

United States Department of the Treasury

HAF Quarterly Report

Submitted by State Of Nevada

Nevada - HAF QR 2023Q1

Participant Information:

Entity Name	Nevada
Type of Recipient	State/DC
UEID	E2N7LVJCNCW8
TIN	886000022
DUNS+4	067808063
FAIN#	HAF0020
Address	101 N. Carson Street
City	Carson City
State	Nevada
Zip	89701-3713

Point of Contact List:

Name	Title	Email	Roles
STEPHEN AICHROTH	Analyst	saichroth@housing.nv.gov	CERTS - Account Administrator; ERA - Account Administrator; ERA - Point of Contact for Reporting; ERA - Authorized Representative; ERA2 - Account Administrator; ERA2 - Authorized Representative; HAF - Account Administrator; HAF - Point of Contact for Submission; HAF - Point of Contact for Reporting; HAF - Authorized Representative; SLFRF - Authorized Representative
Blake Green	Reporting	bgreen@nahac.org	HAF - Point of Contact for Submission; HAF - Authorized Representative

Name	Title	Email	Roles
Verise Campbell	Nevada Affordable Housing Assistance Corporation (NAHAC)	vcampbell@nahac.org	HAF - Point of Contact for Submission;HAF - Point of Contact for Reporting

Budget Reporting:

HAF Original Plan Budget	Current Budgeted Amount	Cumulative to Date Obligations	Cumulative to Date Expenditures
Mortgage Payment Assistance	\$35,992,681.00	\$4,940,424.52	\$2,459,334.24
Financial Assistance	\$52,189,386.00	\$11,074,830.58	\$10,811,234.41
Mortgage Principal Reduction	\$9,198,129.00	\$2,898,776.64	\$2,898,776.64
Facilitating Interest Rate	\$0.00	\$0.00	\$0.00
Payment Assistance Utilities	\$0.00	\$0.00	\$0.00
Payment Assistance Internet	\$0.00	\$0.00	\$0.00
Payment Assistance Insurance	\$866,490.00	\$1,440.00	\$1,440.00
Payment Assistance Fees	\$866,491.00	\$381,295.93	\$305,270.30
Payment Assistance Loans	\$0.00	\$0.00	\$0.00
Payment Assistance Taxes	\$866,491.00	\$9,397.07	\$9,397.07
Counseling or Education	\$2,000,000.00	\$400,000.00	\$400,000.00
Legal Services	\$800,000.00	\$0.00	\$0.00
Measures Preventing Displacement Subtotal	\$0.00	\$0.00	\$0.00
None	\$0.00	\$0.00	\$0.00
Reimbursable Expenses Subtotal	\$0.00	\$0.00	\$0.00
N/A	\$0.00	\$0.00	\$0.00
Administrative Expenses Subtotal	\$18,137,588.00	\$4,973,159.00	\$4,838,445.00
Compensation	\$8,908,689.00	\$1,857,660.00	\$1,774,222.00
Professional Services	\$4,148,046.00	\$1,867,850.00	\$1,864,721.00
Technology and Communications	\$3,099,690.00	\$530,744.00	\$529,157.00

HAF Original Plan Budget	Current Budgeted Amount	Cumulative to Date Obligations	Cumulative to Date Expenditures
Other	\$1,981,163.00	\$716,905.00	\$670,345.00
Totals	\$120,917,256.00	\$24,679,323.74	\$21,723,897.66

Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	4838
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	2469
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	1346
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	804
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	1002
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	791
7. Please enter the number of unique Homeowners at or below 100% Area Median Income (or US Median Income, whichever is greater) who received HAF assistance of any kind.	703
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	742
9. Please enter the number of Unique homeowners for whom one or more Delinquencies were resolved through non-monetary HAF assistance (e.g. housing counseling helped resolve a Delinquency through an existing servicer's program).	398
10. Please enter the number of Unique homeowners for whom one or more Delinquencies were resolved with monetary HAF assistance.	682
11. Please enter the number of unique Homeowners receiving HAF assistance that were not Delinquent prior to receiving HAF assistance.	308

12. In the Budget Reporting section, you indicated \$ **0.00** obligated for reimbursement expenses, and \$ **0.00** Expense.expended for reimbursement expenses. Please provide a breakdown of these expenses to program design elements and administrative expenses.

