

United States Department of the Treasury

HAF Quarterly Report

Submitted by State Of Nevada

State of Nevada - HAF QR 2024Q1

Participant Information:

Entity Name	Nevada
Type of Recipient	State/DC
UEID	E2N7LVJCNW8
TIN	886000022
DUNS+4	067808063
FAIN#	HAF0020
Address	101 N. Carson Street
City	Carson City
State	Nevada
Zip	89701-3713

What is the end date of your organization's most recently completed fiscal year?	6/30/2023
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Have you expended \$750,000 or more in federal award funds during your most recently completed fiscal year?	Yes
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If 'yes', have you submitted a single audit or HAF program-specific audit report to the Federal Audit Clearinghouse (FAC)?	Yes
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If 'yes', when did you submit your single audit or program-specific audit to the FAC?	11/14/2023
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Point of Contact List:

Name	Title	Email	Roles
Jason Connolly	Reporting	jconnolly@hotbsoftware.com	HAF - Point of Contact for Reporting; HAF - Authorized Representative
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
Veronica Lewis	Operations	vlewis@nahac.org	HAF - Point of Contact for Reporting; 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
Christine Hess	Chief Financial Officer	chess@housing.nv.gov	ERA - Point of Contact for Reporting; ERA - Authorized Representative; ERA2 - Point of Contact for Reporting; ERA2 - Authorized Representative; HAF - Point of Contact for Reporting; HAF - Authorized Representative

Budget Reporting:

HAF Original Plan Budget	Current Budgeted Amount	Cumulative to Date Obligations	Cumulative to Date Expenditures
Mortgage Payment Assistance	\$16,996,544.00	\$11,859,795.49	\$8,714,794.32
Financial Assistance	\$71,785,361.00	\$36,152,514.31	\$36,059,851.81
Mortgage Principal Reduction	\$8,998,170.00	\$4,276,344.75	\$4,276,344.75
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	\$50,000.00	\$12,371.60	\$12,371.60
Payment Assistance Fees	\$1,999,593.00	\$1,319,300.49	\$1,229,877.67
Payment Assistance Loans	\$0.00	\$0.00	\$0.00
Payment Assistance Taxes	\$150,000.00	\$50,070.86	\$49,384.86
Counseling or Education	\$2,000,000.00	\$800,000.00	\$800,000.00
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	\$8,067,166.00	\$7,943,384.00
Compensation	\$8,908,689.00	\$2,994,185.00	\$2,946,799.00
Professional Services	\$4,148,046.00	\$3,081,443.00	\$3,054,633.00
Technology and Communications	\$3,099,690.00	\$810,974.00	\$809,089.00

HAF Original Plan Budget	Current Budgeted Amount	Cumulative to Date Obligations	Cumulative to Date Expenditures
Other	\$1,981,163.00	\$1,180,564.00	\$1,132,863.00
Totals	\$120,917,256.00	\$62,537,563.50	\$59,086,009.01

Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	7960
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	4287
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	1533
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	2163
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	1497
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	2150
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.	1890
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	2007
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).	1034
10. Please enter the number of Unique homeowners for whom one or more Delinquencies were resolved with monetary HAF assistance.	1987
11. Please enter the number of unique Homeowners receiving HAF assistance that were not Delinquent prior to receiving HAF assistance.	645

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 **\$54,470,397.50**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$51,142,625.01**.

15. Please enter the number of unique Homeowners that applied for assistance after previously receiving HAF monetary assistance (i.e. homeowner seeking, 2nd, 3rd, ... HAF payment).

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16. Please enter the number of unique Homeowners that received assistance on more than one application. Num HO Assisted On Mult Apps (HAF).	112
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	123	81	20	36	27
Asian - Chinese	26	17	3	9	4
Asian - Filipino	306	186	24	93	68
Asian - Indian	21	14	0	5	7
Asian - Japanese	12	7	1	3	3
Asian - Korean	23	13	0	8	2
Asian - Vietnamese	29	20	2	11	5
Asian - Other	70	49	4	23	21
Asian – sub-category data not collected	120	86	46	34	38
Black or African American	1391	1055	149	557	350
Pacific Islander - Guamanian or Chamorro	44	28	4	17	8
Pacific Islander - Native Hawaiian	34	19	1	9	8
Pacific Islander - Samoan	22	12	0	7	4
Pacific Islander - Other	18	10	4	3	4
Pacific Islander – sub-category data not collected	23	14	8	5	8
White	3302	2119	520	1056	752
Declined to Answer	867	557	152	287	188
Data Not Collected	1529	0	595	0	0
Totals	7960	4287	1533	2163	1497

Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	1588	1024	261	541	321
Not Hispanic or Latino/a	4304	2923	590	1462	1044
Declined to Answer	539	340	87	160	132
Data Not Collected	1529	0	595	0	0
Totals	7960	4287	1533	2163	1497

Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	2153	1472	354	635	523
Greater than 50% and less than or equal 80%	1418	1097	142	658	313
Greater than 80% and less than or equal to 100%	626	533	40	336	135
Greater than 100% and less than or equal to 150%	683	571	42	262	251
Greater than 150%	244	203	11	0	197
Fact Specific Proxy	0	0	0	0	0
Data Not Collected	2836	411	944	272	78
Totals	7960	4287	1533	2163	1497

Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	464
Delinquency amount exceeds program cap	108
Income Eligibility	304
Lack of COVID Related Financial Hardship	20
Principal Balance Exceeded Conforming Loan Limit	20

Segment	Denied
Property Not Primary Residence	6
Servicer(s) not participating	15
Homeowner Not Delinquent (if required by state)	0
Other	711
Totals	1648

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

Your total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Nevada Homeowner Assistance Fund program.", "Your loan was less than two payments past due at the time you requested Nevada Homeowner Assistance Fund assistance as required for the Mortgage Reinstatement Assistance Program.

Your total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Nevada Homeowner Assistance Fund program.", "You did not complete the application or provide the required documents within the timeframe specified.

Your total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Nevada Homeowner Assistance Fund program.", "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.

Your total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Nevada Homeowner Assistance Fund program.", "The unpaid principal balance at the time of origination was more than the conforming loan limit.", "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 total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Nevada Homeowner Assistance Fund program.", "The unpaid principal balance at the time of origination was more than the conforming loan limit.

Your total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Nevada Homeowner Assistance Fund program.", "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 total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Nevada Homeowner Assistance Fund program.

Your total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Homeowner Assistance Fund program.", "Your loan was less than two payments past due at the time you requested Homeowner Assistance Fund assistance as required for the Mortgage Reinstatement Assistance Program.

Your total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Homeowner Assistance Fund program.", "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 total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Homeowner Assistance Fund program.", "Information received indicates that you are employed and/or are earning income, which disqualifies you from receiving additional unemployment mortgage assistance, per Homeowner Assistance Fund guidelines.

Your total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the

Gender Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	3088	2032	469	976	731
Female	3298	2227	459	1180	752
Non-binary	10	6	2	1	4
Declined to Answer	35	22	8	6	10
Data Not Collected	1529	0	595	0	0
Totals	7960	4287	1533	2163	1497

Disaggregated Assistance Data

Race Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
American Indian or Alaska Native	36	0	36	\$732,175.49	\$708,399.67
Asian - Chinese	9	0	9	\$238,991.05	\$236,786.05
Asian - Filipino	92	0	92	\$2,207,501.29	\$2,093,709.84
Asian - Indian	5	0	5	\$115,501.76	\$105,541.66
Asian - Japanese	3	0	3	\$78,395.64	\$78,395.64
Asian - Korean	8	0	8	\$216,303.56	\$196,761.24
Asian - Vietnamese	11	0	11	\$323,557.99	\$288,770.79
Asian - Other	22	0	22	\$574,953.71	\$516,212.30
Asian – sub-category data not collected	34	0	34	\$991,348.20	\$954,119.15
Black or African American	557	0	557	\$14,423,582.76	\$13,509,487.34
Pacific Islander - Guamanian or Chamorro	17	0	17	\$378,178.68	\$372,308.40
Pacific Islander - Native Hawaiian	9	0	9	\$169,219.62	\$169,219.62
Pacific Islander - Samoan	7	0	7	\$117,422.72	\$117,422.72
Pacific Islander - Other	3	0	3	\$91,817.44	\$91,817.44
Pacific Islander – sub-category data not collected	5	0	5	\$106,667.17	\$106,667.17
White	1049	0	938	\$25,675,332.62	\$24,072,031.59
Declined to Answer	283	0	251	\$7,229,447.80	\$6,724,974.39

