

# **United States Department of the Treasury**

**HAF Quarterly Report**

**Submitted by State Of Nevada**

**Nevada - HAF QR 2022Q2**

## 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
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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
Tiffany Greenameyer	Deputy Director	tmgreenameyer@finance.nv.gov	
Mendy Elliott	Contractor	mendy@flynnjudiciga.com	SSBCI Capital - Account Administrator; SSBCI Capital - Authorized Representative; SSBCI Capital - Account POC; SSBCI TA - Authorized Representative
Catherine Bartlett	Executive Budget Officer 1	cebartlett@finance.nv.gov	ERA - Account Administrator; SLFRF - Account Administrator; SLFRF - Point of Contact for Reporting
Shauna Tilley	Executive Budget Officer 2	sstilley@finance.nv.gov	SLFRF - Account Administrator; SLFRF - Point of Contact for Reporting; SLFRF - Authorized Representative

<b>Name</b>	<b>Title</b>	<b>Email</b>	<b>Roles</b>
Blake Green	Reporting	bgreen@nahac.org	HAF - Point of Contact for Submission;HAF - Authorized Representative
LESLEY MOHLENKAMP	Executive Budget Officer, Governor's Finance Office	llmohlenkamp@finance.nv.gov	SLFRF - No Email
Robert Potts	Deputy Director	bpotts@diversifynevada.com	SSBCI Capital - Account Administrator;SSBCI Capital - Authorized Representative;SSBCI TA - Authorized Representative
Karsten Heise	Director of Strategic Programs	kheise@diversifynevada.com	SSBCI Capital - Account Administrator;SSBCI Capital - Authorized Representative;SSBCI Capital - Account POC;SSBCI TA - Authorized Representative
Michael Holliday	Chief Financial Officer	mholliday@housing.nv.gov	ERA - Authorized Representative
Jenny Helton	Management Analyst	helton@finance.nv.gov	SLFRF - Account Administrator;SLFRF - Point of Contact for Reporting
Brenda Berry	Executive Branch Budget Officer 2	brberry@finance.nv.gov	SLFRF - Account Administrator;SLFRF - Point of Contact for Reporting;SLFRF - Authorized Representative

Name	Title	Email	Roles
Melanie Young	Administrator	mbyoung@finance.nv.gov	SLFRF - Account Administrator;SLFRF - Point of Contact for Reporting;SLFRF - Authorized Representative
Amy Stephenson	Director	astephenson@finance.nv.gov	SLFRF - Account Administrator;SLFRF - Point of Contact for Reporting;SLFRF - Authorized Representative
Michael Brown	Director	michael.brown@diversifynevada.com	SSBCI Capital - Account Administrator;SSBCI Capital - Authorized Representative;SSBCI Capital - Account POC;SSBCI TA - 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

## Budget Reporting:

HAF Original Plan Budget	Current Budgeted Amount	Cumulative to Date Obligations	Cumulative to Date Expenditures
Legal Services	\$800000.00	\$0.00	\$0.00
Counseling or Education	\$2000000.00	\$0.00	\$0.00
Payment Assistance Taxes	\$0.00	\$0.00	\$0.00
Payment Assistance Loans	\$0.00	\$0.00	\$0.00
Payment Assistance Fees	\$0.00	\$0.00	\$0.00
Payment Assistance Insurance	\$0.00	\$0.00	\$0.00
Payment Assistance Internet	\$0.00	\$0.00	\$0.00
Payment Assistance Utilities	\$0.00	\$0.00	\$0.00
Facilitating Interest Rate	\$0.00	\$0.00	\$0.00
Mortgage Principal Reduction	\$0.00	\$0.00	\$0.00
Financial Assistance	\$39991867.00	\$1343578.10	\$1327730.86
Mortgage Payment Assistance	\$59987801.00	\$879913.64	\$112965.82
<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>\$18137588.00</b>	<b>\$2420432.00</b>	<b>\$0.00</b>
Other	\$1981163.00	\$330787.00	\$0.00
Technology and Communications	\$3099690.00	\$237681.00	\$0.00
Professional Services	\$4148046.00	\$832854.00	\$0.00

