NEVADA HOMEOWNER ASSISTANCE FUND
NEVADA AFFORDABLE HOUSING ASSISTANCE CORPORATION

PERFORMANCE REPORT

September 2025

The following report outlines the application (file) status, funding, and other performance measures of the Nevada Homeowner Assistance Fund (HAF) through September 30, 2025.

Applications (Files)
As of the end of September, a total of **12,451**[1] applications were initiated through the Homeowner Assistance Fund System (HAFS) Portal. This number includes households with more than one file, due to duplicate applications and homeowners reapplying for assistance. Approximately **166** files remain in the Application/Document Collection stages (**104** executed by the homeowner, **25** homeowners returning for additional assistance, and **37** in Pre-Sign status) and an additional **134** files are in the Processing and Eligibility queues. As of this reporting period, a total of **2,324** files are classified as "Withdrawn" due to homeowners not completing the application timely; duplicate applications; and/or requests from homeowners to withdraw. Collectively, an overall total of **6,352** files have been "Denied." The top denial reasons include the following: homeowner did not complete the application timely; household income exceeds the Area Median Income (AMI) as defined by the U.S. Department of the Treasury, and the amount needed to bring the loan current exceeds the program cap. Additionally, at the end of this reporting period **3,475**[1] unique households were approved.

The following illustrates files in the pipeline by Status* after Document Collection.

A. Application Suspended - Processing	4		
B. Processing - Ready for Underwriting - Recommend Denial	0	4	
C. Processing - Ready for Underwriting - Recommend Approval	1		
D. Processing - In Review	22		
E. Processing - Waiting on Docs	20	43	
F. Underwriting - Waiting on Response from Servicer	82		
G. Underwriting - Approved Funds Allocated	0		
H. Underwriting - In Review	5	87	134
I. Closing – Loan Signing	88		
J. Approved – Active/Completed	3,387	3,475	

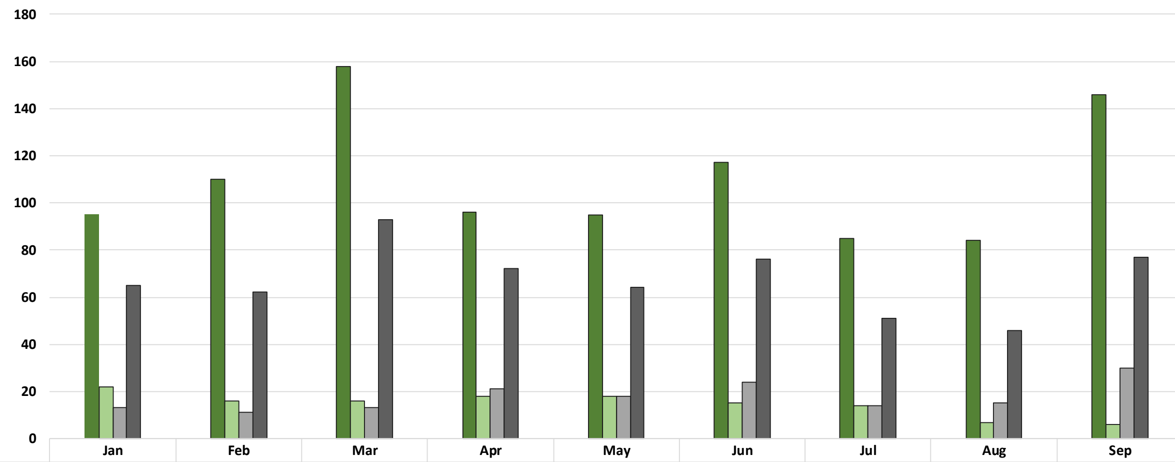
*See definitions at end of report.

This report does not contain thirteen (13) Non-Conforming Loan Limit (CLL) files that did not meet HAF Guidelines and were backed out of the system. Fourteen (14) Non-CLL files remain within the reported numbers as these homeowners received HOA or other stand-alone assistance that qualified under HAF.

[1] Total does not include **25 AFR** applications which represent homeowners who have applied for subsequent assistance.

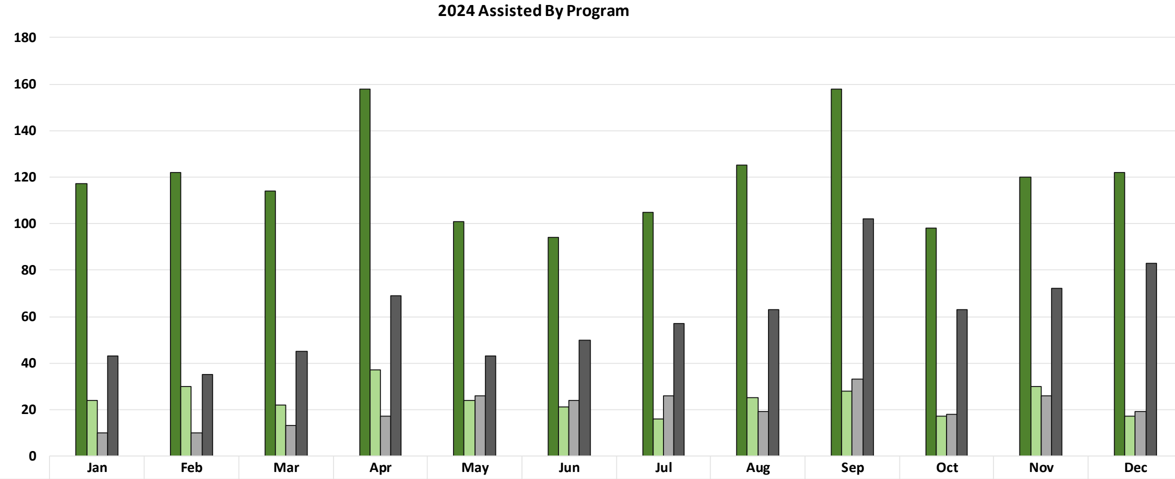
Of the **3,475** unique households assisted, there were a cumulative number of **7,625** fundings, which represents a disaggregated number of approvals broken out by program and returning homeowners funded for subsequent assistance. The following charts outline the disaggregated number of files assisted by program and includes Additional Funds Request (AFR).