HAF Original Plan Budget	Cumulative to Date Obligations	Cumulative to Date Expenditures
Mortgage Payment Assistance	\$0.00	\$0.00
Financial Assistance	\$0.00	\$0.00
Mortgage Principal Reduction	\$0.00	\$0.00
Facilitating Interest Rate	\$0.00	\$0.00
Payment Assistance Utilities	\$0.00	\$0.00
Payment Assistance Internet	\$0.00	\$0.00
Payment Assistance Insurance	\$0.00	\$0.00
Payment Assistance Fees	\$0.00	\$0.00
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$0.00	\$0.00
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$0.00	\$0.00
Legal Services	\$0.00	\$0.00
Administrative Expenses	\$0.00	\$0.00
Totals	\$0.00	\$0.00

13. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Obligations for HAF assistance are **\$19,706,164.74**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$16,885,452.66**.

15. Please enter the number of unique Homeowners who applied for assistance that previously received HAF assistance.

0

16. Please enter the number of unique Homeowners that received assistance on more than one application. Num HO Assisted On Mult Apps (HAF).	0
17. Is it part of your standard process to speak with Homeowner applicants about the availability of loss mitigation and other loss mitigation options? Please respond "Yes" if your organization includes communication with Homeowner applications about the availability of loss mitigation options, otherwise select "No."	Yes

Disaggregated Application Data

Race Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
American Indian or Alaska Native	72	41	16	13	18
Asian - Chinese	11	9	1	0	6
Asian - Filipino	133	84	9	24	36
Asian - Indian	10	8	0	2	4
Asian - Japanese	3	1	1	1	0
Asian - Korean	8	4	0	2	1
Asian - Vietnamese	13	8	1	1	3
Asian - Other	38	28	2	4	14
Asian – sub-category data not collected	125	86	51	31	42
Black or African American	776	566	121	209	222
Pacific Islander - Guamanian or Chamorro	17	9	3	2	4
Pacific Islander - Native Hawaiian	22	12	0	3	6
Pacific Islander - Samoan	11	5	0	1	3
Pacific Islander - Other	11	5	2	2	1
Pacific Islander – sub-category data not collected	24	15	9	5	8
White	1964	1242	439	387	503
Declined to Answer	551	346	144	117	131
Data Not Collected	1049	0	547	0	0
Totals	4838	2469	1346	804	1002

Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	945	598	227	206	220
Not Hispanic or Latino/a	2505	1660	487	533	692
Declined to Answer	339	211	85	65	90
Data Not Collected	1049	0	547	0	0
Totals	4838	2469	1346	804	1002

Gender Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	1823	1163	398	340	487
Female	1938	1290	397	461	506
Non-binary	5	2	1	0	2
Declined to Answer	23	14	3	3	7
Data Not Collected	1049	0	547	0	0
Totals	4838	2469	1346	804	1002

Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	1097	753	242	202	341
Greater than 50% and less than or equal 80%	836	642	113	251	222
Greater than 80% and less than or equal to 100%	363	305	31	132	90
Greater than 100% and less than or equal to 150%	384	318	29	88	152
Greater than 150%	163	130	8	0	113
Fact Specific Proxy	0	0	0	0	0
Data Not Collected	1995	321	923	131	84

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Totals	4838	2469	1346	804	1002

Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	212
Delinquency amount exceeds program cap	77
Income Eligibility	173
Lack of COVID Related Financial Hardship	11
Principal Balance Exceeded Conforming Loan Limit	4
Property Not Primary Residence	1
Servicer(s) not participating	8
Homeowner Not Delinquent (if required by state)	0
Other	637
Totals	1123

You indicated 6 HAF applications were denied for reason "Other." Please describe the reason(s) these HAF applications were denied in the space below.

Denial Reasons

At least one of the homeowners requesting assistance must be vested on title and obligated on the first mortgage note and you do not meet this requirement.

At least one of the homeowners requesting assistance must be vested on title and obligated on the first mortgage note and you do not meet this requirement.", "Your loan is financed through a private mortgage and therefore is ineligible to receive Homeowner Assistance Fund program benefits.", "Your full monthly first mortgage payment(which includes any applicable escrowed/impounded payments), exceeds the maximum program monthly payment benefit of \$3, 000.00.

Documents reviewed reflecting mortgage payment history show your mortgage was delinquent prior to hardship.

Documents reviewed reflecting mortgage payment history show your mortgage was delinquent prior to hardship.", "Your financial hardship does not meet the Nevada Homeowner Assistance Fund guidelines.

