

PERFORMANCE REPORT

November 2025

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

Applications (Files)

As of the end of November, a total of **12,782¹** 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 **250** files remain in the Application/Document Collection stages (**152** executed by the homeowner, **30** homeowners returning for additional assistance, and **68** in Pre-Sign status) and an additional **57** files are in the Processing and Eligibility queues. As of this reporting period, a total of **2,353** files are classified as “Withdrawn” due to homeowners not completing the application timely; duplicate applications; and/or requests from homeowners to withdraw.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 **6,540** 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. At the end of this reporting period **3,740¹** unique households were approved.

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

A. Application Suspended - Processing	1		
B. Processing - Ready for Underwriting - Recommend Denial	0	1	
C. Processing - Ready for Underwriting - Recommend Approval	1		
D. Processing - In Review			
E. Processing - Waiting on Docs	7	8	
F. Underwriting - Waiting on Response from Servicer	43		
G. Underwriting - Approved Funds Allocated	0		
H. Underwriting - In Review	5	48	57
I. Closing/Approved		3,740	

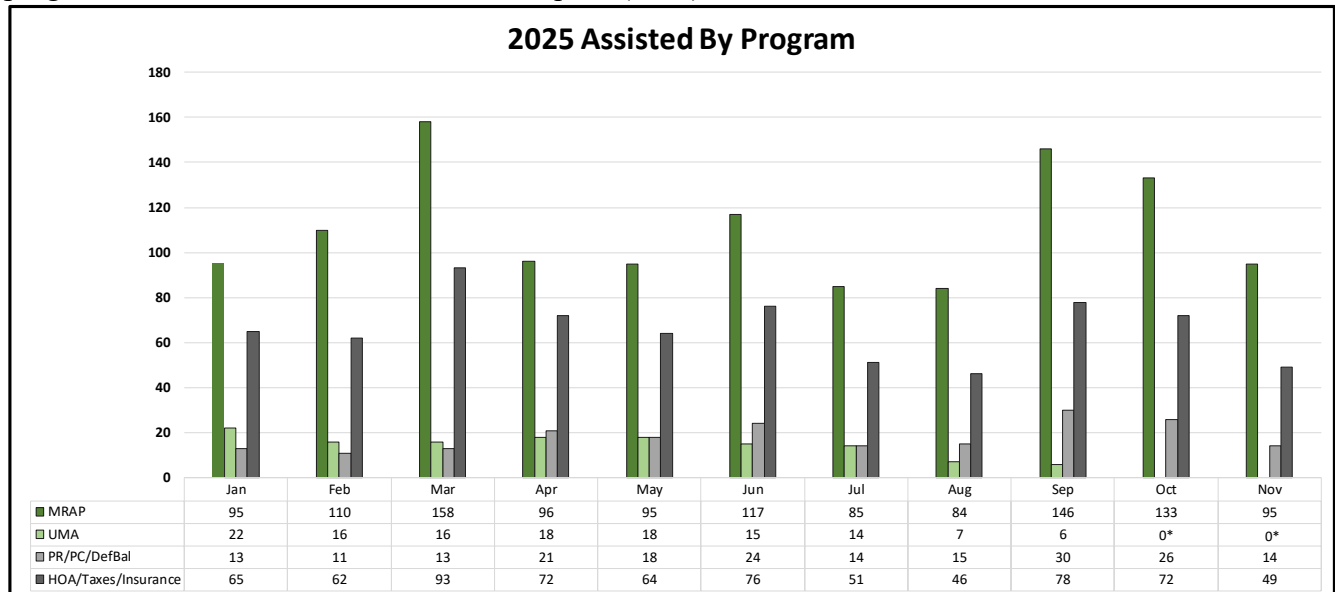
*See definitions at end of report.

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.

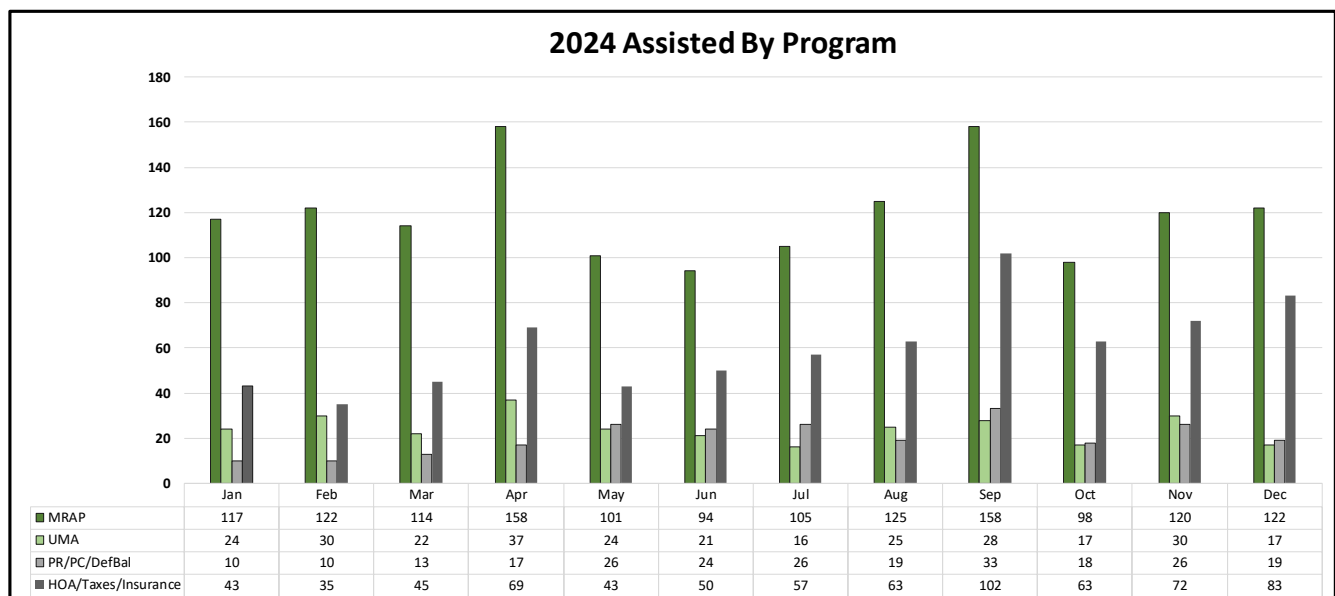
Periodic internal audits may lead to revisions in the reported numbers.