<b>HAF Original Plan Budget</b>	<b>Current Budgeted Amount</b>	<b>Cumulative to Date Obligations</b>	<b>Cumulative to Date Expenditures</b>
Compensation	\$8908689.00	\$1019110.00	\$0.00
Totals	\$120917256.00	\$4643923.74	\$1440696.68

## Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	2179
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	956
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	146
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	100
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	374
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	96
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.	87
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	88
9. Please enter the number of Delinquencies that were resolved through non-monetary HAF assistance (e.g. housing counseling helped resolved a Delinquency through an existing servicer's program).	0
10. Please enter the number of Delinquencies that were resolved with monetary HAF assistance Expended.	96
11. Please enter the number of unique Homeowners receiving HAF assistance that were not Delinquent prior to receiving HAF assistance.	48

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
<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 **\$2,223,491.74**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$1,440,696.68**.

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	30	14	10	3	5
Asian - Chinese	0	0	0	0	0
Asian - Filipino	17	3	1	0	0
Asian - Indian	1	0	0	0	0
Asian - Japanese	0	0	0	0	0
Asian - Korean	4	1	1	0	0
Asian - Vietnamese	2	1	0	0	0
Asian - Other	3	3	0	0	0
Asian – sub-category data not collected	128	82	57	15	38
Black or African American	305	197	98	24	79
Pacific Islander - Guamanian or Chamorro	2	1	0	0	0
Pacific Islander - Native Hawaiian	2	1	0	0	0
Pacific Islander - Samoan	1	0	0	0	0
Pacific Islander - Other	3	1	0	0	0
Pacific Islander – sub-category data not collected	25	15	10	1	8
White	858	492	368	43	192
Declined to Answer	244	145	106	14	52
Data Not Collected	554	0	467	0	0
<b>Totals</b>	<b>2179</b>	<b>956</b>	<b>1118</b>	<b>100</b>	<b>374</b>

## Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	404	231	180	17	91
Not Hispanic or Latino/a	1066	639	408	75	248
Declined to Answer	155	86	63	8	35
Data Not Collected	554	0	467	0	0
<b>Totals</b>	<b>2179</b>	<b>956</b>	<b>1118</b>	<b>100</b>	<b>374</b>

## Gender Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	783	471	317	54	186
Female	829	476	331	46	184
Non-binary	1	1	0	0	0
Declined to Answer	12	8	3	0	4
Data Not Collected	554	0	467	0	0
<b>Totals</b>	<b>2179</b>	<b>956</b>	<b>1118</b>	<b>100</b>	<b>374</b>

## Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	514	334	200	18	146
Greater than 50% and less than or equal 80%	310	216	83	30	78
Greater than 80% and less than or equal to 100%	117	98	16	15	35
Greater than 100% and less than or equal to 150%	124	100	23	9	51
Greater than 150%	59	51	6	0	42
Data Not Collected	1055	157	790	28	22
<b>Totals</b>	<b>2179</b>	<b>956</b>	<b>1118</b>	<b>100</b>	<b>374</b>

## Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	8
Delinquency amount exceeds program cap	27
Income Eligibility	40
Lack of COVID Related Financial Hardship	5
Principal Balance Exceeded Conforming Loan Limit	0
Property Not Primary Residence	0
Servicer(s) not participating	0
Other	294
<b>Totals</b>	<b>374</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.

"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)."

"Your property has a Notice of Default or Notice of Sale from a junior/subordinate lien holder."

"You are in an active trial modification with your Servicer."

"You are in an active bankruptcy case."

"You do not meet the requirements of the Homeowner Assistance Fund program."

"Your property is currently listed for sale and/or sold."

"Your property is subject to a first priority lien securing a Home Equity Line of Credit"

"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 mobile home does not qualify for Nevada Homeowner Assistance Fund program because it does not meet the definition of real property as required."

"You have exhausted the maximum benefit months allowed in this program or you do not have at least 3 monthly mortgage payment remaining as required per Nevada Homeowner Assistance Fund program guidelines."