Property is not your primary residence.

The amount needed to bring your loan current, exceeds the maximum program and/or remaining household benefit amount available per Homeowner Assistance Fund guidelines.

The amount needed to bring your loan current, exceeds the maximum program and/or remaining household benefit amount available per Homeowner Assistance Fund guidelines.", "Your full monthly first mortgage payment(which includes any applicable escrowed/impounded payments), exceeds the maximum program monthly payment benefit of \$3, 000.00.", "Your property is subject to a first priority lien securing a Home Equity Line of Credit

The amount needed to bring your loan current, exceeds the maximum program and/or remaining household benefit amount available per Nevada Homeowner Assistance Fund guidelines.

The amount needed to bring your loan current, exceeds the maximum program and/or remaining household benefit amount available per Nevada Homeowner Assistance Fund guidelines.", "We are unable to offer you NV HAF Program assistance because you currently do not meet eligibility requirements. Based on the gross monthly income information provided, your current monthly housing expense is unaffordable. Your current monthly housing expense includes the monthly principal and interest payment on your first lien mortgage plus property taxes, hazard insurance, and escrowed association fees (if applicable).

The amount needed to bring your loan current, exceeds the maximum program and/or remaining household benefit amount available per Nevada Homeowner Assistance Fund guidelines.", "Your full monthly first mortgage payment(which includes any applicable escrowed/impounded payments), exceeds the maximum program monthly payment benefit of \$3, 000.00.

The investor that owns your first lien mortgage loan has not approved use of the Nevada Homeowner Assistance Fund program for your loan.

The property is in an LLC or Corporation.

The unpaid principal balance at the time of origination was more than the conforming loan limit.", "We were unable to offer you NV HAF Program assistance because your mortgage loan is less than two payments past due as required for the Mortgage Reinstatement Assistance Program.

The unpaid principal balance at the time of origination was more than the conforming loan limit.", "Your property is currently listed for sale and/or sold.

We are unable to offer you NV HAF Program assistance because you currently do not meet eligibility requirements. Based on the gross monthly income information provided, your current monthly housing expense is unaffordable. Your current monthly housing expense includes the



Disaggregated Assistance Data

Race Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
American Indian or Alaska Native	13	13	\$244,050.70	\$190,542.66
Asian - Chinese	0	0	\$0.00	\$0.00
Asian - Filipino	24	24	\$780,189.06	\$655,621.02
Asian - Indian	2	2	\$27,278.28	\$23,463.38
Asian - Japanese	1	1	\$36,140.14	\$9,625.78
Asian - Korean	2	2	\$71,955.55	\$52,785.20
Asian - Vietnamese	1	1	\$23,211.84	\$9,833.54
Asian - Other	4	4	\$53,140.71	\$53,140.71
Asian – sub-category data not collected	31	31	\$807,103.27	\$733,571.49
Black or African American	206	206	\$4,960,453.81	\$4,317,742.09
Pacific Islander - Guamanian or Chamorro	2	2	\$52,827.76	\$33,452.14
Pacific Islander - Native Hawaiian	3	3	\$18,863.92	\$18,863.92
Pacific Islander - Samoan	1	1	\$20,407.86	\$12,941.73
Pacific Islander - Other	2	2	\$34,165.84	\$34,165.84
Pacific Islander – sub-category data not collected	5	5	\$93,418.31	\$82,005.23
White	381	345	\$9,396,174.30	\$8,227,868.64
Declined to Answer	113	100	\$2,686,783.39	\$2,029,829.29
Data Not Collected	0	0	\$400,000.00	\$400,000.00
Totals	791	742	\$19,706,164.74	\$16,885,452.66

Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Hispanic or Latino/a	203	203	\$4,552,218.76	\$3,900,251.78
Not Hispanic or Latino/a	526	485	\$13,155,226.53	\$11,406,809.13
Declined to Answer	62	54	\$1,598,719.45	\$1,178,391.75
Data Not Collected	0	0	\$400,000.00	\$400,000.00
Totals	791	742	\$19,706,164.74	\$16,885,452.66

Gender Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Male	333	310	\$8,592,716.45	\$7,431,705.00
Female	455	429	\$10,644,260.42	\$8,994,942.19
Non-binary	0	0	\$0.00	\$0.00
Declined to Answer	3	3	\$69,187.87	\$58,805.47
Data Not Collected	0	0	\$400,000.00	\$400,000.00
Totals	791	742	\$19,706,164.74	\$16,885,452.66

Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Below or equal to 50%	200	188	\$5,047,174.37	\$4,017,630.41
Greater than 50% and less than or equal 80%	245	230	\$5,924,196.77	\$5,569,088.37
Greater than 80% and less than or equal to 100%	130	122	\$3,010,771.47	\$2,817,950.17
Greater than 100% and less than or equal to 150%	88	86	\$2,059,366.57	\$1,911,957.79
Greater than 150%	0	0	\$0.00	\$0.00
Fact Specific Proxy	0	0	\$0.00	\$0.00
Data Not Collected	128	116	\$3,664,655.56	\$2,568,825.92

Segment	Homeowners	SDIs	Obligated	Expended
Totals	791	742	\$19,706,164.74	\$16,885,452.66

Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	489	0	\$11,543,642.02	\$9,933,653.10
Majority-Minority Census Tract-Targeted	669	0	\$16,150,953.88	\$13,861,579.04
Limited English Proficiency-Targeted	52	0	\$1,191,171.35	\$1,022,352.31
Resident US Territory; Indian Reservation; or Department of Hawaiian Home Lands-Targeted	0	0	\$0.00	\$0.00
Persistent Poverty County-Targeted	0	0	\$0.00	\$0.00
Other	0	0	\$0.00	\$0.00
N/A	49	0	\$1,573,275.93	\$1,375,867.81
Totals	1,259	0	\$30,459,043.18	\$26,193,452.26

Region Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Totals	0	0	\$0	\$0

Mortgages Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
FHA Mortgages	349	331	\$7,753,285.74	\$6,399,509.64
VA Mortgages	99	92	\$2,743,526.89	\$2,411,064.56
USDA Mortgages	2	2	\$67,106.38	\$67,106.38
Government Sponsored Enterprise (GSE)	316	294	\$8,282,299.31	\$7,259,438.16
Private-label Securities	0	0	\$0.00	\$0.00
Reverse Mortgages	0	0	\$0.00	\$0.00
Portfolio Lending	20	18	\$431,217.85	\$321,699.35
Land Contracts	0	0	\$0.00	\$0.00
Other	0	0	\$0.00	\$0.00
N/A	0	0	\$0.00	\$0.00
Data Not Collected	5	5	\$428,728.57	\$426,634.57
Totals	791	742	\$19,706,164.74	\$16,885,452.66

Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Condominium	31	22	\$570,995.80	\$431,847.67
Manufactured Housing	16	14	\$242,104.47	\$185,849.25
Single Family Home	737	701	\$18,363,867.25	\$15,757,432.65
Other	7	5	\$129,197.22	\$110,323.09
Data Not Collected	0	0	\$400,000.00	\$400,000.00
Totals	791	742	\$19,706,164.74	\$16,885,452.66

Geographic Data

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89447	1	0	\$3,780.77	\$3,780.77
NV	89415	1	0	\$6,510.10	\$6,510.10
NV	89301	1	0	\$6,861.55	\$3,868.65
NV	89502	1	0	\$9,529.67	\$9,529.67
NV	89003	0	0	\$9,578.80	\$0.00
NV	89445	2	0	\$11,513.91	\$11,513.91
NV	89444	1	0	\$14,714.84	\$2,102.12
NV	89883	1	0	\$15,152.12	\$15,152.12
NV	89460	1	0	\$17,052.23	\$9,181.97
NV	89835	1	0	\$22,851.50	\$22,851.50
NV	89021	1	0	\$26,942.50	\$26,942.50
NV	89439	1	0	\$28,688.63	\$21,567.80
NV	89509	1	0	\$32,105.91	\$32,105.91
NV	89815	2	0	\$33,876.84	\$12,933.14
NV	89085	1	0	\$34,652.75	\$34,652.75
NV	89102	3	0	\$37,565.80	\$31,892.18
NV	89029	4	0	\$42,257.52	\$42,257.52
NV	89403	2	0	\$47,186.20	\$32,797.60
NV	89005	3	0	\$51,376.67	\$43,793.17
NV	89061	3	0	\$51,826.61	\$34,254.03
NV	89523	2	0	\$52,044.34	\$31,826.99
NV	89101	3	0	\$54,295.90	\$45,375.04
NV	89508	3	0	\$54,671.98	\$33,353.28
NV	89521	3	0	\$55,046.48	\$55,046.48

