

# **United States Department of the Treasury**

## **HAF Quarterly Report**

**Submitted by State Of Nevada**

**Nevada - HAF QR 2023Q2**

## 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?	
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Have you expended \$750,000 or more in federal award funds during your most recently completed fiscal year?	
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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	\$35,992,681.00	\$6,895,920.74	\$3,826,567.98
Financial Assistance	\$52,189,386.00	\$17,211,315.95	\$17,211,315.89
Mortgage Principal Reduction	\$9,198,129.00	\$3,297,843.29	\$3,297,843.29
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	\$606,023.00	\$513,565.44
Payment Assistance Loans	\$0.00	\$0.00	\$0.00
Payment Assistance Taxes	\$866,491.00	\$14,647.74	\$14,647.74
Counseling or Education	\$2,000,000.00	\$500,000.00	\$500,000.00
Legal Services	\$800,000.00	\$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>\$18,137,588.00</b>	<b>\$5,736,746.00</b>	<b>\$5,619,649.00</b>
Compensation	\$8,908,689.00	\$2,164,773.00	\$2,104,524.00
Professional Services	\$4,148,046.00	\$2,148,385.00	\$2,136,025.00
Technology and Communications	\$3,099,690.00	\$595,459.00	\$588,925.00

<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	\$828,129.00	\$790,175.00
<b>Totals</b>	<b>\$120,917,256.00</b>	<b>\$34,263,936.72</b>	<b>\$30,985,029.34</b>

## Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	5656
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	2910
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	1397
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	1166
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	1146
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	1163
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.	1025
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	1088
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).	562
10. Please enter the number of Unique homeowners for whom one or more Delinquencies were resolved with monetary HAF assistance.	1035
11. Please enter the number of unique Homeowners receiving HAF assistance that were not Delinquent prior to receiving HAF assistance.	403

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 **\$28,527,190.72**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$25,365,380.34**.

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).

15

16. Please enter the number of unique Homeowners that received assistance on more than one application. Num HO Assisted On Mult Apps (HAF).	3
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	87	49	15	15	21
Asian - Chinese	15	11	2	3	4
Asian - Filipino	187	114	16	40	51
Asian - Indian	12	10	0	3	5
Asian - Japanese	4	1	1	1	0
Asian - Korean	13	7	0	3	2
Asian - Vietnamese	17	10	2	4	3
Asian - Other	46	35	3	11	19
Asian – sub-category data not collected	124	86	50	32	40
Black or African American	947	698	126	303	255
Pacific Islander - Guamanian or Chamorro	27	17	4	8	6
Pacific Islander - Native Hawaiian	27	14	1	4	6
Pacific Islander - Samoan	15	7	0	2	2
Pacific Islander - Other	13	7	2	3	3
Pacific Islander – sub-category data not collected	24	15	8	5	9
White	2296	1433	469	566	578
Declined to Answer	624	396	139	163	142
Data Not Collected	1178	0	559	0	0
<b>Totals</b>	<b>5656</b>	<b>2910</b>	<b>1397</b>	<b>1166</b>	<b>1146</b>

## Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	1096	686	237	288	250
Not Hispanic or Latino/a	2996	1986	521	792	796
Declined to Answer	386	238	80	86	100
Data Not Collected	1178	0	559	0	0
<b>Totals</b>	<b>5656</b>	<b>2910</b>	<b>1397</b>	<b>1166</b>	<b>1146</b>

## Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	1325	888	259	288	379
Greater than 50% and less than or equal 80%	987	753	123	374	244
Greater than 80% and less than or equal to 100%	431	366	30	208	99
Greater than 100% and less than or equal to 150%	471	399	35	138	189
Greater than 150%	175	146	9	0	139
Fact Specific Proxy	0	0	0	0	0
Data Not Collected	2267	358	941	158	96
<b>Totals</b>	<b>5656</b>	<b>2910</b>	<b>1397</b>	<b>1166</b>	<b>1146</b>

## Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	291
Delinquency amount exceeds program cap	89
Income Eligibility	218
Lack of COVID Related Financial Hardship	13
Principal Balance Exceeded Conforming Loan Limit	4

Segment	Denied
Property Not Primary Residence	1
Servicer(s) not participating	6
Homeowner Not Delinquent (if required by state)	0
Other	647
<b>Totals</b>	<b>1269</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.

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.", "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).