2025 Assisted By Program



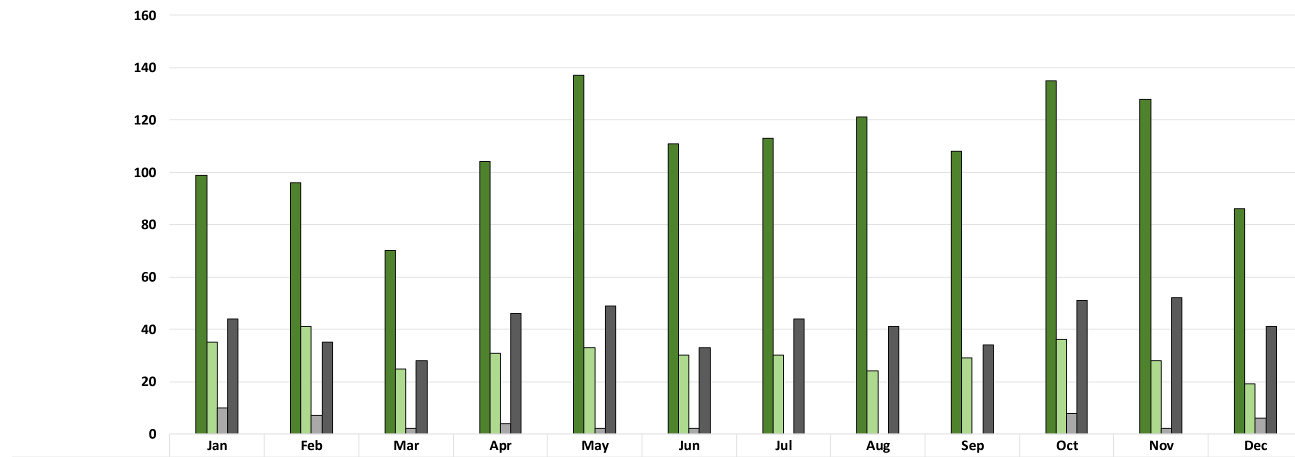
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
MRAP	95	110	158	96	95	117	85	84	146
UMA	22	16	16	18	18	15	14	7	6
PR/PC/DefBal	13	11	13	21	18	24	14	15	30
HOA/Taxes/Insurance	65	62	93	72	64	76	51	46	77

2024 Assisted By Program



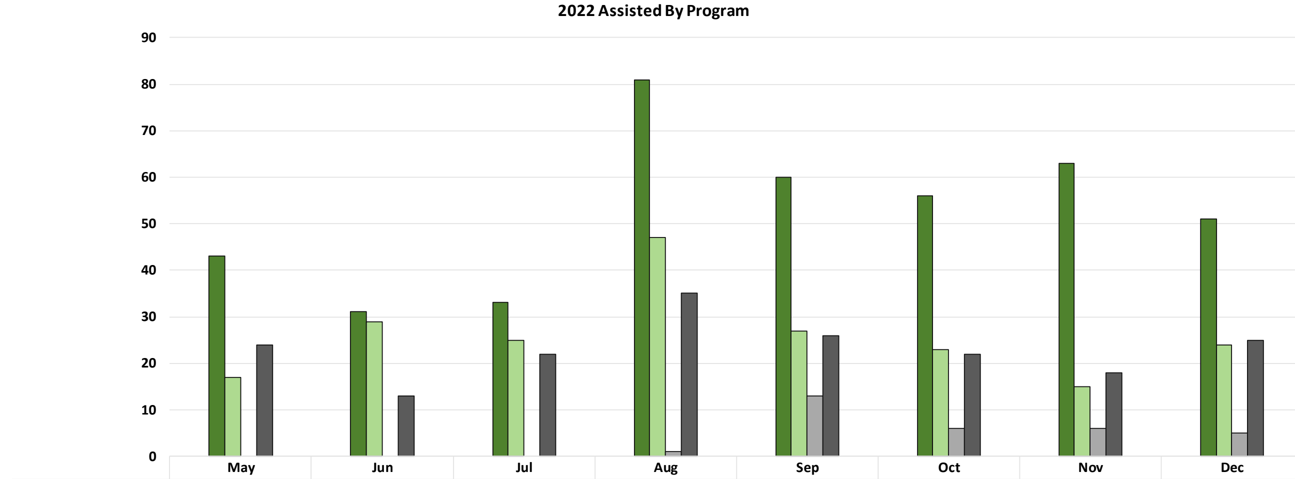
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
MRAP	117	122	114	158	101	94	105	125	158	98	120	122
UMA	24	30	22	37	24	21	16	25	28	17	30	17
PR/PC/DefBal	10	10	13	17	26	24	26	19	33	18	26	19
HOA/Taxes/Insurance	43	35	45	69	43	50	57	63	102	63	72	83

2023 Assisted By Program



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
MRAP	99	96	70	104	137	111	113	121	108	135	128	86
UMA	35	41	25	31	33	30	30	24	29	36	28	19
PR/PC/DefBal	10	7	2	4	2	2	0	0	0	8	2	6
HOA/Taxes/Insurance	44	35	28	46	49	33	44	41	34	51	52	41

2022 Assisted By Program



	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
MRAP	43	31	33	81	60	56	63	51
UMA	17	29	25	47	27	23	15	24
PR/PC/DefBal	0	0	0	1	13	6	6	5
HOA/Taxes/Insurance	24	13	22	35	26	22	18	25

*Please note: the PR/PC/DefBal program did not start until August 2022

Fundings

A total of **$99,406,604** has been expended in mortgage assistance, including housing related expenses such as property taxes, homeowners' insurance, and homeowners association assessments. The total number of homeowners assisted per month includes homeowners with recurring monthly payments that were approved under the Unemployment Mortgage Assistance (UMA) program.