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Data Not Collected	0	1034	0	\$800,000.00	\$800,000.00
Totals	2,150	1,034	2,007	\$54,470,397.5	\$51,142,625.01

Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Hispanic or Latino/a	536	0	536	\$12,679,039.13	\$11,846,347.25
Not Hispanic or Latino/a	1456	0	1339	\$36,846,908.82	\$34,514,956.26
Declined to Answer	158	0	132	\$4,144,449.55	\$3,981,321.50
Data Not Collected	0	1034	0	\$800,000.00	\$800,000.00
Totals	2,150	1,034	2,007	\$54,470,397.5	\$51,142,625.01

Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Below or equal to 50%	633	0	599	\$15,150,403.63	\$14,311,792.57
Greater than 50% and less than or equal 80%	652	0	609	\$15,971,422.85	\$15,422,760.80
Greater than 80% and less than or equal to 100%	334	0	309	\$7,952,257.11	\$7,731,499.72
Greater than 100% and less than or equal to 150%	260	0	244	\$6,626,197.08	\$6,438,454.10
Greater than 150%	0	0	0	\$0.00	\$0.00
Fact Specific Proxy	0	0	0	\$0.00	\$0.00
Data Not Collected	271	1034	246	\$8,770,116.83	\$7,238,117.82
Totals	2,150	1,034	2,007	\$54,470,397.5	\$51,142,625.01

Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	1309	0	0	\$32,331,677.41	\$30,346,641.77

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Majority-Minority Census Tract-Targeted	1760	0	0	\$43,123,861.77	\$40,604,956.37
Limited English Proficiency-Targeted	117	0	0	\$2,613,213.19	\$2,525,279.31
Resident US Territory; Indian Reservation; or Department of Hawaiian Home Lands-Targeted	0	0	0	\$0.00	\$0.00
Persistent Poverty County-Targeted	0	0	0	\$0.00	\$0.00
Other	0	0	0	\$0.00	\$0.00
N/A	143	1034	0	\$4,597,851.25	\$4,309,541.16
Totals	3,329	1,034	0	\$82,666,603.62	\$77,786,418.61

Mortgages Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
FHA Mortgages	737	0	696	\$16,473,261.93	\$15,528,406.95
VA Mortgages	326	0	294	\$8,785,728.93	\$8,460,924.93
USDA Mortgages	15	0	12	\$320,638.78	\$320,638.78
Government Sponsored Enterprise (GSE)	637	0	600	\$16,902,038.24	\$15,850,139.85
Private-label Securities	0	0	0	\$0.00	\$0.00
Reverse Mortgages	0	0	0	\$0.00	\$0.00
Portfolio Lending	33	0	32	\$670,331.94	\$612,342.34
Land Contracts	0	0	0	\$0.00	\$0.00
Other	0	0	0	\$0.00	\$0.00
N/A	0	0	0	\$0.00	\$0.00
Data Not Collected	402	1034	373	\$11,318,397.68	\$10,370,172.16
Totals	2,150	1,034	2,007	\$54,470,397.5	\$51,142,625.01

Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Condominium	90	0	71	\$1,672,475.05	\$1,562,097.02
Manufactured Housing	50	0	44	\$773,196.34	\$714,083.90
Single Family Home	1990	0	1875	\$50,851,671.40	\$47,707,452.86
Other	20	0	17	\$373,054.71	\$358,991.23
Data Not Collected	0	1034	0	\$800,000.00	\$800,000.00
Totals	2,150	1,034	2,007	\$54,470,397.5	\$51,142,625.01

Gender Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Male	967	0	895	\$24,965,606.02	\$23,440,939.50
Female	1177	0	1107	\$28,551,340.14	\$26,748,234.17
Non-binary	1	0	1	\$15,716.16	\$15,716.16
Declined to Answer	5	0	4	\$137,735.18	\$137,735.18
Data Not Collected	0	1034	0	\$800,000.00	\$800,000.00
Totals	2,150	1,034	2,007	\$54,470,397.5	\$51,142,625.01