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 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~~















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**Gender Table for Disaggregated Application Data**

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	2138	1362	423	522	549
Female	2310	1529	410	639	588
Non-binary	6	3	1	0	2
Declined to Answer	24	16	4	5	7
Data Not Collected	1178	0	559	0	0

<b>Segment</b>	<b>Submitted</b>	<b>Completed</b>	<b>Withdrawn</b>	<b>Approved</b>	<b>Denied</b>
<b>Totals</b>	<b>5656</b>	<b>2910</b>	<b>1397</b>	<b>1166</b>	<b>1146</b>

## Disaggregated Assistance Data

### Race Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
American Indian or Alaska Native	15	0	15	\$275,926.54	\$228,596.98
Asian - Chinese	3	0	3	\$135,882.63	\$113,712.45
Asian - Filipino	40	0	40	\$1,187,550.60	\$1,014,463.90
Asian - Indian	3	0	3	\$63,972.85	\$37,228.51
Asian - Japanese	1	0	1	\$38,292.27	\$19,980.91
Asian - Korean	3	0	3	\$118,179.31	\$88,723.23
Asian - Vietnamese	4	0	4	\$86,299.64	\$76,934.82
Asian - Other	11	0	11	\$225,322.04	\$171,568.32
Asian – sub-category data not collected	32	0	32	\$825,238.41	\$791,213.02
Black or African American	302	0	302	\$7,155,603.95	\$6,481,124.03
Pacific Islander - Guamanian or Chamorro	8	0	8	\$157,234.63	\$144,321.55
Pacific Islander - Native Hawaiian	4	0	4	\$49,606.16	\$33,556.64
Pacific Islander - Samoan	2	0	2	\$31,059.59	\$26,793.23
Pacific Islander - Other	3	0	3	\$83,746.84	\$59,049.76
Pacific Islander – sub-category data not collected	5	0	5	\$93,418.31	\$90,411.78
White	564	0	506	\$13,724,375.38	\$12,291,949.46
Declined to Answer	163	0	146	\$3,775,481.57	\$3,195,751.75

<b>Segment</b>	<b>Homeowners</b>	<b>Non-Monetary</b>	<b>SDIs</b>	<b>Obligated</b>	<b>Expended</b>
Data Not Collected	0	562	0	\$500,000.00	\$500,000.00
<b>Totals</b>	<b>1,163</b>	<b>562</b>	<b>1,088</b>	<b>\$28,527,190.72</b>	<b>\$25,365,380.34</b>

## Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Hispanic or Latino/a	288	0	288	\$6,644,554.57	\$5,933,173.54
Not Hispanic or Latino/a	789	0	725	\$19,244,141.52	\$17,084,464.65
Declined to Answer	86	0	75	\$2,138,494.63	\$1,847,742.15
Data Not Collected	0	562	0	\$500,000.00	\$500,000.00
<b>Totals</b>	<b>1,163</b>	<b>562</b>	<b>1,088</b>	<b>\$28,527,190.72</b>	<b>\$25,365,380.34</b>

## Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Below or equal to 50%	286	0	270	\$7,053,104.02	\$5,766,825.73
Greater than 50% and less than or equal 80%	373	0	355	\$8,778,209.98	\$8,312,927.40
Greater than 80% and less than or equal to 100%	208	0	188	\$4,747,791.40	\$4,575,961.62
Greater than 100% and less than or equal to 150%	138	0	132	\$3,270,989.78	\$3,112,832.59
Greater than 150%	0	0	0	\$0.00	\$0.00
Fact Specific Proxy	0	0	0	\$0.00	\$0.00
Data Not Collected	158	562	143	\$4,677,095.54	\$3,596,833.00
<b>Totals</b>	<b>1,163</b>	<b>562</b>	<b>1,088</b>	<b>\$28,527,190.72</b>	<b>\$25,365,380.34</b>

## Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	706	0	0	\$16,726,654.03	\$14,933,218.21

<b>Segment</b>	<b>Homeowners</b>	<b>Non-Monetary</b>	<b>SDIs</b>	<b>Obligated</b>	<b>Expended</b>
Majority-Minority Census Tract-Targeted	964	0	0	\$23,158,270.52	\$20,543,681.28
Limited English Proficiency-Targeted	67	0	0	\$1,536,113.16	\$1,427,144.25
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	75	562	0	\$2,200,594.61	\$2,007,543.76
<b>Totals</b>	<b>1,812</b>	<b>562</b>	<b>0</b>	<b>\$43,621,632.32</b>	<b>\$38,911,587.5</b>