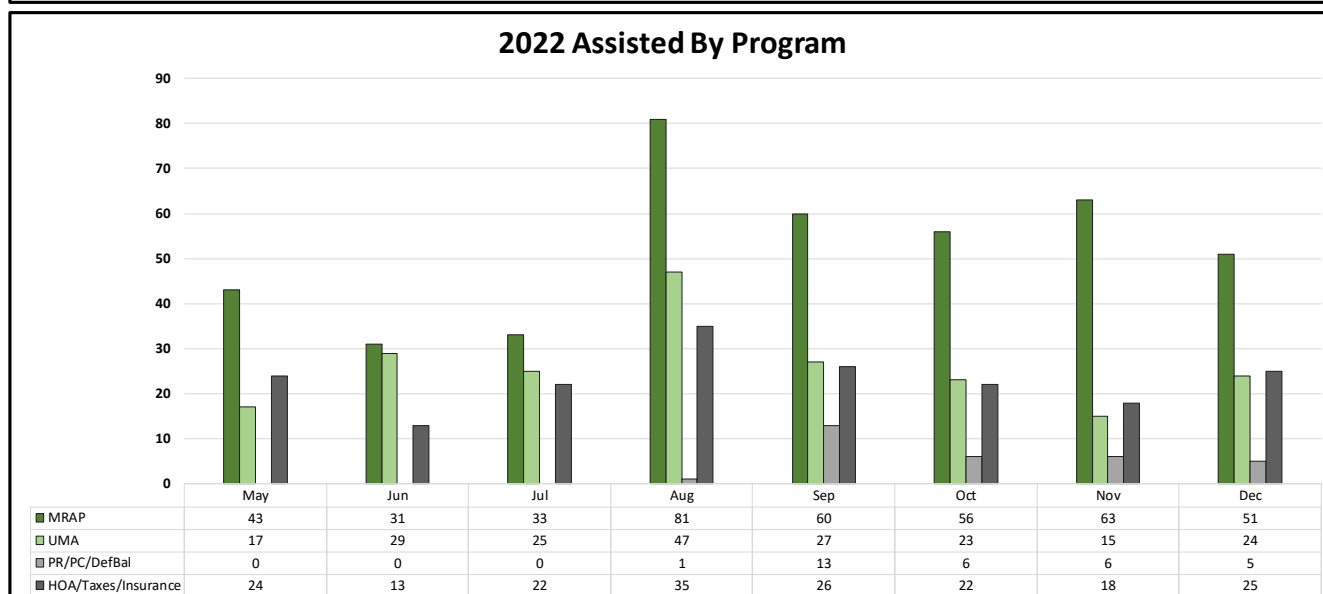
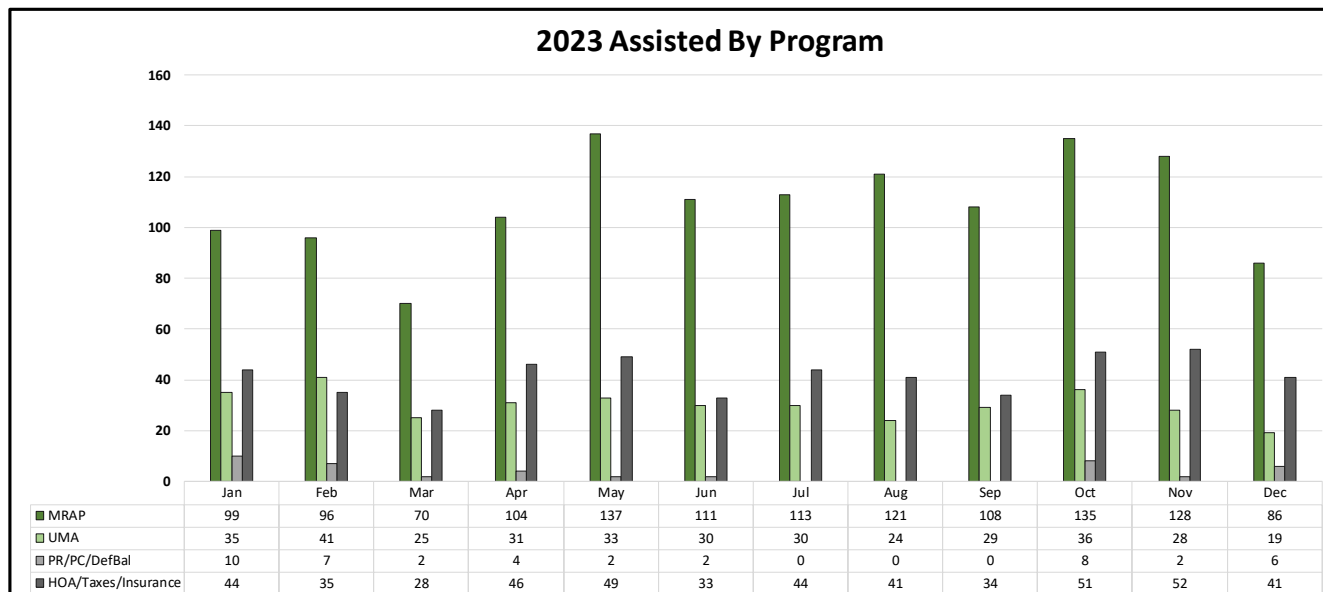
¹ Total does not include **30 AFR** applications which represent homeowners who have applied for subsequent assistance.