Geographic Data

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89318	1	0	\$4,928.32	\$4,928.32
NV	89003	1	0	\$7,710.30	\$7,710.30
NV	89020	1	0	\$7,959.42	\$7,959.42
NV	89019	1	0	\$8,868.52	\$8,868.52
NV	89444	1	0	\$12,476.84	\$12,476.84
NV	89883	1	0	\$15,152.12	\$15,152.12
NV	89410	1	0	\$22,654.46	\$22,654.46
NV	89704	1	0	\$24,327.97	\$13,032.35
NV	89034	1	0	\$25,619.46	\$25,619.46
NV	89510	1	0	\$25,907.53	\$25,907.53
NV	89109	1	0	\$32,434.16	\$32,434.16
NV	89835	2	0	\$35,994.77	\$35,994.77
NV	89447	2	0	\$36,919.48	\$36,919.48
NV	89415	2	0	\$37,465.93	\$37,465.93
NV	89301	3	0	\$39,480.87	\$39,480.87
NV	89018	2	0	\$40,974.59	\$40,974.59
NV	89439	2	0	\$44,415.71	\$44,415.71
NV	89703	3	0	\$64,469.44	\$64,469.44
NV	89820	3	0	\$71,207.03	\$64,691.48
NV	89460	3	0	\$71,767.55	\$71,767.55
NV	89509	3	0	\$76,912.65	\$76,912.65
NV	89029	6	0	\$85,331.45	\$85,331.45
NV	89005	5	0	\$92,245.66	\$92,245.66
NV	89021	3	0	\$103,211.87	\$103,211.87

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89512	6	0	\$111,034.61	\$111,034.61
NV	89705	3	0	\$119,684.69	\$119,684.69
NV	89511	3	0	\$120,863.17	\$120,863.17
NV	89429	8	0	\$122,645.96	\$111,314.28
NV	89502	5	0	\$146,274.28	\$146,274.28
NV	89706	7	0	\$147,830.30	\$139,003.82
NV	89169	9	0	\$152,874.26	\$146,504.90
NV	89085	5	0	\$161,006.42	\$144,672.46
NV	89701	8	0	\$161,478.74	\$161,478.74
NV	89433	10	0	\$164,527.36	\$149,225.16
NV	89101	10	0	\$164,895.49	\$156,396.25
NV	89801	10	0	\$173,166.24	\$173,166.24
NV	89815	9	0	\$173,736.74	\$173,736.74
NV	89445	7	0	\$180,308.84	\$163,467.38
NV	89061	11	0	\$182,453.48	\$182,453.48
NV	89027	10	0	\$200,384.37	\$170,460.34
NV	89434	10	0	\$204,387.34	\$203,123.84
NV	89403	10	0	\$205,529.90	\$205,529.90
NV	89179	9	0	\$211,419.80	\$198,321.07
NV	89431	8	0	\$215,431.75	\$207,846.73
NV	89406	12	0	\$234,598.51	\$234,598.51
NV	89146	10	0	\$241,357.25	\$240,450.78
NV	89523	8	0	\$242,889.41	\$210,432.71
NV	89060	9	0	\$251,560.33	\$251,560.33
NV	89441	8	0	\$253,556.26	\$251,720.66
NV	89503	8	0	\$264,406.91	\$264,406.91
NV	89012	10	0	\$268,185.71	\$268,185.71

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89134	11	0	\$288,737.76	\$272,206.84
NV	89102	12	0	\$291,029.36	\$233,851.79
NV	89138	8	0	\$301,656.87	\$271,442.52
NV	89106	16	0	\$309,309.51	\$276,031.77
NV	89143	13	0	\$309,433.64	\$283,899.24
NV	89508	11	0	\$338,616.52	\$334,839.38
NV	89144	8	0	\$365,056.66	\$352,175.10
NV	89119	16	0	\$365,154.38	\$352,832.88
NV	89145	17	0	\$372,781.92	\$308,758.47
NV	89521	14	0	\$382,397.70	\$339,856.81
NV	89135	12	0	\$395,380.24	\$358,727.84
NV	89120	23	0	\$402,431.42	\$365,138.60
NV	89118	13	0	\$410,512.07	\$365,498.35
NV	89030	19	0	\$415,882.02	\$408,468.13
NV	89107	23	0	\$424,781.20	\$404,126.27
NV	89103	18	0	\$431,672.48	\$390,325.69
NV	89048	24	0	\$473,936.50	\$460,607.32
NV	89104	24	0	\$479,355.17	\$419,645.33
NV	89014	23	0	\$501,584.48	\$456,819.75
NV	89086	26	0	\$542,285.02	\$520,536.65
NV	89052	22	0	\$550,712.89	\$518,331.88
NV	89156	28	0	\$615,186.50	\$567,297.93
NV	89113	21	0	\$634,999.19	\$497,247.39
NV	89074	29	0	\$698,858.15	\$668,310.60
NV	89408	31	0	\$701,111.61	\$645,771.13
NV	89044	29	0	\$732,797.39	\$658,205.80
NV	89436	32	0	\$740,372.40	\$718,528.04