"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 Nevada Homeowner Assistance Fund program benefits."

## Disaggregated Assistance Data

### Race Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
American Indian or Alaska Native	3	3	\$88641.53	\$52395.76
Asian - Chinese	0	0	\$0.00	\$0.00
Asian - Filipino	0	0	\$0.00	\$0.00
Asian - Indian	0	0	\$0.00	\$0.00
Asian - Japanese	0	0	\$0.00	\$0.00
Asian - Korean	0	0	\$0.00	\$0.00
Asian - Vietnamese	0	0	\$0.00	\$0.00
Asian - Other	0	0	\$0.00	\$0.00
Asian – sub-category data not collected	15	15	\$306010.06	\$198202.39
Black or African American	22	22	\$481607.76	\$278403.47
Pacific Islander - Guamanian or Chamorro	0	0	\$0.00	\$0.00
Pacific Islander - Native Hawaiian	0	0	\$0.00	\$0.00
Pacific Islander - Samoan	0	0	\$0.00	\$0.00
Pacific Islander - Other	0	0	\$0.00	\$0.00
Pacific Islander – sub-category data not collected	1	1	\$15987.64	\$15987.64
White	42	36	\$992878.69	\$660597.70
Declined to Answer	13	11	\$338366.06	\$235109.72
Data Not Collected	0	0	\$0.00	\$0.00
<b>Totals</b>	<b>96</b>	<b>88</b>	<b>\$2,223,491.74</b>	<b>\$1,440,696.68</b>

## Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Hispanic or Latino/a	16	16	\$371386.53	\$223560.63
Not Hispanic or Latino/a	72	65	\$1659001.54	\$1105538.33
Declined to Answer	8	7	\$193103.67	\$111597.72
Data Not Collected	0	0	\$0.00	\$0.00
<b>Totals</b>	<b>96</b>	<b>88</b>	<b>\$2,223,491.74</b>	<b>\$1,440,696.68</b>

## Gender Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Male	54	49	\$1256087.60	\$812609.06
Female	42	39	\$967404.14	\$628087.62
Non-binary	0	0	\$0.00	\$0.00
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	0	0	\$0.00	\$0.00
<b>Totals</b>	<b>96</b>	<b>88</b>	<b>\$2,223,491.74</b>	<b>\$1,440,696.68</b>

## Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Below or equal to 50%	18	17	\$427007.51	\$215071.45
Greater than 50% and less than or equal 80%	28	25	\$587158.32	\$456188.30
Greater than 80% and less than or equal to 100%	15	15	\$316416.49	\$284205.69
Greater than 100% and less than or equal to 150%	9	9	\$213161.13	\$199438.82
Greater than 150%	0	0	\$0.00	\$0.00
Data Not Collected	26	22	\$679748.29	\$285792.42
<b>Totals</b>	<b>96</b>	<b>88</b>	<b>\$2,223,491.74</b>	<b>\$1,440,696.68</b>

## Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	56	56	\$1241059.11	\$757144.88
Majority-Minority Census Tract-Targeted	75	75	\$1684988.32	\$1091574.01
Limited English Proficiency-Targeted	7	7	\$196837.76	\$150258.39
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	8	0	\$209865.66	\$116545.30
<b>Totals</b>	<b>146</b>	<b>138</b>	<b>\$3,332,750.85</b>	<b>\$2,115,522.58</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	0	0	\$0.00	\$0.00
VA Mortgages	0	0	\$0.00	\$0.00
USDA Mortgages	0	0	\$0.00	\$0.00
Government Sponsored Enterprise (GSE)	0	0	\$0.00	\$0.00
Private-label Securities	0	0	\$0.00	\$0.00
Reverse Mortgages	0	0	\$0.00	\$0.00
Portfolio Lending	0	0	\$0.00	\$0.00
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	96	88	\$2223491.74	\$1440696.68
<b>Totals</b>	<b>96</b>	<b>88</b>	<b>\$2,223,491.74</b>	<b>\$1,440,696.68</b>

## Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Condominium	3	2	\$48538.87	\$31520.66
Manufactured Housing	2	2	\$24789.85	\$18135.05
Single Family Home	89	82	\$2098316.53	\$1339194.48
Other	2	2	\$51846.49	\$51846.49
Data Not Collected	0	0	\$0.00	\$0.00
<b>Totals</b>	<b>96</b>	<b>88</b>	<b>\$2,223,491.74</b>	<b>\$1,440,696.68</b>

## Geographic Data

Zip Code	City	State	Unique Homeowners Assisted	Amount Obligated	Amount Expended
89002		NV	3	\$88285.89	\$77877.74
89003		NV	0	\$0.00	\$0.00
89004		NV	0	\$0.00	\$0.00
89005		NV	0	\$0.00	\$0.00
89006		NV	0	\$0.00	\$0.00
89007		NV	0	\$0.00	\$0.00
89008		NV	0	\$0.00	\$0.00
89009		NV	0	\$0.00	\$0.00
89010		NV	0	\$0.00	\$0.00
89011		NV	1	\$8737.08	\$2184.27
89012		NV	2	\$73046.02	\$34049.22
89013		NV	0	\$0.00	\$0.00
89014		NV	1	\$23111.27	\$23111.27
89015		NV	1	\$19165.20	\$3194.20
89016		NV	0	\$0.00	\$0.00
89017		NV	0	\$0.00	\$0.00
89018		NV	0	\$0.00	\$0.00
89019		NV	0	\$0.00	\$0.00
89020		NV	0	\$0.00	\$0.00
89021		NV	0	\$0.00	\$0.00
89022		NV	0	\$0.00	\$0.00
89023		NV	0	\$0.00	\$0.00
89024		NV	0	\$0.00	\$0.00
89025		NV	0	\$0.00	\$0.00
89027		NV	0	\$0.00	\$0.00

Zip Code	City	State	Unique Homeowners Assisted	Amount Obligated	Amount Expended
89029		NV	0	\$0.00	\$0.00
89030		NV	0	\$0.00	\$0.00
89031		NV	4	\$112312.04	\$87262.44
89032		NV	2	\$51317.29	\$51317.29
89033		NV	0	\$0.00	\$0.00
89034		NV	0	\$0.00	\$0.00
89036		NV	0	\$0.00	\$0.00
89039		NV	0	\$0.00	\$0.00
89040		NV	0	\$0.00	\$0.00
89042		NV	0	\$0.00	\$0.00
89043		NV	0	\$0.00	\$0.00
89044		NV	1	\$14260.57	\$2376.76
89045		NV	0	\$0.00	\$0.00
89046		NV	0	\$0.00	\$0.00
89047		NV	0	\$0.00	\$0.00
89048		NV	0	\$0.00	\$0.00
89049		NV	0	\$0.00	\$0.00
89052		NV	2	\$67661.94	\$50556.34
89053		NV	0	\$0.00	\$0.00
89054		NV	0	\$0.00	\$0.00
89060		NV	1	\$16785.24	\$16785.24
89061		NV	1	\$26887.47	\$14639.97
89074		NV	0	\$0.00	\$0.00
89077		NV	0	\$0.00	\$0.00
89081		NV	4	\$78585.50	\$36191.50
89084		NV	0	\$0.00	\$0.00
89085		NV	0	\$0.00	\$0.00
89086		NV	0	\$0.00	\$0.00

