,750	\$173,500
% Change	-4.1%	+2.1%	-.7%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Union County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

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Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$505,000

2 Applications

Total Awarded
in PHARE Funding

\$175,000

2 Awarded

Share of Requested
Funding Awarded

34.7%

*Awarded Funding
Contributed To*

\$0

Leveraged Funds

\$505,000

Total Project Costs

0

New/Rehabilitated
Housing Units

75%

Requested Funding
Serving <50% AMI

Funded by
Realty Transfer Tax

\$175,000

\$330,000

Partially Funded Projects*:
Funding Gap

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Union County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Union	45,111	\$74,804	11.8%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Union	17,357	10,521 (72.4%)	4,012 (27.6%)	1,790 (17.0%)	1,728 (43.1%)	16.3%	8.8%

Union County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$141,500	\$185,000	\$250,000
2020	\$149,900	\$190,000	\$284,000
% Change	+5.9%	+2.7%	+13.6%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020

Venango County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

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Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$775,000

3 Applications

Total Awarded
in PHARE Funding

\$175,000

2 Awarded

Share of Requested
Funding Awarded

22.6%

*Awarded Funding
Contributed To*

\$63,455

Leveraged Funds

\$563,455

Total Project Costs

36

New/Rehabilitated
Housing Units

30%

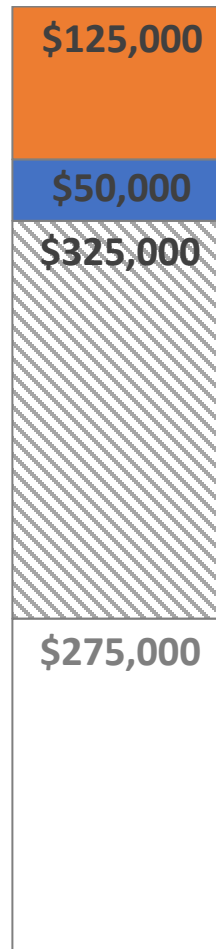
Requested Funding
Serving <50% AMI

Funded by
Marcellus Shale
Impact Fee

Funded by
Realty Transfer Tax

Partially Funded
Projects*:
Funding Gap

Requests for
Unfunded Projects



*If Unfunded Projects
Were Funded...*

\$11,409,419

Leveraged Funds

\$11,684,419

Total Project Costs

2

New/Rehabilitated
Housing Units

50%

Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Venango County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Venango	51,818	\$61,816	12.9%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Venango	27,620	16,549 (75.1%)	5,501 (25.0%)	2,290 (13.8%)	2,100 (38.2%)	20.2%	10.7%

Venango County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$30,900	\$66,780	\$105,000
2020	\$41,375	\$72,250	\$114,250
% Change	+33.9%	+8.2%	+8.8%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020 *Warren County, PA*

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

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Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$1,262,049
3 Applications

Total Awarded
in PHARE Funding
\$160,000
2 Awarded

Share of Requested
Funding Awarded
12.7%

Awarded Funding Contributed To

\$123,821
Leveraged Funds

\$380,070
Total Project Costs

0
New/Rehabilitated
Housing Units

61%
Requested Funding
Serving <50% AMI

Funded by Realty Transfer Tax Partially Funded Projects*: Funding Gap



Requests for Unfunded Projects

If Unfunded Projects Were Funded...

\$12,702,960
Leveraged Funds

\$13,708,760
Total Project Costs

40
New/Rehabilitated
Housing Units

53%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Warren County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Warren	39,756	\$62,905	12.6%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Warren	23,629	13,157 (76.9%)	3,958 (23.1%)	1,841 (14.0%)	1,251 (31.6%)	27.6%	20.4%

Warren County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$40,000	\$76,000	\$122,500
2020	\$40,250	\$84,000	\$127,375
% Change	+0.6%	+10.5%	+4.0%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020 Washington County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

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Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$8,163,746
16 Applications

Total Awarded
in PHARE Funding
\$3,197,500
14 Awarded

Share of Requested
Funding Awarded
39.2%

*Awarded Funding
Contributed To*

\$42,936,818
Leveraged Funds

\$48,728,568
Total Project Costs

473
New/Rehabilitated
Housing Units

55%
Requested Funding
Serving <50% AMI

**Funded by
Marcellus Shale
Impact Fee**

**Funded by
Realty Transfer Tax**

**Partially Funded
Projects*:
Funding Gap**

**Requests for
Unfunded
Projects**



*If Unfunded Projects
Were Funded...*

\$13,982,514
Leveraged Funds

\$16,354,510
Total Project Costs

117
New/Rehabilitated
Housing Units

54%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Washington County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Washington	207,212	\$81,533	9.2%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Washington	95,934	64,232 (75.6%)	20,716 (24.4%)	11,046 (17.2%)	7,677 (37.1%)	11.5%	1.1%