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89147	35	0	\$775,691.68	\$714,304.42
NV	89015	36	0	\$792,316.78	\$763,413.89
NV	89139	37	0	\$850,007.76	\$821,147.45
NV	89002	32	0	\$862,069.72	\$794,507.70
NV	89117	29	0	\$885,240.36	\$859,466.61
NV	89506	36	0	\$886,798.38	\$839,580.11
NV	89110	35	0	\$896,407.80	\$834,926.93
NV	89115	41	0	\$926,049.99	\$910,226.69
NV	89128	34	0	\$939,755.41	\$863,454.18
NV	89131	32	0	\$965,525.81	\$919,719.92
NV	89142	38	0	\$989,230.76	\$915,439.43
NV	89123	37	0	\$1,025,074.43	\$947,958.95
NV	89148	33	0	\$1,040,379.14	\$983,114.97
NV	89183	41	0	\$1,043,652.68	\$980,135.24
NV	89130	39	0	\$1,067,423.62	\$991,763.77
NV	89122	54	0	\$1,082,111.36	\$1,028,723.33
NV	89129	47	0	\$1,101,264.82	\$1,024,474.15
NV	89011	43	0	\$1,141,915.77	\$1,061,422.89
NV	89121	55	0	\$1,269,351.94	\$1,187,374.64
NV	89108	61	0	\$1,304,159.25	\$1,191,783.81
NV	89149	50	0	\$1,314,251.52	\$1,304,835.09
NV	89166	46	0	\$1,365,031.80	\$1,255,534.73
NV	89178	54	0	\$1,523,764.66	\$1,398,976.12
NV	89141	51	0	\$1,661,020.96	\$1,544,705.35
NV	89032	71	0	\$1,776,289.09	\$1,705,615.52
NV	89081	82	0	\$2,010,281.41	\$1,837,028.51
NV	89084	81	0	\$2,485,809.17	\$2,330,391.58

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89031	124	0	\$3,148,564.16	\$3,006,578.91
Total Unique Homeowners Assisted:					2,150
Total Amount Obligated:					\$53,670,397.50
Total Amount Expended:					\$50,342,625.01

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
Financial Assistance	PROG-2678	November 1, 2021	\$0.00	\$0.00	UMA Mortgage Past MRAP Mortgage Reinstatement						
Mortgage Principal Reduction	PROG-2679	November 1, 2021	\$0.00	\$0.00	MRAP Principal Reduction Deferral/Partial Claim Payoff						
Mortgage Payment Assistance	PROG-2680	November 1, 2021	\$0.00	\$0.00	Unemployment Mortgage Assistance						
Payment Assistance Fees	PROG-2681	November 1, 2021	\$0.00	\$0.00	UMA HOA Past UMA HOA MRAP HOA						
Payment Assistance Taxes	PROG-2682	November 1, 2021	\$0.00	\$0.00	UMA Tax Past UMA Tax MRAP Tax						
Payment Assistance Insurance	PROG-2683	November 1, 2021	\$0.00	\$0.00	UMA Insurance Past UMA Insurance MRAP Insurance						
Counseling or Education	PROG-2684	November 1, 2021	\$0.00	\$0.00	Counseling or Education						