Of the **3,740** unique households assisted, there were a cumulative number of **8,015** 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).



*UMA program was discontinued in July 2025. Remaining applications finalized in September 2025.

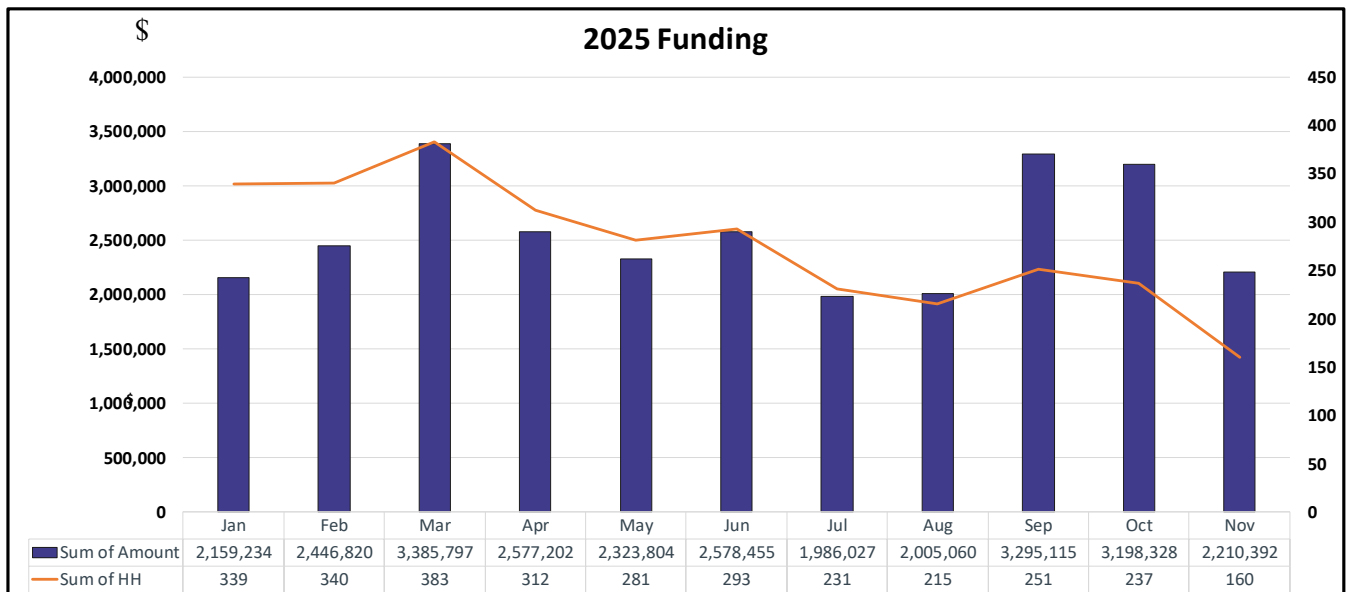
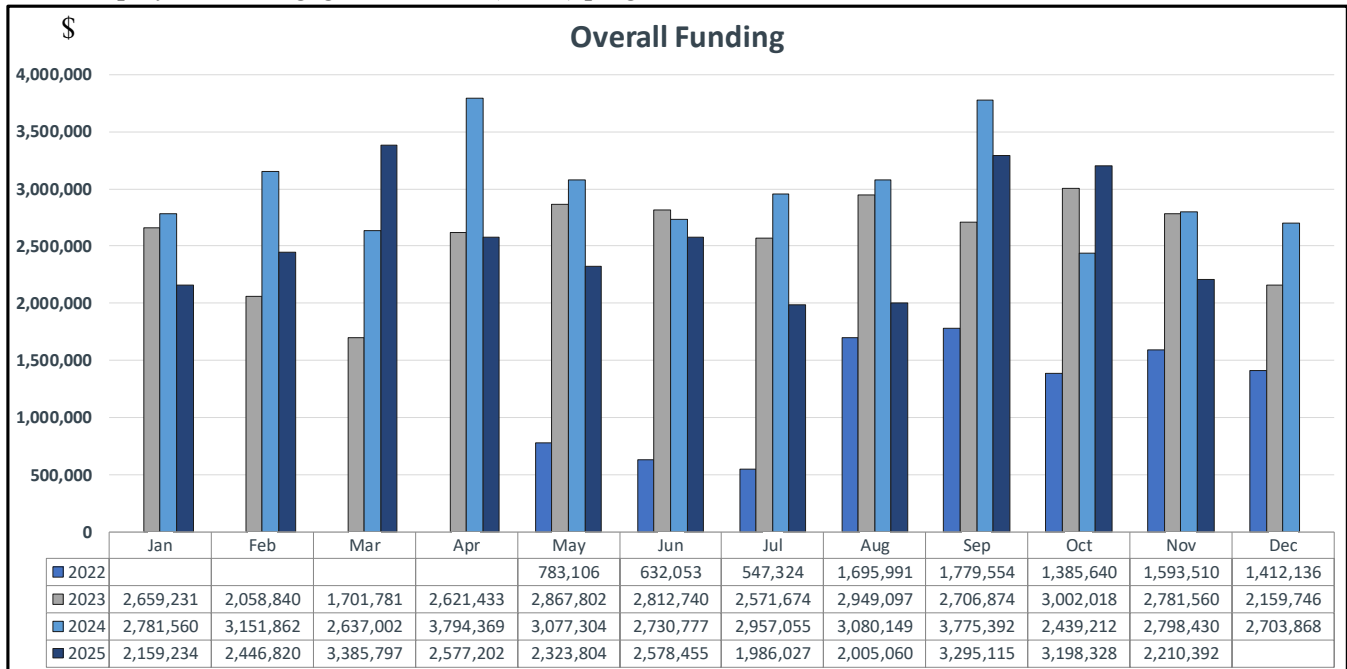