Washington County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$100,125	\$175,000	\$275,000
2020	\$154,975	\$250,000	\$376,854
% Change	+54.8%	+42.9%	+37.0%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



REINVESTMENT
FUND

Funding and Impact of PHARE Allocations, 2019 & 2020

Wayne County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$950,000

1 Applications

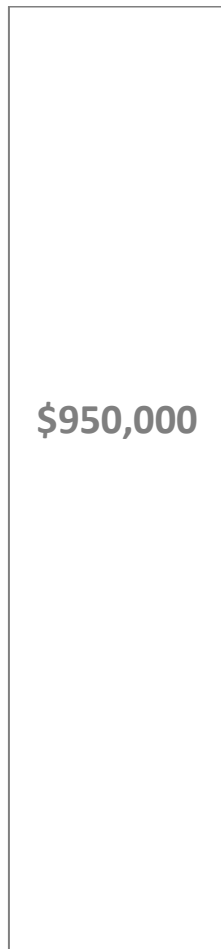
Total Awarded
in PHARE Funding

\$0

0 Awarded

Share of Requested
Funding Awarded

0.0%



Requests for
Unfunded Project

*If Unfunded Projects
Were Funded...*

\$8,207,481

Leveraged Funds

\$9,157,481

Total Project Costs

90

New/Rehabilitated
Housing Units

100%

Requested Funding
Serving <50% AMI

Population, Housing, and Economic Conditions in Wayne County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Wayne	51,422	\$70,110	11.4%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Wayne	32,299	15,259 (81.0%)	3,582 (19.0%)	3,633 (23.8%)	1,291 (36.0%)	41.7%	36.2%

Wayne County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$106,000	\$153,319	\$228,500
2020	\$130,000	\$177,000	\$253,000
% Change	+22.6%	+15.4%	+10.7%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



REINVESTMENT
FUND

Funding and Impact of PHARE Allocations, 2019 & 2020 *Westmoreland County, PA*

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$937,884

4 Applications

Total Awarded
in PHARE Funding

\$400,000

4 Awarded

Share of Requested
Funding Awarded

42.6%

*Awarded Funding
Contributed To*

\$2,370,690

Leveraged Funds

\$3,308,574

Total Project Costs

27

New/Rehabilitated
Housing Units

68%

Requested Funding
Serving <50% AMI

Funded by
Marcellus Shale Impact Fee

\$100,000

\$300,000

Funded by
Realty Transfer Tax

\$537,884

Partially Funded Projects*:
Funding Gap

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Westmoreland County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Westmoreland	352,590	\$78,323	10.0%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Westmoreland	170,442	117,573 (77.2%)	34,710 (22.8%)	19,799 (16.8%)	13,354 (38.5%)	10.7%	1.4%

Westmoreland County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$85,000	\$142,382	\$218,000
2020	\$100,000	\$160,000	\$245,000
% Change	+17.6%	+12.4%	+12.4%

Western Pennsylvania Continuum of Care, 2020

Homeless Households	567
Without Children	481
With at least one adult and one child	85
With only children	1

Homeless Persons	754
In Emergency Shelter	509
In Transitional Housing	184
Unsheltered	61

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Western Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



REINVESTMENT
FUND

Funding and Impact of PHARE Allocations, 2019 & 2020 *Wyoming County, PA*

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding

\$542,000

3 Applications

Total Awarded
in PHARE Funding

\$402,000

3 Awarded

Share of Requested
Funding Awarded

74.2%

Awarded Funding Contributed To

\$0

Leveraged Funds

\$542,000

Total Project Costs

0

New/Rehabilitated
Housing Units

56%

Requested Funding
Serving <50% AMI

**Funded by
Marcellus Shale Impact Fee**

**Funded by
Realty Transfer Tax**

**Partially Funded Projects*:
Funding Gap**



*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in Wyoming County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
Wyoming	27,327	\$70,306	10.4%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
Wyoming	13,458	8,333 (77.2%)	2,457 (22.8%)	1,681 (20.2%)	885 (36.0%)	19.8%	11.2%