<b>Zip Code</b>	<b>City</b>	<b>State</b>	<b>Unique Homeowners Assisted</b>	<b>Amount Obligated</b>	<b>Amount Expended</b>
89101		NV	0	\$0.00	\$0.00
89102		NV	0	\$0.00	\$0.00
89103		NV	2	\$39805.50	\$39805.50
89104		NV	1	\$32824.04	\$32824.04
89105		NV	0	\$0.00	\$0.00
89106		NV	0	\$0.00	\$0.00
89107		NV	2	\$67989.36	\$37206.84
89108		NV	2	\$47249.43	\$26231.63
89109		NV	0	\$0.00	\$0.00
89110		NV	3	\$64102.25	\$34461.47
89111		NV	0	\$0.00	\$0.00
89112		NV	0	\$0.00	\$0.00
89113		NV	1	\$3112.70	\$3112.70
89114		NV	0	\$0.00	\$0.00
89115		NV	1	\$7375.08	\$8011.35
89116		NV	0	\$0.00	\$0.00
89117		NV	4	\$63331.95	\$33117.15
89118		NV	0	\$0.00	\$0.00
89119		NV	1	\$32403.73	\$12151.43
89120		NV	1	\$19269.27	\$19269.27
89121		NV	2	\$39664.16	\$28494.76
89122		NV	3	\$30996.43	\$30996.43
89123		NV	0	\$0.00	\$0.00
89124		NV	0	\$0.00	\$0.00
89125		NV	0	\$0.00	\$0.00
89126		NV	0	\$0.00	\$0.00
89127		NV	0	\$0.00	\$0.00
89128		NV	0	\$0.00	\$0.00

Zip Code	City	State	Unique Homeowners Assisted	Amount Obligated	Amount Expended
89129		NV	2	\$30372.89	\$30372.89
89130		NV	1	\$40302.59	\$23387.34
89131		NV	2	\$57371.99	\$32825.19
89132		NV	0	\$0.00	\$0.00
89133		NV	0	\$0.00	\$0.00
89134		NV	1	\$27388.91	\$27388.91
89135		NV	1	\$38580.16	\$24973.46
89136		NV	0	\$0.00	\$0.00
89137		NV	0	\$0.00	\$0.00
89138		NV	0	\$0.00	\$0.00
89139		NV	5	\$115990.84	\$93280.04
89140		NV	0	\$0.00	\$0.00
89141		NV	3	\$51894.78	\$51894.78
89142		NV	0	\$0.00	\$0.00
89143		NV	0	\$0.00	\$0.00
89144		NV	2	\$36830.17	\$19722.67
89145		NV	1	\$13905.24	\$2317.54
89146		NV	0	\$0.00	\$0.00
89147		NV	2	\$44636.94	\$7399.44
89148		NV	3	\$73614.73	\$36940.30
89149		NV	2	\$71183.60	\$23411.34
89150		NV	0	\$0.00	\$0.00
89151		NV	0	\$0.00	\$0.00
89152		NV	0	\$0.00	\$0.00
89153		NV	0	\$0.00	\$0.00
89154		NV	0	\$0.00	\$0.00
89155		NV	0	\$0.00	\$0.00
89156		NV	1	\$26304.38	\$6051.78

Zip Code	City	State	Unique Homeowners Assisted	Amount Obligated	Amount Expended
89157		NV	0	\$0.00	\$0.00
89158		NV	0	\$0.00	\$0.00
89160		NV	0	\$0.00	\$0.00
89161		NV	0	\$0.00	\$0.00
89162		NV	0	\$0.00	\$0.00
89165		NV	0	\$0.00	\$0.00
89166		NV	3	\$73494.73	\$12386.16
89169		NV	1	\$21972.25	\$9765.44
89170		NV	0	\$0.00	\$0.00
89173		NV	0	\$0.00	\$0.00
89178		NV	3	\$56266.45	\$15883.30
89179		NV	3	\$68671.85	\$67121.50
89180		NV	0	\$0.00	\$0.00
89183		NV	2	\$53268.46	\$53268.46
89191		NV	0	\$0.00	\$0.00
89193		NV	0	\$0.00	\$0.00
89199		NV	0	\$0.00	\$0.00
89301		NV	0	\$0.00	\$0.00
89310		NV	0	\$0.00	\$0.00
89311		NV	0	\$0.00	\$0.00
89314		NV	0	\$0.00	\$0.00
89316		NV	0	\$0.00	\$0.00
89317		NV	0	\$0.00	\$0.00
89318		NV	0	\$0.00	\$0.00
89319		NV	0	\$0.00	\$0.00
89402		NV	0	\$0.00	\$0.00
89403		NV	0	\$0.00	\$0.00
89404		NV	0	\$0.00	\$0.00