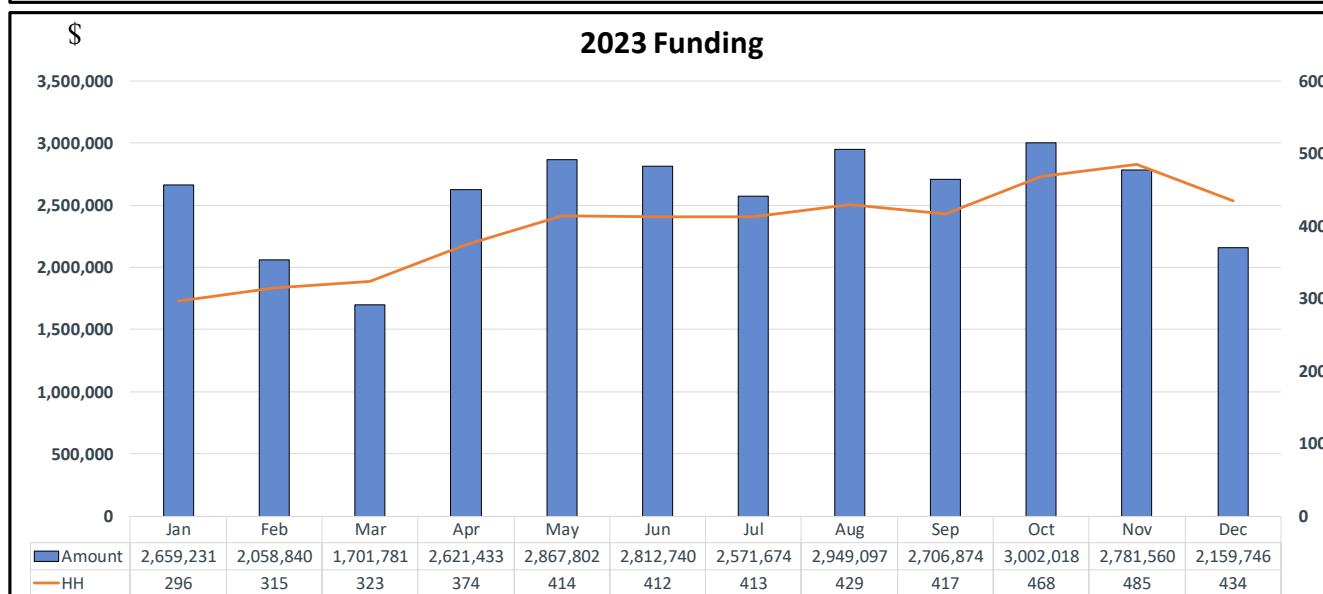
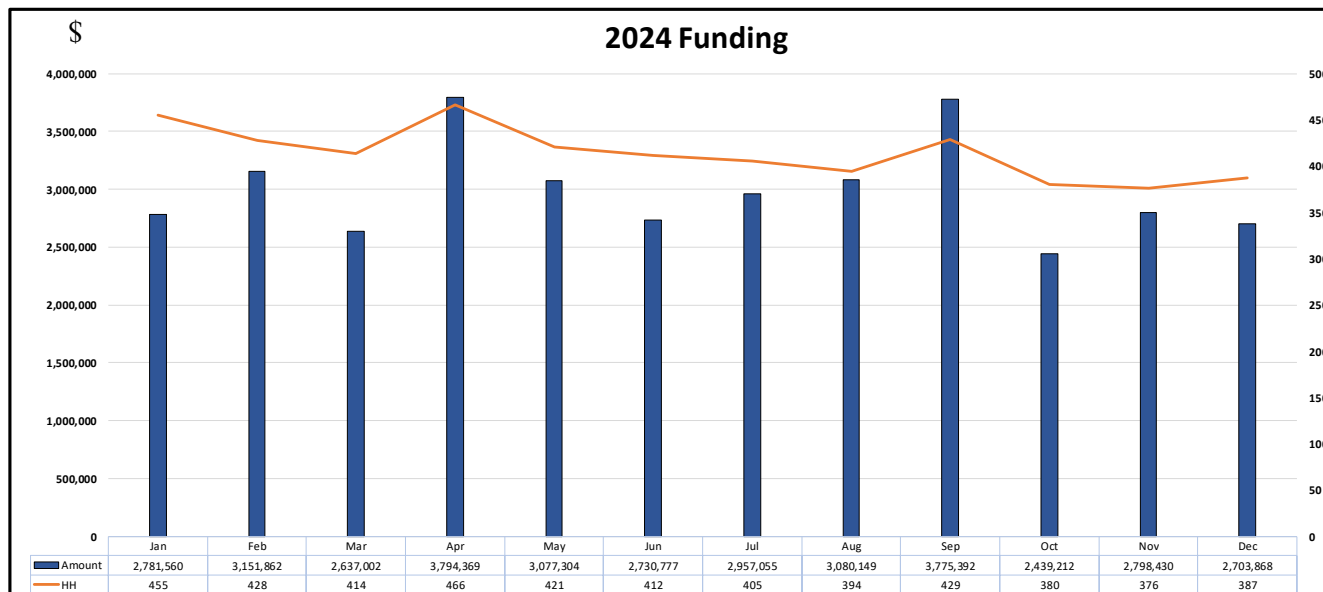


