

# **United States Department of the Treasury**

## **HAF Quarterly Report**

**Submitted by State Of Nevada**

**State of Nevada - HAF QR 2025Q1**

## 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?	6/30/2024
--	-----------

Have you expended \$750,000 or more in federal award funds during your most recently completed fiscal year?	Yes
---	-----

If 'yes', have you submitted a single audit or HAF program-specific audit report to the Federal Audit Clearinghouse (FAC)?	Yes
--	-----

If 'yes', when did you submit your single audit or program-specific audit to the FAC?	12/5/2024
---	-----------

**Point of Contact List:**

Name	Title	Email	Roles
Jennifer Varsallona	Operations Manager	jvarsallona@nahac.org	HAF - Point of Contact for Reporting; HAF - Authorized Representative
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

Name	Title	Email	Roles
Veronica Lewis	Operations	vlewis@nahac.org	HAF - Point of Contact for Reporting; HAF - Authorized Representative
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	\$19,893,757.00	\$15,477,465.37	\$14,218,291.98
Financial Assistance	\$67,899,293.00	\$58,022,265.75	\$58,022,031.99
Mortgage Principal Reduction	\$13,347,808.00	\$9,527,037.68	\$9,527,037.68
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	\$40,139.00	\$28,031.13	\$27,937.66
Payment Assistance Fees	\$3,222,020.00	\$2,783,183.01	\$2,778,217.07
Payment Assistance Loans	\$0.00	\$0.00	\$0.00
Payment Assistance Taxes	\$176,651.00	\$118,265.85	\$118,265.85
Counseling or Education	\$1,800,000.00	\$1,200,000.00	\$1,200,000.00
Legal Services	\$0.00	\$0.00	\$0.00
<b>Measures Preventing Displacement Subtotal</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
None	\$0.00	\$0.00	\$0.00
<b>Reimbursable Expenses Subtotal</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
N/A	\$0.00	\$0.00	\$0.00
<b>Administrative Expenses Subtotal</b>	<b>\$14,537,588.00</b>	<b>\$11,641,599.00</b>	<b>\$11,641,599.00</b>
Compensation	\$6,408,689.00	\$3,929,256.00	\$3,929,256.00
Professional Services	\$3,048,046.00	\$4,043,131.00	\$4,043,131.00
Technology and Communications	\$3,099,690.00	\$2,148,894.00	\$2,148,894.00

<b>HAF Original Plan Budget</b>	<b>Current Budgeted Amount</b>	<b>Cumulative to Date Obligations</b>	<b>Cumulative to Date Expenditures</b>
Other	\$1,981,163.00	\$1,520,318.00	\$1,520,318.00
<b>Totals</b>	<b>\$120,917,256.00</b>	<b>\$98,797,847.79</b>	<b>\$97,533,381.23</b>

## Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	10385
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	5611
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	1731
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	3292
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	1861
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	3278
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.	2880
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	3053
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).	0
10. Please enter the number of Unique homeowners for whom one or more Delinquencies were resolved with monetary HAF assistance.	2981
11. Please enter the number of unique Homeowners receiving HAF assistance that were not Delinquent prior to receiving HAF assistance.	904

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.

<b>HAF Original Plan Budget</b>	<b>Cumulative to Date Obligations</b>	<b>Cumulative to Date Expenditures</b>
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
<b>Totals</b>	<b>\$0.00</b>	<b>\$0.00</b>

13. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Obligations for HAF assistance are **\$87,156,248.79**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$85,891,782.23**.

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).