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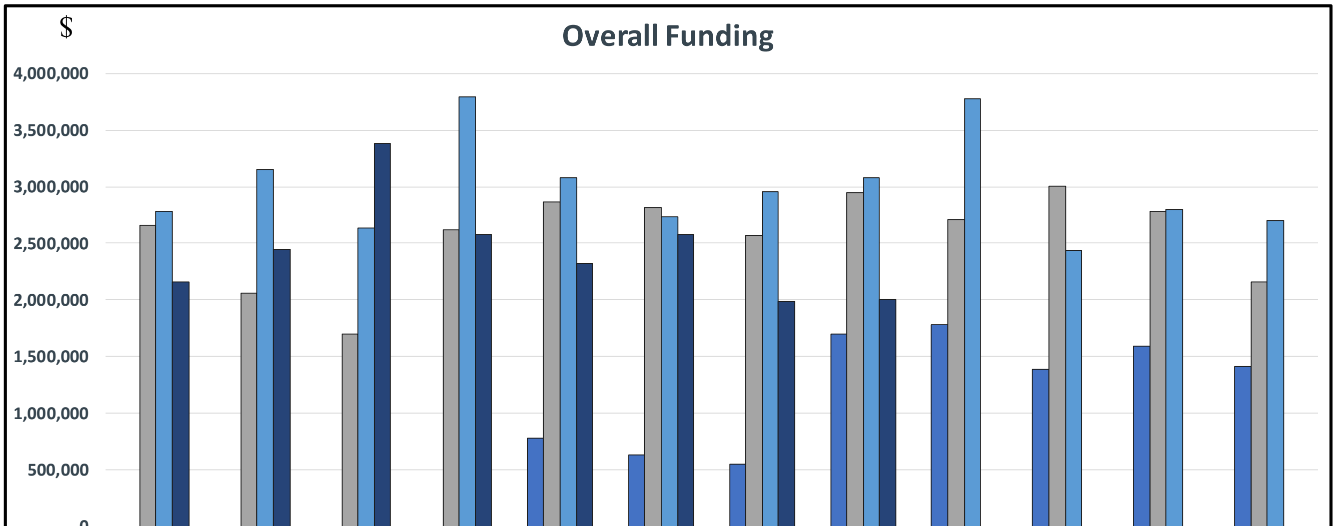
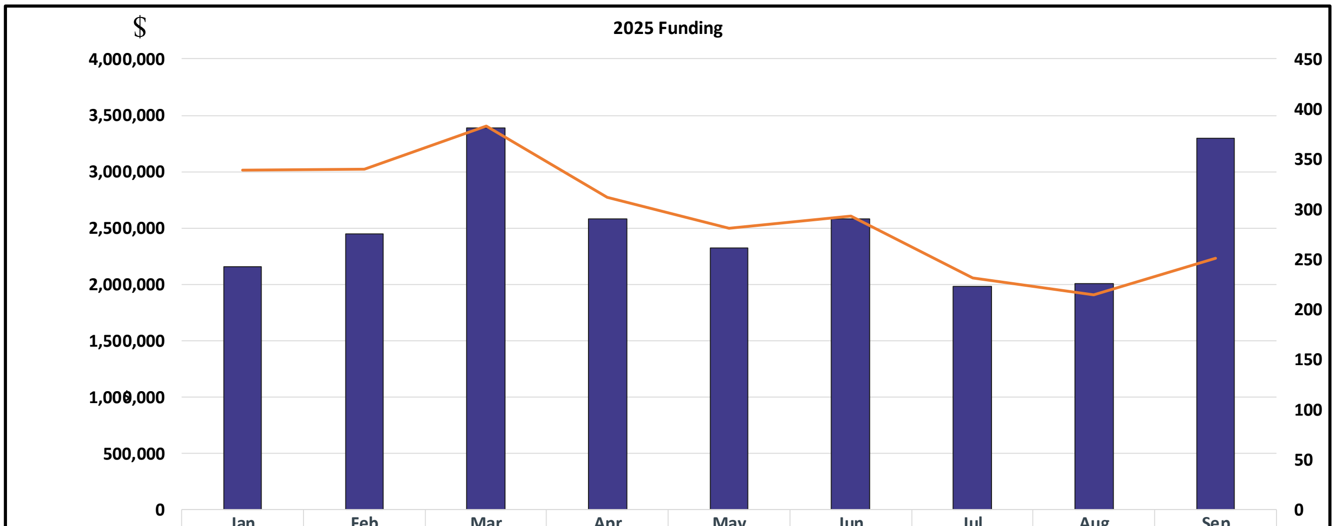
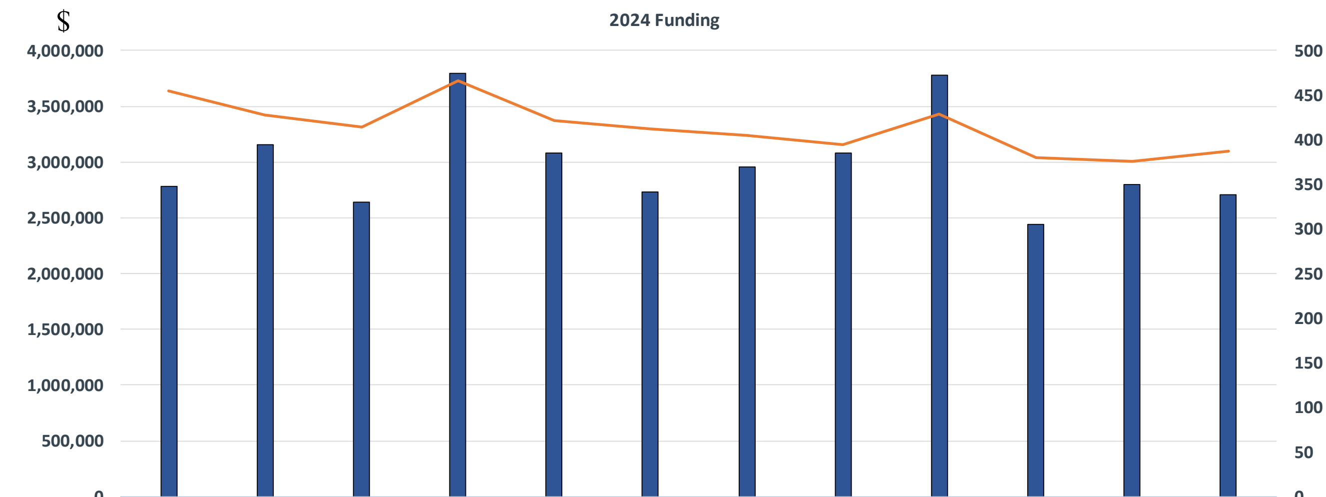