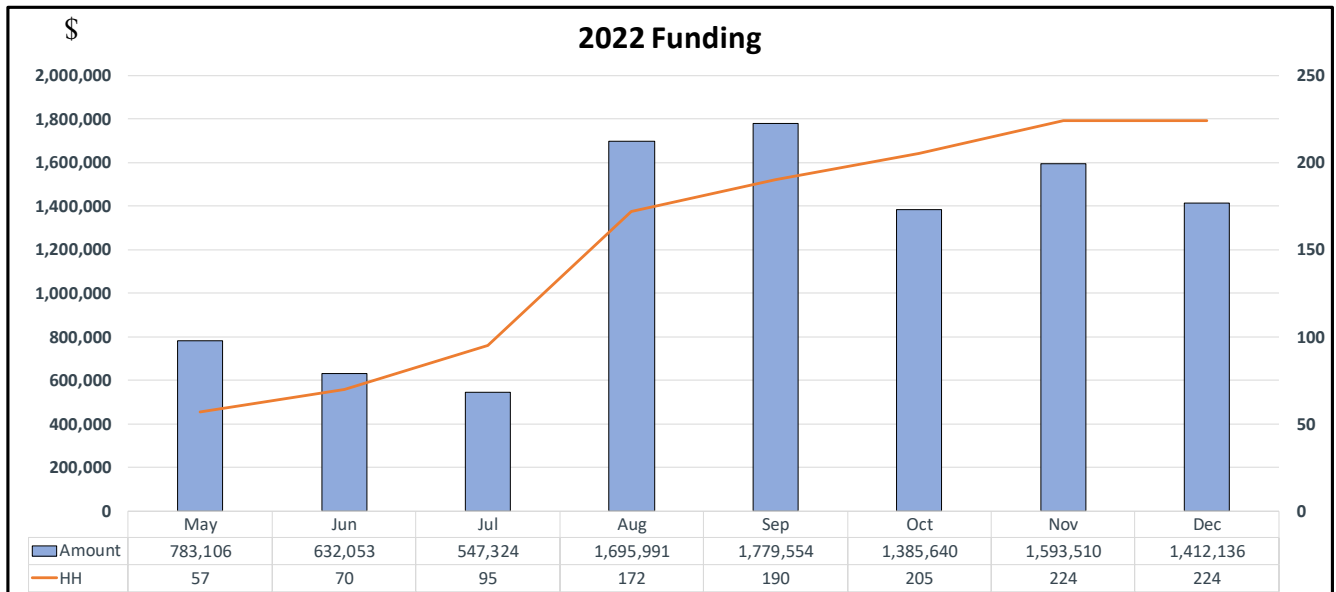
*Please note: the Principal Reduction/Partial Claim/Deferral Balance program did not start until August 2022

Fundings

A total of **\$104,815,324** 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.







*Households – HH

Households Assisted

A total of **98** households were assisted in **November: 46** recurring and **52** 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	141	98	
New HH	64	67	97	57	64	60	36	52	85	78	52	
Recurring	218	208	192	190	154	151	126	107	79	63	46	