<b>Zip Code</b>	<b>City</b>	<b>State</b>	<b>Unique Homeowners Assisted</b>	<b>Amount Obligated</b>	<b>Amount Expended</b>
89406		NV	0	\$0.00	\$0.00
89407		NV	0	\$0.00	\$0.00
89408		NV	1	\$12631.90	\$5977.10
89409		NV	0	\$0.00	\$0.00
89410		NV	0	\$0.00	\$0.00
89411		NV	0	\$0.00	\$0.00
89412		NV	0	\$0.00	\$0.00
89413		NV	0	\$0.00	\$0.00
89414		NV	0	\$0.00	\$0.00
89415		NV	0	\$0.00	\$0.00
89418		NV	0	\$0.00	\$0.00
89419		NV	0	\$0.00	\$0.00
89420		NV	0	\$0.00	\$0.00
89421		NV	0	\$0.00	\$0.00
89422		NV	0	\$0.00	\$0.00
89423		NV	0	\$0.00	\$0.00
89424		NV	0	\$0.00	\$0.00
89425		NV	0	\$0.00	\$0.00
89426		NV	0	\$0.00	\$0.00
89427		NV	0	\$0.00	\$0.00
89428		NV	0	\$0.00	\$0.00
89429		NV	0	\$0.00	\$0.00
89430		NV	0	\$0.00	\$0.00
89431		NV	1	\$9749.81	\$9749.81
89432		NV	0	\$0.00	\$0.00
89433		NV	0	\$0.00	\$0.00
89434		NV	1	\$5768.17	\$5768.17
89435		NV	0	\$0.00	\$0.00

<b>Zip Code</b>	<b>City</b>	<b>State</b>	<b>Unique Homeowners Assisted</b>	<b>Amount Obligated</b>	<b>Amount Expended</b>
89436		NV	1	\$15445.30	\$15445.30
89437		NV	0	\$0.00	\$0.00
89438		NV	0	\$0.00	\$0.00
89439		NV	0	\$0.00	\$0.00
89440		NV	0	\$0.00	\$0.00
89441		NV	1	\$28339.51	\$28339.51
89442		NV	0	\$0.00	\$0.00
89444		NV	0	\$0.00	\$0.00
89445		NV	0	\$0.00	\$0.00
89446		NV	0	\$0.00	\$0.00
89447		NV	0	\$0.00	\$0.00
89448		NV	0	\$0.00	\$0.00
89449		NV	0	\$0.00	\$0.00
89450		NV	0	\$0.00	\$0.00
89451		NV	0	\$0.00	\$0.00
89460		NV	0	\$0.00	\$0.00
89496		NV	0	\$0.00	\$0.00
89501		NV	0	\$0.00	\$0.00
89502		NV	0	\$0.00	\$0.00
89503		NV	0	\$0.00	\$0.00
89504		NV	0	\$0.00	\$0.00
89505		NV	0	\$0.00	\$0.00
89506		NV	2	\$46470.26	\$46470.26
89507		NV	0	\$0.00	\$0.00
89508		NV	0	\$0.00	\$0.00
89509		NV	1	\$50703.40	\$24017.40
89510		NV	0	\$0.00	\$0.00
89511		NV	0	\$0.00	\$0.00