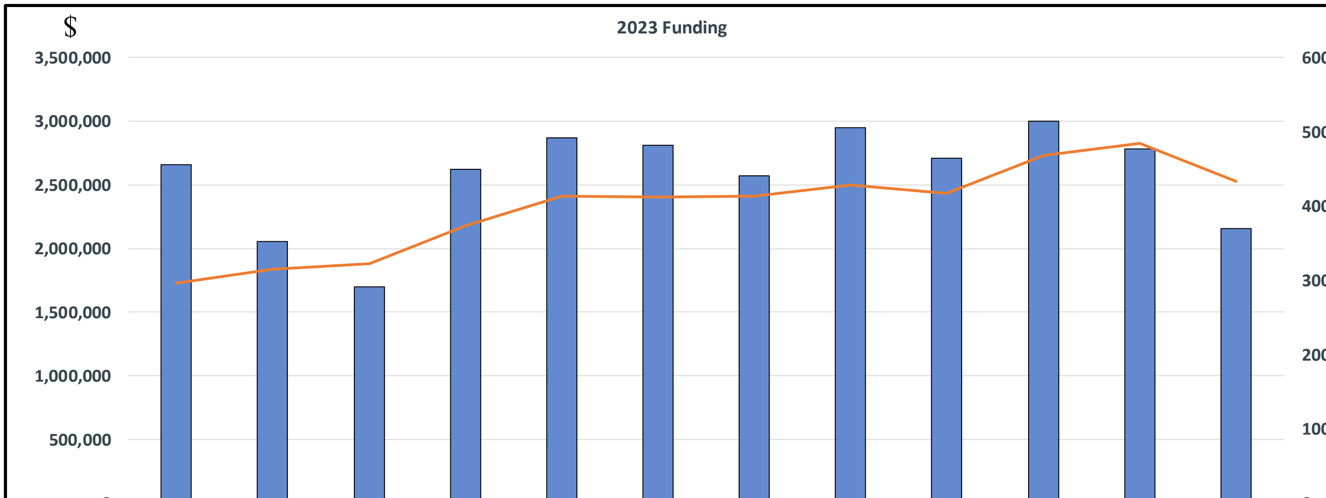
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022					783,106	632,053	547,324	1,695,991	1,779,554	1,385,640	1,593,510	1,412,136
2023	2,659,231	2,058,840	1,701,781	2,621,433	2,867,802	2,812,740	2,571,674	2,949,097	2,706,874	3,002,018	2,781,560	2,159,746
2024	2,781,560	3,151,862	2,637,002	3,794,369	3,077,304	2,730,777	2,957,055	3,080,149	3,775,392	2,439,212	2,798,430	2,703,868
2025	2,159,234	2,446,820	3,385,797	2,577,202	2,323,804	2,578,455	1,986,027	2,005,060				



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Sum of Amount	2,159,234	2,446,820	3,385,797	2,577,202	2,323,804	2,578,455	1,986,027	2,005,060	3,295,115
Sum of HH	339	340	383	312	281	293	231	215	251



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Amount	2,781,560	3,151,862	2,637,002	3,794,369	3,077,304	2,730,777	2,957,055	3,080,149	3,775,392	2,439,212	2,798,430	2,703,868
HH	455	428	414	466	421	412	405	394	429	380	376	387



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Amount	2,659,231	2,058,840	1,701,781	2,621,433	2,867,802	2,812,740	2,571,674	2,949,097	2,706,874	3,002,018	2,781,560	2,159,746
HH	296	315	323	374	414	412	413	429	417	468	485	434