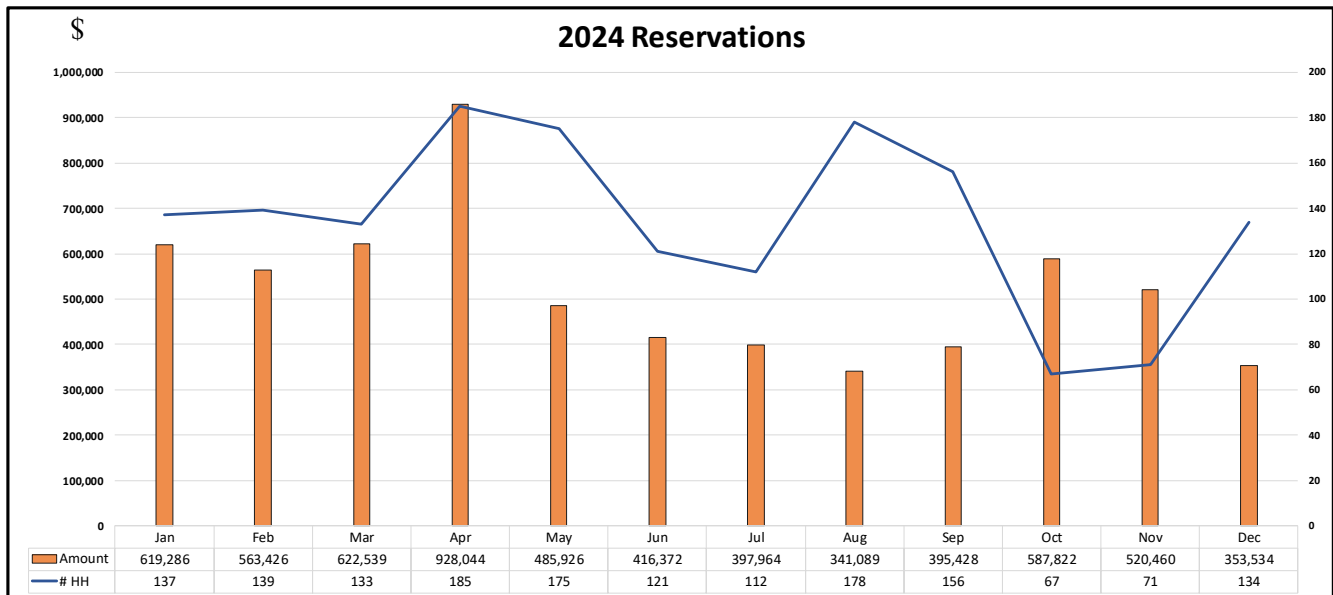
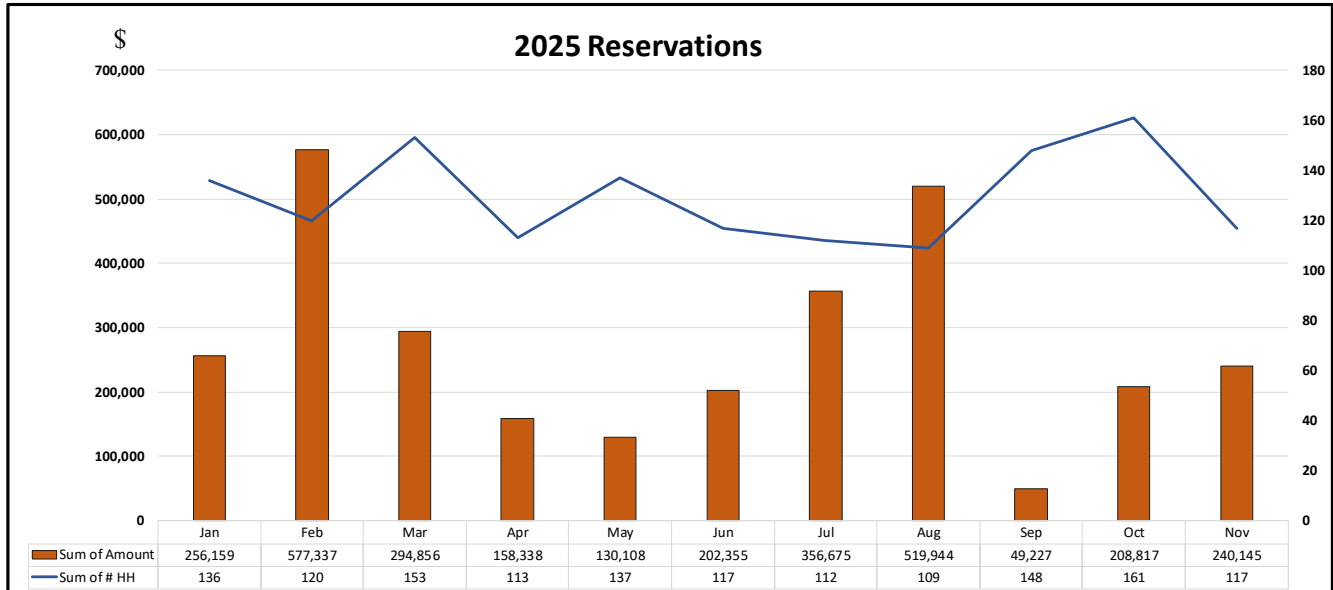
2024 Households Assisted												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Total HH	418	395	369	417	385	367	361	346	361	325	328	322
New HH	112	113	97	148	102	90	96	102	119	81	96	83
Recurring	306	282	272	269	283	277	265	244	242	244	232	239