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89703	2	0	\$58,567.30	\$57,127.78
NV	89027	2	0	\$59,349.32	\$49,504.52
NV	89429	5	0	\$63,068.71	\$63,068.71
NV	89801	5	0	\$66,670.26	\$66,670.26
NV	89434	3	0	\$66,671.79	\$66,671.79
NV	89512	3	0	\$68,940.09	\$54,078.99
NV	89705	1	0	\$71,478.80	\$71,478.80
NV	89138	2	0	\$75,318.62	\$57,724.41
NV	89106	5	0	\$78,290.94	\$55,734.72
NV	89433	5	0	\$81,542.78	\$67,416.33
NV	89431	4	0	\$84,376.67	\$78,858.59
NV	89169	6	0	\$90,779.38	\$67,552.64
NV	89179	4	0	\$91,438.84	\$76,286.85
NV	89706	4	0	\$92,190.66	\$75,627.46
NV	89014	5	0	\$96,733.53	\$70,393.67
NV	89406	6	0	\$97,667.71	\$87,850.99
NV	89701	3	0	\$97,675.71	\$67,699.53
NV	89120	7	0	\$98,659.36	\$53,409.36
NV	89048	4	0	\$100,154.01	\$91,712.19
NV	89060	2	0	\$101,899.37	\$56,106.18
NV	89134	4	0	\$104,200.21	\$104,200.21
NV	89135	5	0	\$106,511.93	\$86,935.61
NV	89146	4	0	\$107,237.25	\$53,053.05
NV	89118	4	0	\$109,256.49	\$99,518.05
NV	89503	3	0	\$109,431.52	\$109,431.52
NV	89113	3	0	\$114,606.07	\$95,759.07
NV	89145	6	0	\$132,068.38	\$115,361.37

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89156	8	0	\$134,557.95	\$81,519.07
NV	89143	6	0	\$134,911.41	\$104,304.27
NV	89103	8	0	\$140,656.38	\$127,117.82
NV	89012	5	0	\$158,806.58	\$144,992.48
NV	89441	5	0	\$169,573.13	\$166,169.05
NV	89107	6	0	\$182,747.76	\$173,006.19
NV	89086	9	0	\$189,040.67	\$183,638.58
NV	89030	8	0	\$195,969.88	\$140,247.57
NV	89408	8	0	\$200,082.62	\$191,370.21
NV	89104	13	0	\$203,078.68	\$181,417.24
NV	89144	4	0	\$222,279.71	\$220,568.96
NV	89044	12	0	\$223,621.38	\$212,567.00
NV	89015	13	0	\$225,441.50	\$197,885.34
NV	89131	10	0	\$242,235.69	\$223,141.60
NV	89119	8	0	\$247,351.55	\$217,578.71
NV	89183	12	0	\$248,101.92	\$201,721.72
NV	89436	10	0	\$251,876.37	\$225,528.66
NV	89011	12	0	\$259,767.35	\$121,468.64
NV	89506	11	0	\$261,665.32	\$224,465.73
NV	89052	9	0	\$262,776.53	\$203,825.17
NV	89129	15	0	\$286,373.42	\$251,683.61
NV	89002	11	0	\$286,760.44	\$275,924.22
NV	89149	15	0	\$290,654.32	\$215,884.96
NV	89147	19	0	\$321,469.55	\$289,926.14
NV	89128	14	0	\$349,611.67	\$293,957.53
NV	89115	16	0	\$360,314.02	\$303,527.78
NV	89139	16	0	\$378,056.52	\$339,859.16

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89148	12	0	\$425,911.62	\$388,062.49
NV	89110	16	0	\$428,781.85	\$399,057.01
NV	89178	16	0	\$429,752.01	\$370,685.25
NV	89142	15	0	\$441,841.50	\$404,941.34
NV	89166	16	0	\$449,234.43	\$364,459.09
NV	89122	21	0	\$457,907.89	\$453,223.24
NV	89074	17	0	\$470,079.07	\$399,949.82
NV	89130	13	0	\$477,412.74	\$454,326.66
NV	89141	15	0	\$497,817.99	\$310,592.17
NV	89108	24	0	\$504,039.06	\$437,434.67
NV	89123	18	0	\$547,015.58	\$438,385.14
NV	89121	26	0	\$551,983.81	\$489,803.36
NV	89081	29	0	\$554,118.65	\$477,227.94
NV	89117	18	0	\$596,045.98	\$526,851.12
NV	89032	28	0	\$748,746.03	\$680,926.35
NV	89084	27	0	\$839,710.36	\$638,665.41
NV	89031	48	0	\$1,313,114.53	\$1,175,042.34
Total Unique Homeowners Assisted:					791
Total Amount Obligated:					\$19,306,164.74
Total Amount Expended:					\$16,485,452.66