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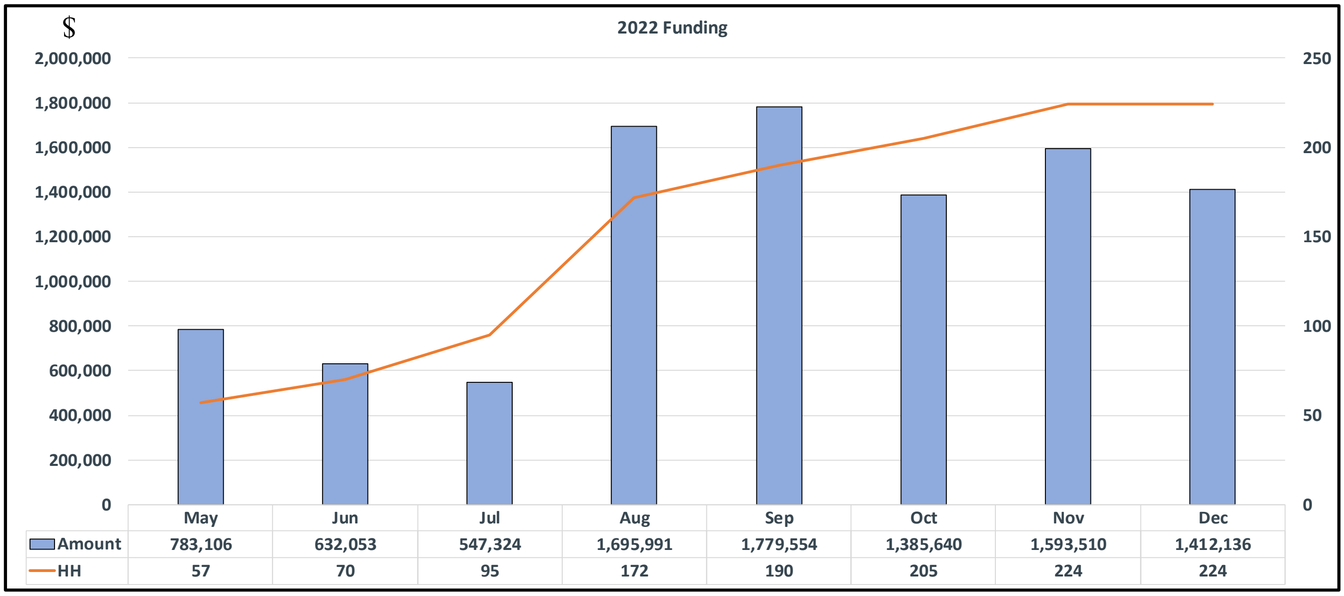


*Households – HH

Households Assisted

A total of **164** households were assisted in **September**: **79** recurring and **85** new households.

2025 Households Assisted	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Total HH	282	275	289	247	218	211	162	159	164			
New HH	64	67	97	57	64	60	36	52	85			
Recurring	218	208	192	190	154	151	126	107	79			

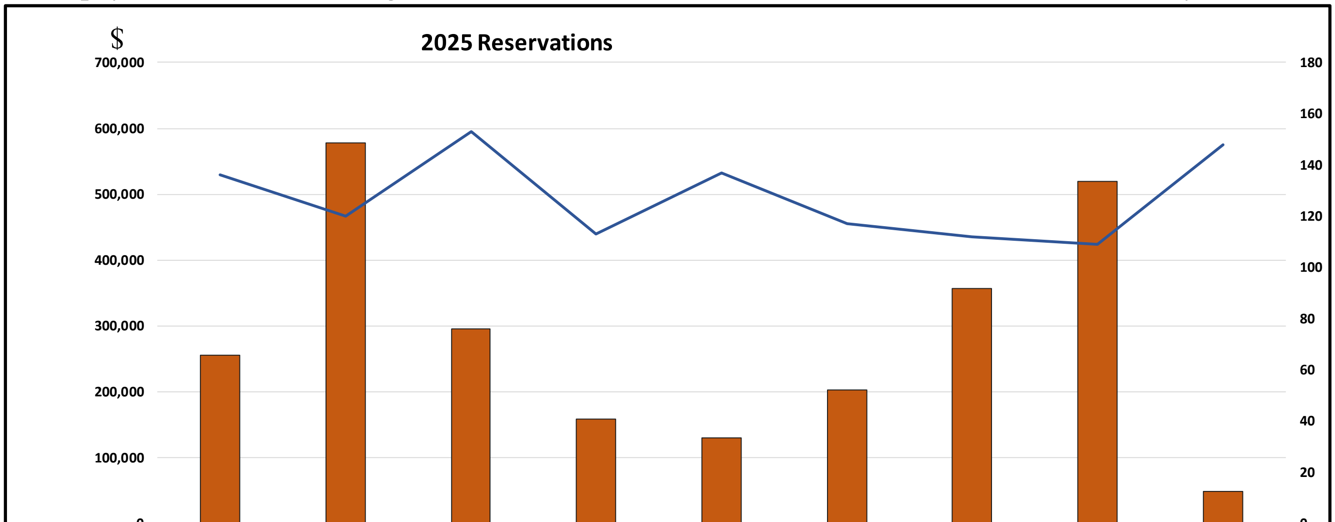
2024 Households Assisted	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Total HH	418	395	369	417	385	367	361	346	361	325	328	322
New HH	112	113	97	148	102	90	96	102	119	81	96	83
Recurring	306	282	272	269	283	277	265	244	242	244	232	239

2023 Households Assisted	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Total HH	294	314	320	369	410	401	402	412	402	445	452	409
New HH	114	107	77	113	142	115	109	113	102	139	120	81
Recurring	180	207	243	256	268	286	293	299	300	306	332	328