529

16. Please enter the number of unique Homeowners that received assistance on more than one application. Num HO Assisted On Mult Apps (HAF).	483
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	165	100	26	59	30
Asian - Chinese	37	24	3	14	7
Asian - Filipino	425	274	30	155	98
Asian - Indian	28	19	0	10	9
Asian - Japanese	21	16	2	10	4
Asian - Korean	29	17	0	11	5
Asian - Vietnamese	40	25	4	18	4
Asian - Other	98	67	8	38	25
Asian – sub-category data not collected	120	86	45	37	38
Black or African American	1860	1412	182	876	440
Pacific Islander - Guamanian or Chamorro	59	34	7	24	9
Pacific Islander - Native Hawaiian	50	27	1	16	10
Pacific Islander - Samoan	28	16	0	10	5
Pacific Islander - Other	30	18	5	12	4
Pacific Islander – sub-category data not collected	22	13	6	6	7
White	4288	2744	602	1582	925
Declined to Answer	1144	719	172	414	241
Data Not Collected	1941	0	638	0	0
<b>Totals</b>	<b>10385</b>	<b>5611</b>	<b>1731</b>	<b>3292</b>	<b>1861</b>

## Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	2131	1368	302	805	427
Not Hispanic or Latino/a	5612	3807	693	2255	1268
Declined to Answer	701	436	98	232	166
Data Not Collected	1941	0	638	0	0
<b>Totals</b>	<b>10385</b>	<b>5611</b>	<b>1731</b>	<b>3292</b>	<b>1861</b>

## Gender Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	4077	2655	552	1485	944
Female	4310	2924	532	1794	903
Non-binary	13	7	2	3	3
Declined to Answer	44	25	7	10	11
Data Not Collected	1941	0	638	0	0
<b>Totals</b>	<b>10385</b>	<b>5611</b>	<b>1731</b>	<b>3292</b>	<b>1861</b>

## Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	2814	1957	409	1075	653
Greater than 50% and less than or equal 80%	1792	1375	166	916	369
Greater than 80% and less than or equal to 100%	793	681	49	465	168
Greater than 100% and less than or equal to 150%	910	764	58	401	319
Greater than 150%	301	251	12	1	243
Fact Specific Proxy	0	0	0	0	0
Data Not Collected	3775	583	1037	434	109

Segment	Submitted	Completed	Withdrawn	Approved	Denied
<b>Totals</b>	<b>10385</b>	<b>5611</b>	<b>1731</b>	<b>3292</b>	<b>1861</b>

### Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	638
Delinquency amount exceeds program cap	118
Income Eligibility	371
Lack of COVID Related Financial Hardship	21
Principal Balance Exceeded Conforming Loan Limit	70
Property Not Primary Residence	25
Servicer(s) not participating	17
Homeowner Not Delinquent (if required by state)	60
Other	752
<b>Totals</b>	<b>2072</b>

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

Property is in LLC or corporation, does not meet eligibility requirements, you've exhausted the maximum benefit for the program, you're in active litigation or judgement, property is currently listed for sale, loan on subject property is a Home Equity Line of Credit.

## Disaggregated Assistance Data

### Race Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
American Indian or Alaska Native	59	59	\$1,275,936.97	\$1,267,229.27
Asian - Chinese	14	14	\$430,183.72	\$430,183.72
Asian - Filipino	155	155	\$3,962,460.08	\$3,896,306.81
Asian - Indian	10	10	\$213,239.49	\$201,376.49
Asian - Japanese	10	10	\$241,581.67	\$235,164.37
Asian - Korean	11	11	\$370,061.74	\$370,061.74
Asian - Vietnamese	18	18	\$569,229.39	\$569,229.39
Asian - Other	37	37	\$940,672.52	\$919,863.72
Asian – sub-category data not collected	37	37	\$1,201,538.09	\$1,200,435.44
Black or African American	873	873	\$23,967,695.36	\$23,616,373.04
Pacific Islander - Guamanian or Chamorro	24	24	\$549,103.50	\$544,053.74
Pacific Islander - Native Hawaiian	16	16	\$354,547.54	\$346,146.96
Pacific Islander - Samoan	10	10	\$267,981.05	\$267,981.05
Pacific Islander - Other	12	12	\$313,769.11	\$305,389.55
Pacific Islander – sub-category data not collected	6	6	\$136,196.37	\$136,196.37
White	1577	1405	\$40,260,113.87	\$39,653,459.72
Declined to Answer	409	356	\$10,901,938.32	\$10,732,330.85
Data Not Collected	0	0	\$1,200,000.00	\$1,200,000.00
<b>Totals</b>	<b>3,278</b>	<b>3,053</b>	<b>\$87,156,248.79</b>	<b>\$85,891,782.23</b>

## Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Hispanic or Latino/a	801	801	\$19,788,811.07	\$19,484,604.60
Not Hispanic or Latino/a	2247	2062	\$59,535,447.70	\$58,672,027.28
Declined to Answer	230	190	\$6,631,990.02	\$6,535,150.35
Data Not Collected	0	0	\$1,200,000.00	\$1,200,000.00
<b>Totals</b>	<b>3,278</b>	<b>3,053</b>	<b>\$87,156,248.79</b>	<b>\$85,891,782.23</b>

## Gender Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Male	1476	1362	\$39,955,200.11	\$39,372,874.81
Female	1790	1680	\$45,685,519.53	\$45,011,581.62
Non-binary	3	3	\$48,399.60	\$48,399.60
Declined to Answer	9	8	\$267,129.55	\$258,926.20
Data Not Collected	0	0	\$1,200,000.00	\$1,200,000.00
<b>Totals</b>	<b>3,278</b>	<b>3,053</b>	<b>\$87,156,248.79</b>	<b>\$85,891,782.23</b>

## Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Below or equal to 50%	1072	1006	\$27,336,994.54	\$27,009,764.87
Greater than 50% and less than or equal 80%	910	847	\$23,352,978.49	\$23,224,375.03
Greater than 80% and less than or equal to 100%	464	432	\$11,865,734.11	\$11,732,072.01
Greater than 100% and less than or equal to 150%	397	370	\$10,541,895.39	\$10,445,014.68
Greater than 150%	1	1	\$31,673.25	\$31,673.25
Fact Specific Proxy	0	0	\$0.00	\$0.00
Data Not Collected	434	397	\$14,026,973.01	\$13,448,882.39

Segment	Homeowners	SDIs	Obligated	Expended
<b>Totals</b>	<b>3,278</b>	<b>3,053</b>	<b>\$87,156,248.79</b>	<b>\$85,891,782.23</b>

### Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	2015	0	\$52,596,771.61	\$51,833,762.25
Majority-Minority Census Tract-Targeted	2623	0	\$67,597,823.03	\$66,714,215.24
Limited English Proficiency-Targeted	180	0	\$4,116,958.44	\$4,084,467.72
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	225	0	\$5,936,488.84	\$5,801,401.97
<b>Totals</b>	<b>5,043</b>	<b>0</b>	<b>\$130,248,041.92</b>	<b>\$128,433,847.18</b>

### Region Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
<b>Totals</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

## Mortgages Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
FHA Mortgages	1128	1073	\$28,011,726.59	\$27,539,173.65
VA Mortgages	429	384	\$11,788,613.57	\$11,684,756.61
USDA Mortgages	21	17	\$504,786.12	\$496,462.40
Government Sponsored Enterprise (GSE)	924	868	\$25,680,771.56	\$25,331,123.24
Private-label Securities	0	0	\$0.00	\$0.00
Reverse Mortgages	0	0	\$0.00	\$0.00
Portfolio Lending	57	53	\$1,300,690.95	\$1,274,528.29
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	719	658	\$19,869,660.00	\$19,565,738.04
<b>Totals</b>	<b>3,278</b>	<b>3,053</b>	<b>\$87,156,248.79</b>	<b>\$85,891,782.23</b>

## Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Condominium	177	140	\$3,604,786.44	\$3,526,454.68
Manufactured Housing	85	75	\$1,398,618.03	\$1,366,548.31
Single Family Home	2994	2819	\$80,371,937.67	\$79,231,431.49
Other	22	19	\$580,906.65	\$567,347.75
Data Not Collected	0	0	\$1,200,000.00	\$1,200,000.00
<b>Totals</b>	<b>3,278</b>	<b>3,053</b>	<b>\$87,156,248.79</b>	<b>\$85,891,782.23</b>

## Geographic Data

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89031	182	0	\$4,590,552.32	\$4,539,532.82
NV	89084	121	0	\$3,802,343.96	\$3,781,768.07
NV	89081	120	0	\$3,005,646.53	\$2,968,173.79
NV	89032	109	0	\$2,734,768.92	\$2,724,673.75
NV	89166	73	0	\$2,450,525.65	\$2,309,370.77
NV	89141	77	0	\$2,247,290.56	\$2,218,750.26
NV	89178	71	0	\$2,208,608.48	\$2,181,284.14
NV	89108	96	0	\$2,102,468.33	\$2,095,512.40
NV	89149	73	0	\$2,085,007.91	\$2,066,498.84
NV	89121	83	0	\$2,067,043.51	\$2,032,869.86
NV	89129	78	0	\$2,059,910.02	\$2,008,521.92
NV	89011	66	0	\$1,877,508.79	\$1,838,233.95
NV	89183	64	0	\$1,908,643.90	\$1,797,573.68
NV	89122	82	0	\$1,767,513.14	\$1,757,090.81
NV	89148	58	0	\$1,700,475.43	\$1,690,634.69
NV	89123	57	0	\$1,693,929.18	\$1,686,007.15
NV	89115	76	0	\$1,682,720.16	\$1,635,300.90
NV	89130	55	0	\$1,595,744.20	\$1,577,371.76
NV	89139	61	0	\$1,592,214.87	\$1,575,067.25
NV	89131	51	0	\$1,556,928.12	\$1,534,103.98
NV	89142	55	0	\$1,390,072.24	\$1,377,350.57
NV	89110	54	0	\$1,354,800.19	\$1,336,510.49
NV	89074	48	0	\$1,322,860.00	\$1,296,626.76
NV	89147	58	0	\$1,285,718.11	\$1,263,270.99

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89506	52	0	\$1,259,588.80	\$1,249,301.62
NV	89044	45	0	\$1,284,918.28	\$1,242,973.90
NV	89128	42	0	\$1,246,218.39	\$1,232,877.24
NV	89015	49	0	\$1,225,687.89	\$1,205,278.45
NV	89086	48	0	\$1,222,526.68	\$1,204,836.02
NV	89436	44	0	\$1,195,189.54	\$1,182,276.10
NV	89002	44	0	\$1,153,764.98	\$1,144,936.09
NV	89117	37	0	\$1,124,199.52	\$1,113,904.66
NV	89113	36	0	\$1,099,172.50	\$1,071,636.77
NV	89408	46	0	\$1,072,354.51	\$1,051,590.45
NV	89104	44	0	\$1,016,614.72	\$986,684.89
NV	89156	40	0	\$928,384.69	\$914,090.14
NV	89120	40	0	\$870,285.84	\$862,978.02
NV	89107	38	0	\$870,638.09	\$848,495.06
NV	89048	38	0	\$850,495.90	\$832,524.20
NV	89014	35	0	\$833,408.74	\$832,296.98
NV	89052	26	0	\$751,896.77	\$751,896.77
NV	89030	33	0	\$729,971.79	\$729,971.79
NV	89521	22	0	\$668,471.95	\$665,449.31
NV	89145	29	0	\$670,256.46	\$665,297.21
NV	89103	26	0	\$670,886.44	\$652,646.94
NV	89118	20	0	\$633,321.67	\$627,922.95
NV	89135	15	0	\$574,229.70	\$571,274.84
NV	89106	25	0	\$567,180.40	\$549,607.24
NV	89143	21	0	\$552,973.72	\$545,639.32
NV	89403	19	0	\$498,160.63	\$483,331.84
NV	89119	23	0	\$476,605.55	\$472,321.20