Programs

Program Name	Id	Program Start Date	Program Income Earned	Program Income Expended	Program Description	Total Obligations Cumulative	Total Expenditures Cumulative	# of Homeowners Assisted Cumulative	# of SDIs Assisted Cumulative	# of Delinquencies Resolved W/ Monetary HAF Assistance Cumulative	# of Delinquencies Resolved w/ Non-Monetary HAF Assistance Cumulative
MRAP Mortgage Reinstatement	PROG-1213	Mon Nov 15 00:00:00 GMT 2021	\$0.00	\$0.00	MRAP Mortgage Reinstatement	\$9,394,945.46	\$9,167,782.47	529	495	528	0
Unemployment Mortgage Assistance	PROG-1214	Mon Nov 15 00:00:00 GMT 2021	\$0.00	\$0.00	Unemployment Mortgage Assistance	\$4,940,424.52	\$2,459,334.24	309	285	0	0
UMA HOA	PROG-1215	Mon Nov 15 00:00:00 GMT 2021	\$0.00	\$0.00	UMA HOA	\$154,536.74	\$81,021.91	174	159	0	0
UMA Mortgage Past	PROG-1216	Mon Nov 15 00:00:00 GMT 2021	\$0.00	\$0.00	UMA Mortgage Past	\$1,679,885.12	\$1,643,451.94	154	146	154	0
MRAP HOA	PROG-1217	Mon Nov 15 00:00:00 GMT 2021	\$0.00	\$0.00	MRAP HOA	\$166,050.92	\$163,665.92	118	112	0	0
UMA HOA Past	PROG-1218	Mon Nov 15 00:00:00 GMT 2021	\$0.00	\$0.00	UMA HOA Past	\$60,708.27	\$60,582.47	56	46	0	0
MRAP Principal Reduction	PROG-1219	Mon Nov 15 00:00:00 GMT 2021	\$0.00	\$0.00	MRAP Principal Reduction	\$2,898,776.64	\$2,898,776.64	52	51	0	0

Program Name	Id	Program Start Date	Program Income Earned	Program Income Expended	Program Description	Total Obligations Cumulative	Total Expenditures Cumulative	# of Homeowners Assisted Cumulative	# of SDIs Assisted Cumulative	# of Delinquencies Resolved W/ Monetary HAF Assistance Cumulative	# of Delinquencies Resolved w/ Non-Monetary HAF Assistance Cumulative
MRAP Tax	PROG-1220	Mon Nov 15 00:00:00 GMT 2021	\$0.00	\$0.00	MRAP Tax	\$3,757.53	\$3,757.53	2	2	0	0
Counseling or Education	PROG-1224	Mon Nov 15 00:00:00 GMT 2021	\$0.00	\$0.00	Counseling or Education	\$400,000.00	\$400,000.00	398	0	0	0
MRAP Insurance	PROG-1221	Mon Nov 15 00:00:00 GMT 2021	\$0.00	\$0.00	MRAP Insurance	\$1,440.00	\$1,440.00	1	1	0	0
UMA Tax	PROG-1222	Mon Nov 15 00:00:00 GMT 2021	\$0.00	\$0.00	UMA Tax	\$2,713.47	\$2,713.47	1	1	0	0
UMA Tax Past	PROG-1223	Mon Nov 15 00:00:00 GMT 2021	\$0.00	\$0.00	UMA Tax Past	\$2,926.07	\$2,926.07	1	1	0	0