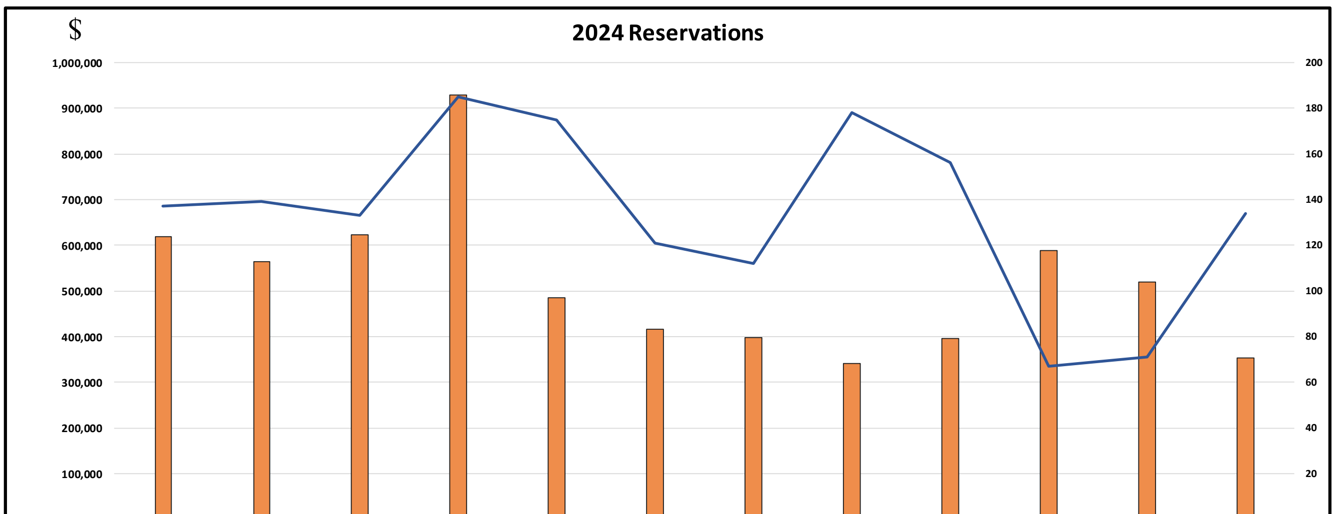
2022 Households Assisted	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Total HH					57	69	95	171	185	200	223	219
New HH					57	38	43	94	63	66	71	60
Recurring					0	31	52	77	122	134	152	159

Reservations/Allocations

Approximately $**2,442,643** is currently reserved for files that have been approved and recurring monthly UMA payments. The following chart outlines the number of households and funds reserved by month.



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Sum of Amount	256,159	577,337	294,856	158,338	130,108	202,355	356,675	519,944	49,227
Sum of # HH	136	120	153	113	137	117	112	109	148



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Amount	619,286	563,426	622,539	928,044	485,926	416,372	397,964	341,089	395,428	587,822	520,460	353,534
# HH	137	139	133	185	175	121	112	178	156	67	71	134

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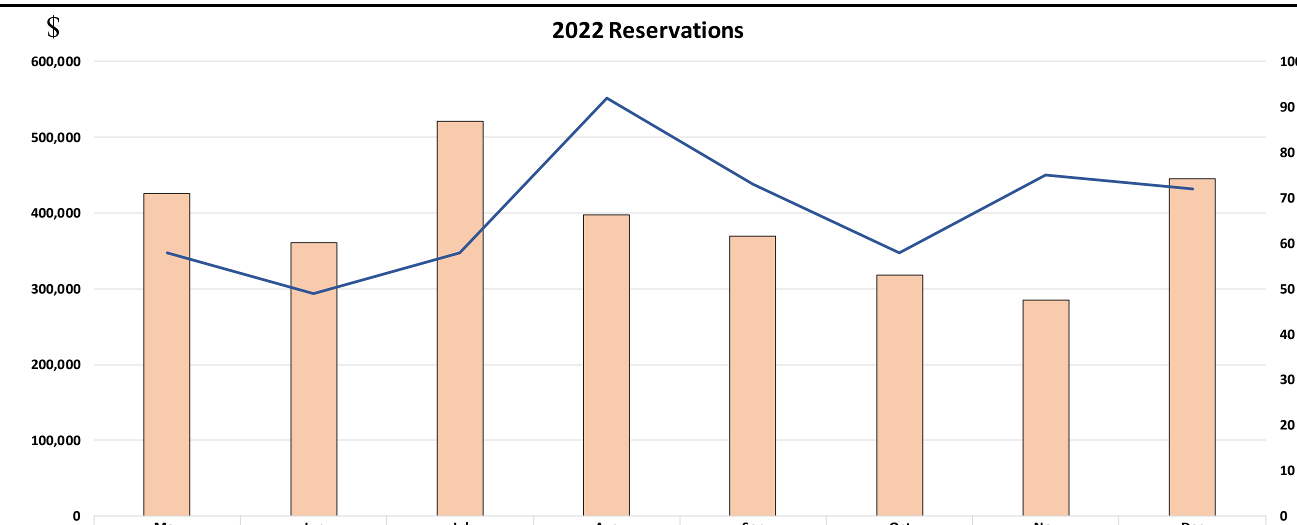
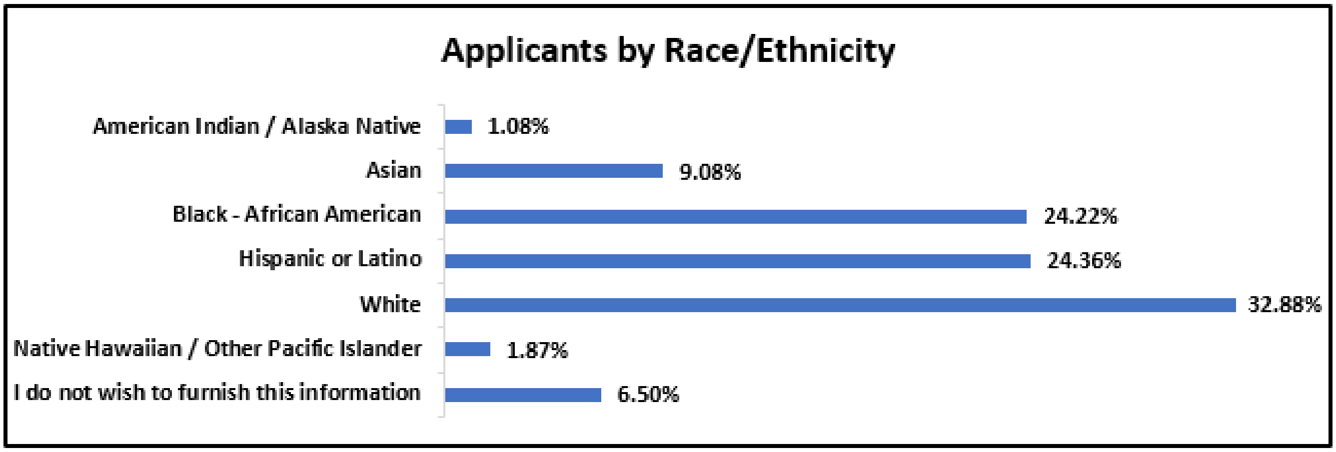
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Amount	597,766	656,634	423,104	234,749	786,586	565,145	474,452	670,421	639,838	718,136	925,239	444,157
# HH	118	117	89	35	148	124	87	133	124	138	62	104