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89431	17	0	\$470,579.89	\$461,631.16
NV	89508	14	0	\$473,787.16	\$456,854.26
NV	89102	17	0	\$451,795.72	\$451,795.72
NV	89012	15	0	\$419,653.33	\$419,653.33
NV	89144	9	0	\$393,194.52	\$393,194.52
NV	89146	15	0	\$392,774.32	\$392,774.32
NV	89434	16	0	\$367,923.43	\$367,923.43
NV	89134	16	0	\$364,158.20	\$364,158.20
NV	89060	12	0	\$368,877.39	\$360,497.83
NV	89138	12	0	\$370,293.29	\$359,672.17
NV	89801	16	0	\$352,672.20	\$349,394.97
NV	89179	12	0	\$343,121.53	\$343,121.54
NV	89027	15	0	\$340,596.05	\$340,596.05
NV	89406	16	0	\$324,116.86	\$324,116.86
NV	89503	9	0	\$318,071.67	\$318,071.67
NV	89523	11	0	\$317,968.15	\$317,968.15
NV	89706	10	0	\$305,789.49	\$305,789.49
NV	89509	9	0	\$315,176.66	\$296,764.67
NV	89061	16	0	\$291,849.81	\$291,849.81
NV	89085	10	0	\$291,439.78	\$291,439.78
NV	89433	16	0	\$287,911.08	\$287,238.42
NV	89101	16	0	\$292,629.22	\$284,681.92
NV	89441	9	0	\$276,872.60	\$276,872.60
NV	89429	15	0	\$275,204.18	\$275,204.18
NV	89815	13	0	\$273,513.68	\$273,513.68
NV	89169	13	0	\$259,271.34	\$252,646.99
NV	89502	11	0	\$213,975.51	\$213,975.51

<b>State</b>	<b>Zip Code</b>	<b>Number of Homeowners Receiving Monetary Assistance</b>	<b>Number of Homeowners Receiving Non-Monetary Assistance</b>	<b>Cumulative Obligations</b>	<b>Cumulative Expenditures</b>
NV	89445	9	0	\$213,485.86	\$213,485.86
NV	89005	8	0	\$194,805.60	\$190,006.02
NV	89701	10	0	\$183,199.40	\$183,199.40
NV	89512	8	0	\$181,505.24	\$178,975.14
NV	89705	4	0	\$167,901.12	\$167,901.12
NV	89029	8	0	\$144,856.67	\$144,856.67
NV	89460	6	0	\$122,315.78	\$122,315.78
NV	89415	4	0	\$111,137.95	\$111,137.95
NV	89301	5	0	\$110,867.82	\$110,867.82
NV	89703	4	0	\$108,967.79	\$108,967.79
NV	89021	3	0	\$103,211.87	\$103,211.87
NV	89510	3	0	\$105,122.92	\$102,647.32
NV	89511	3	0	\$99,381.12	\$99,381.12
NV	89820	4	0	\$97,076.32	\$97,076.32
NV	89704	2	0	\$81,993.37	\$81,993.37
NV	89018	3	0	\$85,361.86	\$76,155.37
NV	89109	2	0	\$64,632.86	\$64,632.86
NV	89034	3	0	\$58,853.61	\$58,853.61
NV	89423	2	0	\$46,971.79	\$46,971.79
NV	89449	1	0	\$46,842.81	\$46,842.81
NV	89439	2	0	\$44,268.71	\$44,268.71
NV	89410	2	0	\$47,678.54	\$44,245.07
NV	89447	2	0	\$36,919.48	\$36,919.48
NV	89835	2	0	\$35,994.77	\$35,994.77
NV	89419	2	0	\$35,236.08	\$26,149.62
NV	89008	1	0	\$27,678.81	\$25,891.09
NV	89402	1	0	\$15,729.48	\$15,729.48