Design Elements

Program Name	Id	Design Element	Total Expenditures to Date	Total Obligations to Date	# of Homeowners Assisted Cumulative	# of SDIs Assisted Cumulative
MRAP Mortgage Reinstatement	PROG-1213	Financial Assistance	\$9,167,782.47	\$9,394,945.46	529	495
Unemployment Mortgage Assistance	PROG-1214	Mortgage Payment Assistance	\$2,459,334.24	\$4,940,424.52	309	285
UMA HOA	PROG-1215	Payment Assistance Fees	\$81,021.91	\$154,536.74	174	285
UMA Mortgage Past	PROG-1216	Financial Assistance	\$1,643,451.94	\$1,679,885.12	154	146
MRAP HOA	PROG-1217	Payment Assistance Fees	\$163,665.92	\$166,050.92	118	112
UMA HOA Past	PROG-1218	Payment Assistance Fees	\$60,582.47	\$60,708.27	56	46
MRAP Principal Reduction	PROG-1219	Mortgage Principal Reduction	\$2,898,776.64	\$2,898,776.64	52	51
MRAP Tax	PROG-1220	Payment Assistance Taxes	\$3,757.53	\$3,757.53	2	2
Counseling or Education	PROG-1224	Counseling or Education	\$400,000.00	\$400,000.00	398	0
MRAP Insurance	PROG-1221	Payment Assistance Insurance	\$1,440.00	\$1,440.00	1	1
UMA Tax	PROG-1222	Payment Assistance Taxes	\$2,713.47	\$2,713.47	1	1
UMA Tax Past	PROG-1223	Payment Assistance Taxes	\$2,926.07	\$2,926.07	1	1

Obligations & Expenditures Verification

Design Element Expenditures

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$4,940,424.52	\$2,459,334.24
Financial Assistance	\$11,074,830.58	\$10,811,234.41
Mortgage Principal Reduction	\$2,898,776.64	\$2,898,776.64
Facilitating Interest Rate	\$0.00	\$0.00
Payment Assistance Utilities	\$0.00	\$0.00
Payment Assistance Internet	\$0.00	\$0.00
Payment Assistance Insurance	\$1,440.00	\$1,440.00
Payment Assistance Fees	\$381,295.93	\$305,270.30
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$9,397.07	\$9,397.07
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$400,000.00	\$400,000.00
Legal Services	\$0.00	\$0.00
Totals	\$19,706,164.74	\$16,885,452.66

Participant Compliance

1. Did the HAF participant use HAF assistance to assist homeowners with loans above the maximum conforming loan limit as defined in the HAF statute?

No

2. Prior to disbursing HAF assistance to homeowners, did the HAF participant require homeowners to provide attestations that they experienced financial hardship after January 21, 2020?

Yes

3. In determining income for each household applying for HAF assistance, did the HAF participant use HUD's definition of "annual income" in 24 CFR 5.609 or adjusted gross income as defined for purposes of reporting on IRS Form 1040 series as mentioned in the HAF guidance?

Yes

4. Based on the submitted HAF plan, the HAF participant used the following definition for determining Socially Disadvantaged Individuals (SDIs).

Nevada plans on obtaining and reviewing quantitative data or studies regarding demographic segments in its jurisdiction that have historically experienced discrimination in the housing or housing finance market. CoreLogic has been contacted to obtain such data and is in communication with obtaining a contract.

Please confirm that the HAF participant used this definition to determine SDIs during the report quarter. Select 'confirm' if this definition is correct or 'deny' if the definition is incorrect and needs altered.

Deny

If you selected 'deny,' please provide the definition of a SDI that the HAF participant used to carry out the HAF program(s) during the quarter.

Nevada used Treasury's definition of SDI as defined in the Treasury Guidance

5A. Please enter the dollar amounts of HAF assistance that have been Obligated to Homeowners with incomes less than the greater of 100% AMI or US Median Income.

\$13982142.61

5B. Please enter the dollar amounts of HAF assistance that have been Expended to Homeowners with incomes less than the greater of 100% AMI or US Median Income.

\$12404668.95

6. Did the HAF participant allocate at least 60% of HAF assistance to homeowners with incomes less than the greater of 100% AMI or US Median Income?

Yes

Certification

I certify that the information provided is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF participant. The undersigned acknowledges that any materially false, fictitious, fraudulent statement, or representation (or concealment or omission of a material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 USC 1001, and also may subject me and the HAF participant to civil penalties, damages, and administrative remedies for false claims or otherwise (including under 31 USC 3729 et seq.) The undersigned is an authorized representative of the HAF participant with authority to make the above certifications and representations on behalf of the HAF participant.

Report Status:	Submitted
Date Submitted:	5/2/2023 4:52 PM
Submitted by	Blake Green, bgreen@nahac.org
Certified by	Blake Green