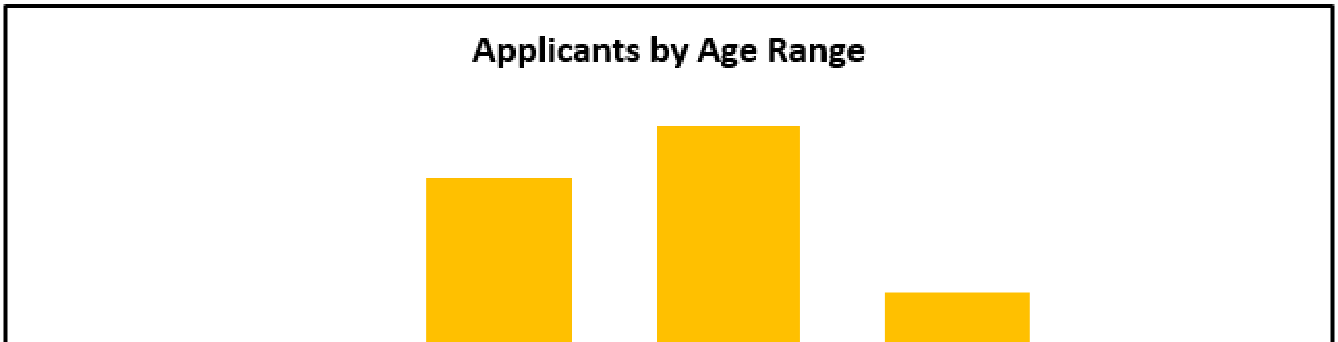


	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Amount	425,503	361,257	521,069	398,015	369,854	318,580	285,313	444,739
# HH	58	49	58	92	73	58	75	72

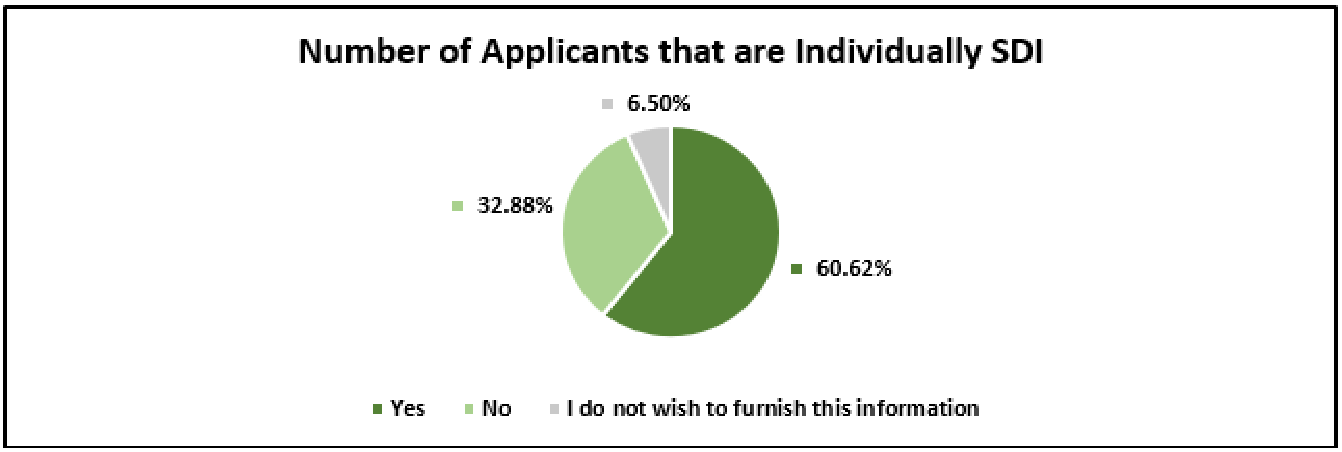
Demographics

The following charts demonstrate key performance measures for this reporting period, including race/ethnicity, age, socially disadvantaged individuals (SDI), median income and veteran status.