Design Elements

Program Name	Id	Design Element	Total Expenditures to Date	Total Obligations to Date	# of Homeowners Assisted Cumulative	# of SDIs Assisted Cumulative
Financial Assistance	PROG-2678	Financial Assistance	\$36,059,851.81	\$36,152,514.31	1987	1852
Mortgage Principal Reduction	PROG-2679	Mortgage Principal Reduction	\$4,276,344.75	\$4,276,344.75	109	103
Mortgage Payment Assistance	PROG-2680	Mortgage Payment Assistance	\$8,714,794.32	\$11,859,795.49	645	595
Payment Assistance Fees	PROG-2681	Payment Assistance Fees	\$1,229,877.67	\$1,319,300.49	787	724
Payment Assistance Taxes	PROG-2682	Payment Assistance Taxes	\$49,384.86	\$50,070.86	14	11
Payment Assistance Insurance	PROG-2683	Payment Assistance Insurance	\$12,371.60	\$12,371.60	8	8
Counseling or Education	PROG-2684	Counseling or Education	\$800,000.00	\$800,000.00	1034	

Obligations & Expenditures Verification

Design Element Expenditures

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$11,859,795.49	\$8,714,794.32
Financial Assistance	\$36,152,514.31	\$36,059,851.81
Mortgage Principal Reduction	\$4,276,344.75	\$4,276,344.75
Facilitating Interest Rate	\$0.00	\$0.00
Payment Assistance Utilities	\$0.00	\$0.00
Payment Assistance Internet	\$0.00	\$0.00
Payment Assistance Insurance	\$12,371.60	\$12,371.60
Payment Assistance Fees	\$1,319,300.49	\$1,229,877.67
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$50,070.86	\$49,384.86
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$800,000.00	\$800,000.00
Legal Services	\$0.00	\$0.00
Totals	\$54,470,397.50	\$51,142,625.01

Participant Compliance

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

Yes

If you selected 'yes', please provide an explanation that explains why the HAF participant used HAF assistance to assist homeowners with loans above the maximum conforming loan limit.

On February 1, 2024, NAHAC sought guidance from U.S. Department of Treasury (Treasury) via a Zoom call about varying interpretations of Treasury's guidance pertaining to conforming loan limits. Treasury advised during the call that NAHAC's interpretation was incorrect (i.e., tables utilized as outlined in NAHAC's March 28, 2024, formal response). As a result, NAHAC immediately revised its systems and procedures to review conforming loan limits as directed by Treasury. On February 13, 2024, the State of Nevada submitted its HAF QR2023 QR report indicating approximately twenty-six (26) loans were deemed to have Non-Conforming Loan Limits as interpreted by Treasury. On March 25, 2024, NAHAC received an Information Document Request (IDR) through the Treasury portal requesting additional information. NAHAC formally responded to Treasury's inquiry in detail via the Treasury portal on March 28, 2024. On April 12, 2024 Treasury issued an "Action Required" notice reopening the March 25, 2024 (IDR). The IDR directed NAHAC to cease utilizing Treasury funds for any further HAF mortgage payment assistance, specifically for those files that have pending payments and identified as non-conforming loan limit files (approximately five (5) households). Treasury also indicated that non-HAF dollars may be utilized to fund the remaining payments. NAHAC has estimated that there are up to approximately \$130,000 in forward payments expected under the files previously approved with loan amounts above the clarified conforming loan limit. Since then, NAHAC, has made a transfer of \$150,000.00 in unrestricted funds to allow these homeowners to receive assistance and remain stably housed.

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 adjusted gross income as defined for purposes of reporting on IRS Form 1040 series as mentioned in the HAF guidance, or other proxies approved in your HAF Grantee Plan?

Yes

4. Did your program(s) Expend at least 60% of Monetary HAF assistance to homeowners with incomes less than the greater of 100% AMI or US Median Income?

Yes

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

\$39074083.59

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

\$37466053.09

6. 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

7. Have you used HAF funds to acquire equipment as defined in 2 CFR 200.1 valued at \$10,000 or more?

No

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.

The period of performance for the HAF awards ends on September 30, 2026. If you have completed all award objectives and applicable administrative actions for your HAF award, please indicate if you would like to proceed with early closeout at this time?	No
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Report Status:	Submitted
Date Submitted:	5/9/2024 5:08 PM
Submitted by	Blake Green, bgreen@nahac.org
Certified by	Blake Green