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89040	1	0	\$15,584.15	\$15,584.15
NV	89883	1	0	\$15,152.12	\$15,152.12
NV	89318	1	0	\$14,720.94	\$14,720.94
NV	89444	1	0	\$12,476.84	\$12,476.84
NV	89317	1	0	\$11,332.74	\$11,332.74
NV	89019	1	0	\$8,868.52	\$8,868.52
NV	89020	1	0	\$7,959.42	\$7,959.42
NV	89003	1	0	\$7,710.30	\$7,710.30
NV	89319	1	0	\$6,530.40	\$3,758.16
<b>Total Unique Homeowners Assisted:</b>					<b>3,278</b>
<b>Total Amount Obligated:</b>					<b>\$85,956,248.79</b>
<b>Total Amount Expended:</b>					<b>\$84,691,782.23</b>

**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-4174	November 1, 2021	\$0.00	\$0.00	UMA Mortgage Past, MRAP Mortgage Reinstatement						
Mortgage Principal Reduction	PROG-4175	November 1, 2021	\$0.00	\$0.00	MRAP Principal Reduction, Deferral/Partial Claim Payoff						
Mortgage Payment Assistance	PROG-4176	November 1, 2021	\$0.00	\$0.00	Unemployment Mortgage Assistance						
Payment Assistance Fees	PROG-4177	November 1, 2021	\$0.00	\$0.00	UMA HOA Past, UMA HOA, MRAP HOA						
Payment Assistance Taxes	PROG-4178	November 1, 2021	\$0.00	\$0.00	UMA Tax Past, UMA Tax, MRAP Tax						
Payment Assistance Insurance	PROG-4179	November 1, 2021	\$0.00	\$0.00	UMA Insurance Past, UMA Insurance, MRAP Insurance						
Counseling or Education	PROG-4180	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-4174	Financial Assistance	\$58,022,031.99	\$58,022,265.75	2981	2776
Mortgage Principal Reduction	PROG-4175	Mortgage Principal Reduction	\$9,527,037.68	\$9,527,037.68	347	329
Mortgage Payment Assistance	PROG-4176	Mortgage Payment Assistance	\$14,218,291.98	\$15,477,465.37	904	836
Payment Assistance Fees	PROG-4177	Payment Assistance Fees	\$2,778,217.07	\$2,783,183.01	1316	1204
Payment Assistance Taxes	PROG-4178	Payment Assistance Taxes	\$118,265.85	\$118,265.85	41	31
Payment Assistance Insurance	PROG-4179	Payment Assistance Insurance	\$27,937.66	\$28,031.13	25	18
Counseling or Education	PROG-4180	Counseling or Education	\$1,200,000.00	\$1,200,000.00	1034	

# Obligations & Expenditures Verification

## Design Element Expenditures

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$15,477,465.37	\$14,218,291.98
Financial Assistance	\$58,022,265.75	\$58,022,031.99
Mortgage Principal Reduction	\$9,527,037.68	\$9,527,037.68
Facilitating Interest Rate	\$0.00	\$0.00
Payment Assistance Utilities	\$0.00	\$0.00
Payment Assistance Internet	\$0.00	\$0.00
Payment Assistance Insurance	\$28,031.13	\$27,937.66
Payment Assistance Fees	\$2,783,183.01	\$2,778,217.07
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$118,265.85	\$118,265.85
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$1,200,000.00	\$1,200,000.00
Legal Services	\$0.00	\$0.00
<b>Totals</b>	<b>\$87,156,248.79</b>	<b>\$85,891,782.23</b>

## 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?

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 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.

\$62555707.14

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.

\$61966211.91

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.

Confirm

7. Have you used HAF funds to acquire equipment as defined in 2 CFR 200.1 valued at \$5,000 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
--	----

Report Status:	Submitted
Date Submitted:	5/14/2025 4:57 PM
Submitted by	Veronica Lewis, vlewis@nahac.org
Certified by	Veronica Lewis