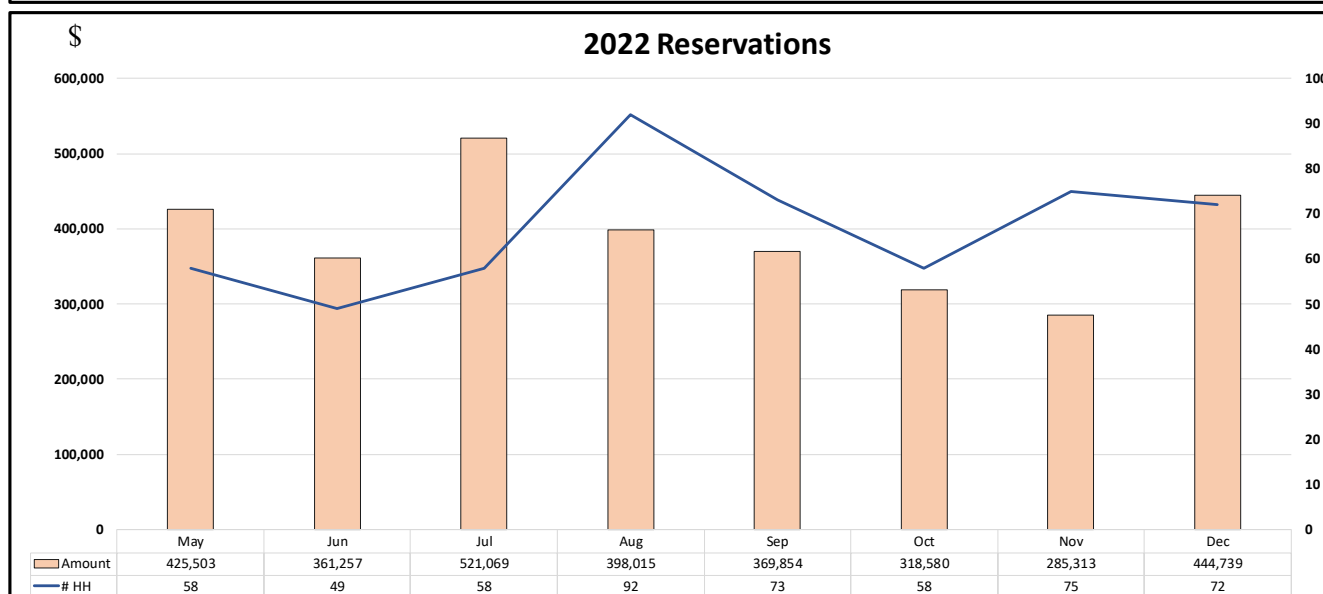
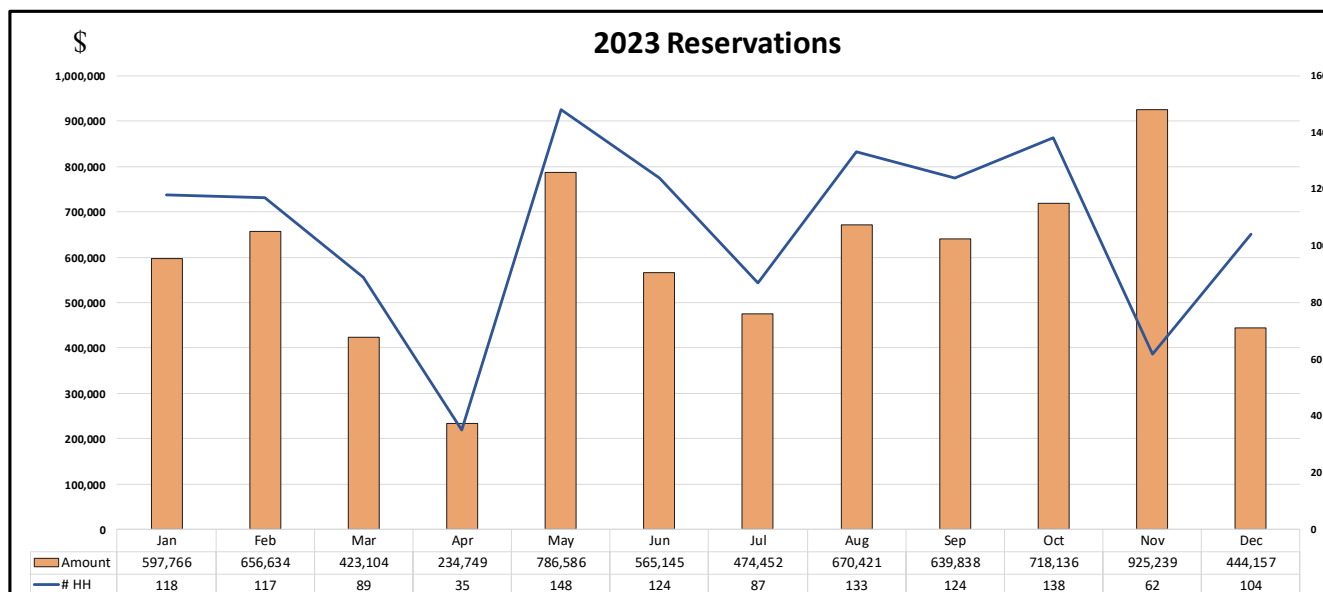
2023 Households Assisted												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Total HH	294	314	320	369	410	401	402	412	402	445	452	409
New HH	114	107	77	113	142	115	109	113	102	139	120	81
Recurring	180	207	243	256	268	286	293	299	300	306	332	328

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 **\$1,317,068** 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.