	10-24	25-44	45-65	Greater than 65	Data Not Provided
Total	19	2449	3200	794	3



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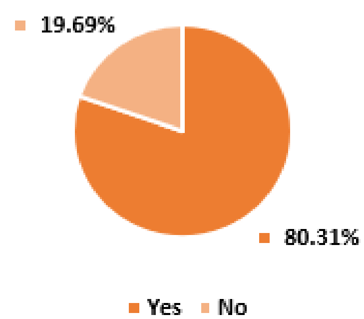
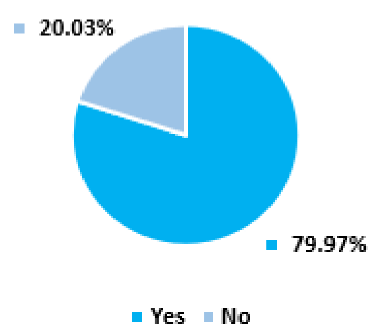
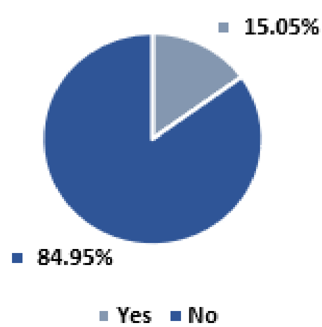
Applicants that are SDI by U.S. Census Tract



Applicants with income that is less than or equal to 100% of US Median Income



Applicants that are Veterans



Project Hand Holding

One-on-one assistance is provided to homeowners who have difficulty completing their application. Partnerships with housing counseling agencies (HCAs) have been beneficial in follow-up contact with homeowners and file processing. The chart below demonstrates the outcomes of the files assigned to the HCAs as a result of Project Hand Holding.

By HCA

Organization	Number of Applicants	Applicants Submitted	Submitted (%)	Applicants Approved	Approved (%)	Applicants Funded	Funded (%)
CPLC	461	226	49	163	72	162	72
CSNV	539	201	37	129	64	129	64
NHSSN	575	189	33	119	63	119	63
NP	819	324	40	204	63	204	63
Total	**2393**	**940**	**39%**	**615**	**65%**	**614**	**65%**

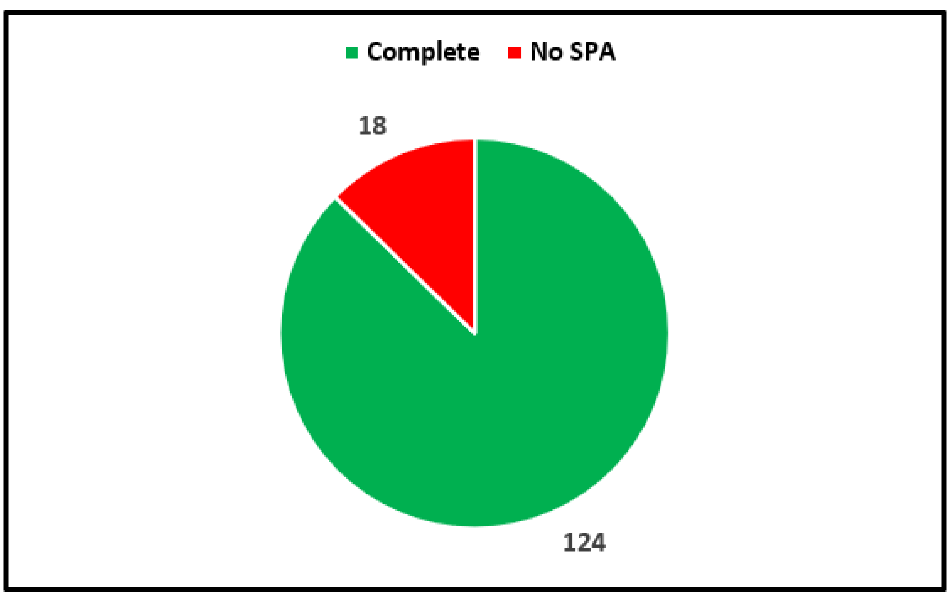
Overall

Organization	Number of Applicants	Applicants Submitted	Submitted (%)	Applicants Approved	Approved (%)	Applicants Funded	Funded (%)
Total	**12451**	**6463**	**52%**	**3645**	**56%**	**3633**	**56%**

*Applications submitted represent completed applications.

Servicer Participation Agreement Scorecard

Currently, there are **124** services participating in both UMA and MRAP.



There is one (1) pending file for the 18 incomplete and missing SPAs.

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Outreach
Please see the following outreach events:

September 2025

- **Nevada Partners, Inc. (NPI)**
  - September 2nd Homebuyer Workshop – English (Las Vegas)
  - September 15th Homebuyer Workshop – Spanish (Las Vegas)

October 2025

- **Nevada Partners, Inc. (NPI)**
  - October 1st Homebuyer Workshop – English (Las Vegas)
  - October 14th Homebuyer Workshop – Spanish (Las Vegas)

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Definitions

A. Application Suspended – Processing: File has been suspended in Processing stage and is pending additional review before disposition.

B. Processing – Ready for Underwriting – Recommend Denial: File has been recommended for denial, pending second review by Underwriter prior to disposition.

C. Processing – Ready for Underwriting – Recommend Approval: File recommended for approval, pending second review by Underwriter prior to disposition.

D. Processing – In Review: File currently under review by a Processor.

E. Processing – Waiting on Docs: File waiting on additionally requested document(s).

F. Underwriting – Waiting on Response from Servicer: File reviewed by Underwriter and waiting for a response from the servicer before disposition and/or funding.

G. Underwriting – Approved Funds Allocated: File approved, and funds have been allocated. No payments are made until closing documents are signed.

H. Underwriting – In Review: File under review by Underwriter prior to sending request for servicer records.

I. Closing – Loan Signing: File has been approved for funding pending the execution of the Deed of Trust and Promissory Note.

J. Approved – Active/Completed: Payment is made for mortgage assistance, including housing related expenses such as property taxes, homeowner's insurance, and Homeowners Association assessments. This total will include returning homeowners receiving a second HAF approval.