Wyoming County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$114,625	\$158,000	\$206,037
2020	\$140,250	\$176,750	\$240,000
% Change	+22.4%	+11.9%	+16.5%

Eastern Pennsylvania Continuum of Care, 2020

Homeless Households	1,336
Without Children	1,058
With at least one adult and one child	266
With only children	12

Homeless Persons	2,032
In Emergency Shelter	1,147
In Transitional Housing	519
Unsheltered	366

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

Eastern Pennsylvania Continuum of Care: HUD Exchange, Continuum of Care Program



Funding and Impact of PHARE Allocations, 2019 & 2020 York County, PA

The Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund was established in 2010 to provide dedicated revenue for expanding affordable housing opportunities and services throughout Pennsylvania. The PA Housing Finance Agency (PHFA) administers PHARE from three sources:

Realty Transfer Tax Fund (RTT)

Created in 2015 to allocate proceeds from state realty transfer taxes. Capped at \$40 million annually, RTT is the largest source of funding distributed through PHARE.

Marcellus Shale Fund (MS)

Created in 2012 to support affordable housing in 32 eligible counties with producing non-conventional gas wells. The allocation is funded by Marcellus Shale impact fees.

National Housing Trust Fund (HTF)

Created by the US Congress in 2008 and funded in 2016. HTF is almost exclusively for very low income rental housing projects. PHFA uses HTF to support LIHTC developments.

Total Requested
in PHARE Funding
\$6,171,970
22 Applications

Total Awarded
in PHARE Funding
\$2,025,759
14 Awarded

Share of Requested
Funding Awarded
32.8%

Awarded Funding Contributed To

\$36,615,717
Leveraged Funds

\$39,858,487
Total Project Costs

26
New/Rehabilitated
Housing Units

95%
Requested Funding
Serving <50% AMI

Funded by
Realty Transfer Tax

\$906,310

Funded by
National Housing
Trust Fund

\$1,119,449

Partially Funded
Projects*:
Funding Gap

\$1,217,011

\$2,929,200

Requests for
Unfunded
Projects

If Unfunded Projects Were Funded...

\$56,014,239
Leveraged Funds

\$58,943,439
Total Project Costs

285
New/Rehabilitated
Housing Units

76%
Requested Funding
Serving <50% AMI

*Partially funded dollars represent requested project funding that was not award from any PHARE source.

Population, Housing, and Economic Conditions in York County

Population and Household Characteristics

	Population	Median Family Income	Poverty Rate
York	445,565	\$78,786	9.6%

	Housing Units	Housing Tenure		Housing Cost Burden		Vacancy	
		Owners	Renters	Owners	Renters	Vacant	Vacant for Seasonal Use
York	184,135	129,109 (74.9%)	43,312 (25.1%)	27,498 (21.3%)	19,914 (46.0%)	6.4%	0.3%

York County Home Sales Price Distribution

	25th Percentile	Median	75th Percentile
2018	\$123,813	\$160,000	\$213,000
2020	\$130,000	\$174,900	\$235,000
% Change	+5.0%	+9.3%	+10.3%

York City and County Continuum of Care, 2020

Homeless Households	242
Without Children	183
With at least one adult and one child	50
With only children	9

Homeless Persons	370
In Emergency Shelter	239
In Transitional Housing	73
Unsheltered	58

Sources:

Population and Household Characteristics: American Community Survey, Five-Year Estimates, 2015 – 2019

Home Sales Price Distribution: PA Department of Community & Economic Development

York City and County Continuum of Care: HUD Exchange, Continuum of Care Program

Reinvestment Fund has published a range of reports addressing critical public policy issues. The highlighted reports below represent recent housing research projects. For details, please visit our Policy Publications site:

WWW.REINVESTMENT.COM/IMPACT/RESEARCH-PUBLICATIONS

2020

Understanding 21st Century Gaps in Homeownership Between White and non-White Households in Pennsylvania



2020

Residential Rental Property Owner Perspectives and Practices in Philadelphia: Evaluating Challenges during the COVID-19 Pandemic



2022

Barriers to Homeownership



2022

Evidence-Based Policy Making



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REINVESTMENT FUND is a national mission-driven financial institution that creates opportunity for underserved people and places through partnerships. We marshal the capital, analytics, and expertise necessary to build strong, healthy, and more equitable communities.

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