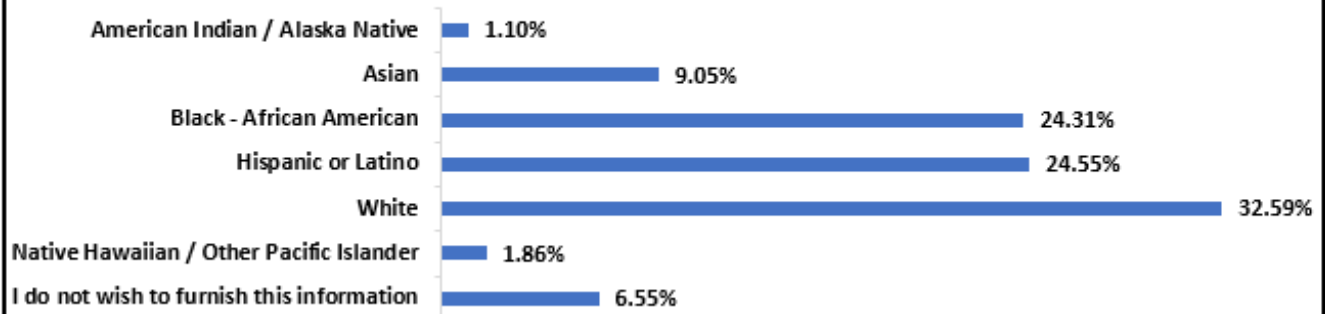




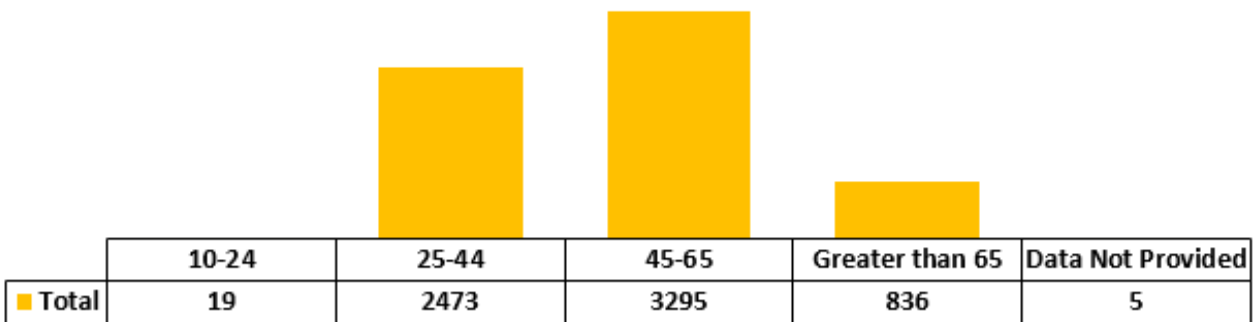
Demographics

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

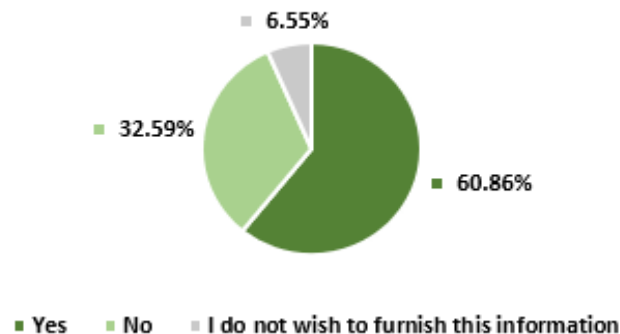
Applicants by Race/Ethnicity



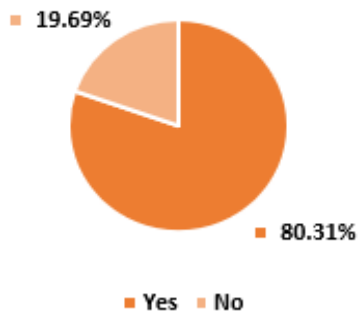
Applicants by Age Range



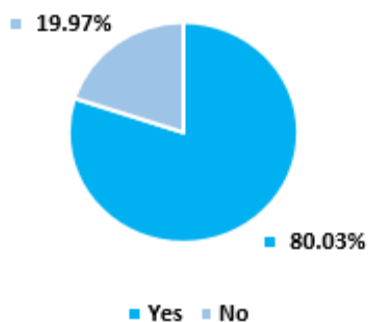
Number of Applicants that are Individually SDI



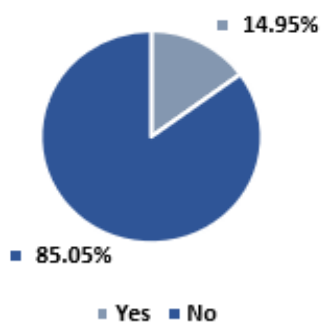
Applicants that are SDI by U.S. Census Tract



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	472	239	51	176	74	175	73
CSNV	539	204	38	142	70	142	70
NHSSN	575	190	33	128	67	127	67
NP	855	350	41	231	66	229	65
Total	2441	983	40%	677	69%	673	68%

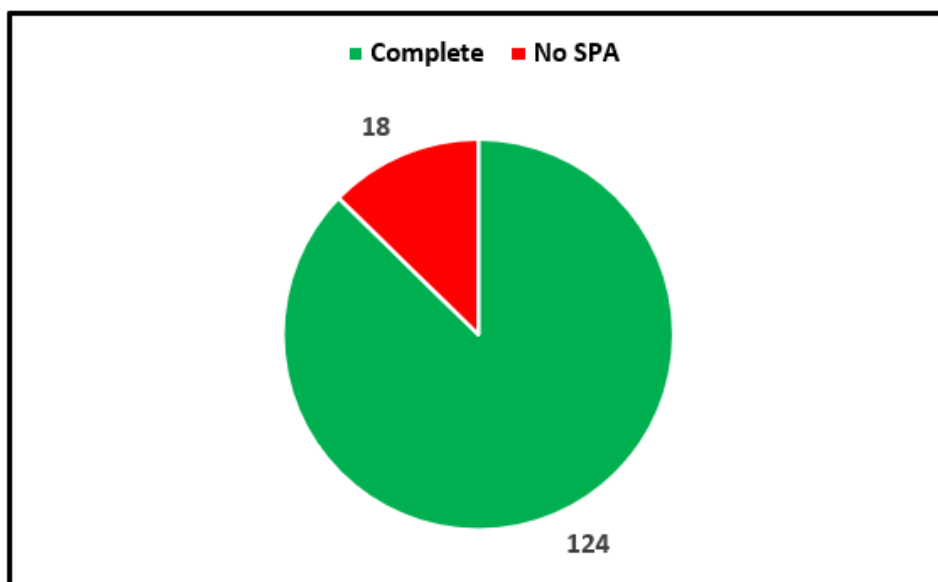
Overall

Organization	Number of Applicants	Applicants Submitted	Submitted (%)	Applicants Approved	Approved (%)	Applicants Funded	Funded (%)
Total	12782	6623	52%	3781	57%	3764	57%

*Applications submitted represent completed applications.

Servicer Participation Agreement Scorecard

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



There are no pending files for the 18 incomplete and missing SPAs.

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/Approved: File has been approved for funding pending the execution of the Deed of Trust and Promissory Note or 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.