<b>Zip Code</b>	<b>City</b>	<b>State</b>	<b>Unique Homeowners Assisted</b>	<b>Amount Obligated</b>	<b>Amount Expended</b>
89512		NV	0	\$6424.85	\$0.00
89513		NV	0	\$0.00	\$0.00
89515		NV	0	\$0.00	\$0.00
89519		NV	0	\$0.00	\$0.00
89521		NV	2	\$36013.45	\$12558.17
89523		NV	1	\$28711.20	\$9570.40
89533		NV	0	\$0.00	\$0.00
89557		NV	0	\$0.00	\$0.00
89570		NV	0	\$0.00	\$0.00
89595		NV	0	\$0.00	\$0.00
89701		NV	0	\$0.00	\$0.00
89702		NV	0	\$0.00	\$0.00
89703		NV	1	\$52903.52	\$39181.21
89704		NV	0	\$0.00	\$0.00
89705		NV	0	\$0.00	\$0.00
89706		NV	0	\$0.00	\$0.00
89711		NV	0	\$0.00	\$0.00
89712		NV	0	\$0.00	\$0.00
89713		NV	0	\$0.00	\$0.00
89721		NV	0	\$0.00	\$0.00
89801		NV	0	\$0.00	\$0.00
89803		NV	0	\$0.00	\$0.00
89815		NV	0	\$0.00	\$0.00
89820		NV	0	\$0.00	\$0.00
89821		NV	0	\$0.00	\$0.00
89822		NV	0	\$0.00	\$0.00
89823		NV	0	\$0.00	\$0.00
89825		NV	0	\$0.00	\$0.00

<b>Zip Code</b>	<b>City</b>	<b>State</b>	<b>Unique Homeowners Assisted</b>	<b>Amount Obligated</b>	<b>Amount Expended</b>
89826		NV	0	\$0.00	\$0.00
89828		NV	0	\$0.00	\$0.00
89830		NV	0	\$0.00	\$0.00
89831		NV	0	\$0.00	\$0.00
89832		NV	0	\$0.00	\$0.00
89833		NV	0	\$0.00	\$0.00
89834		NV	0	\$0.00	\$0.00
89835		NV	0	\$0.00	\$0.00
<b>Total Unique Homeowners Assisted:</b>					<b>96</b>
<b>Total Amount Obligated:</b>					<b>\$2,223,491.74</b>
<b>Total Amount Expended:</b>					<b>\$1,440,696.68</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
Reinstatement	PROG-0255	Mon Nov 15 00:00:00 GMT 2021	\$0.00	\$0.00	Reinstatement	\$ 1343578.10	\$ 1327730.86	48	46	97	0
Unemployment Mortgage Assistance	PROG-0254	Mon Nov 15 00:00:00 GMT 2021	\$0.00	\$0.00	Unemployment Mortgage Assistance	\$ 879913.64	\$ 112965.82	48	42	0	0

## Design Elements

Program Name	Id	Design Element	Total Expenditures to Date	Total Obligations to Date	# of Homeowners Assisted Cumulative	# of SE Assist Cumul
Reinstatement	PROG-0255	Financial Assistance	\$1327730.86	\$1343578.10	48	
Unemployment Mortgage Assistance	PROG-0254	Mortgage Payment Assistance	\$112965.82	\$879913.64	48	

# Obligations & Expenditures Verification

## Design Element Expenditures

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$879913.64	\$112965.82
Financial Assistance	\$1343578.10	\$1327730.86
Mortgage Principal Reduction	\$0	\$0
Facilitating Interest Rate	\$0	\$0
Payment Assistance Utilities	\$0	\$0
Payment Assistance Internet	\$0	\$0
Payment Assistance Insurance	\$0	\$0
Payment Assistance Fees	\$0	\$0
Payment Assistance Loans	\$0	\$0
Payment Assistance Taxes	\$0	\$0
Measures Preventing Displacement	\$0	\$0
Counseling or Education	\$0	\$0
Legal Services	\$0	\$0
Totals	\$2223491.74	\$1440696.68

## 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 with supporting documentation 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.

As defined by Treasury, individuals whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in the HAF participant's jurisdiction as documented by the U.S. Census. The impairment must stem from circumstances beyond their control. Indicators of impairment under this definition may include being a: - (1) member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society, - (2) resident of a majority-minority Census tract; - (3) individual with limited English proficiency; - (4) resident of a U.S. territory, Indian reservation, or Hawaiian Home Land, or - (5) individual who lives in a persistent-poverty county, meaning any county that has had 20% or more of its population living in poverty over the past 30 years as measured by the three most recent decennial censuses.

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.

\$2010330.61

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.

\$1241257.86

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

Report Status:	Submitted
Date Submitted:	8/15/2022 6:47 PM
Submitted by	Blake Green, bgreen@nahac.org
Certified by	Blake Green