## Mortgages Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
FHA Mortgages	511	0	485	\$11,133,736.87	\$9,880,166.41
VA Mortgages	174	0	157	\$4,666,267.43	\$4,235,396.52
USDA Mortgages	6	0	6	\$131,773.55	\$131,773.55
Government Sponsored Enterprise (GSE)	437	0	407	\$11,534,697.62	\$10,114,557.87
Private-label Securities	0	0	0	\$0.00	\$0.00
Reverse Mortgages	0	0	0	\$0.00	\$0.00
Portfolio Lending	25	0	23	\$508,610.23	\$452,103.97
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	10	562	10	\$552,105.02	\$551,382.02
<b>Totals</b>	<b>1,163</b>	<b>562</b>	<b>1,088</b>	<b>\$28,527,190.72</b>	<b>\$25,365,380.34</b>

## Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Condominium	49	0	36	\$847,207.48	\$766,840.19
Manufactured Housing	26	0	22	\$383,771.81	\$364,653.20
Single Family Home	1076	0	1020	\$26,549,200.66	\$23,514,294.63
Other	12	0	10	\$247,010.77	\$219,592.32
Data Not Collected	0	562	0	\$500,000.00	\$500,000.00
<b>Totals</b>	<b>1,163</b>	<b>562</b>	<b>1,088</b>	<b>\$28,527,190.72</b>	<b>\$25,365,380.34</b>

## Gender Table for Disaggregated Assistance Data

<b>Segment</b>	<b>Homeowners</b>	<b>Non-Monetary</b>	<b>SDIs</b>	<b>Obligated</b>	<b>Expended</b>
Male	521	0	481	\$13,261,766.15	\$11,720,115.41
Female	637	0	603	\$14,627,724.92	\$13,011,718.24
Non-binary	0	0	0	\$0.00	\$0.00
Declined to Answer	5	0	4	\$137,699.65	\$133,546.69
Data Not Collected	0	562	0	\$500,000.00	\$500,000.00
<b>Totals</b>	<b>1,163</b>	<b>562</b>	<b>1,088</b>	<b>\$28,527,190.72</b>	<b>\$25,365,380.34</b>

## 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	89003	1	0	\$9,617.10	\$6,085.09
NV	89444	1	0	\$14,714.84	\$5,255.30
NV	89883	1	0	\$15,152.12	\$15,152.12
NV	89301	2	0	\$23,711.27	\$21,616.24
NV	89021	1	0	\$26,942.50	\$26,942.50
NV	89439	1	0	\$28,688.63	\$28,688.63
NV	89820	1	0	\$29,770.60	\$14,184.00
NV	89502	2	0	\$29,956.85	\$29,956.85
NV	89509	1	0	\$32,105.91	\$32,105.91
NV	89835	2	0	\$35,994.77	\$35,994.77
NV	89403	2	0	\$47,186.20	\$37,114.18
NV	89815	4	0	\$48,511.46	\$48,511.46
NV	89061	3	0	\$49,796.48	\$38,752.80
NV	89005	3	0	\$51,376.67	\$48,343.27
NV	89703	2	0	\$58,567.30	\$58,567.29
NV	89429	5	0	\$63,068.71	\$63,068.71
NV	89801	5	0	\$66,670.26	\$66,670.26
NV	89101	4	0	\$68,393.02	\$63,932.59
NV	89460	3	0	\$71,767.56	\$45,217.13
NV	89445	3	0	\$72,092.33	\$72,092.33
NV	89434	4	0	\$74,158.73	\$74,158.73
NV	89027	4	0	\$74,194.89	\$70,256.97

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89102	5	0	\$74,472.59	\$74,472.58
NV	89138	2	0	\$75,318.62	\$68,313.93
NV	89085	3	0	\$76,106.97	\$76,106.97
NV	89512	4	0	\$78,467.49	\$67,929.20
NV	89029	6	0	\$79,799.29	\$79,799.29
NV	89705	2	0	\$81,206.83	\$81,206.83
NV	89433	5	0	\$81,542.78	\$72,186.68
NV	89169	6	0	\$91,080.87	\$78,362.28
NV	89706	4	0	\$92,190.66	\$80,596.42
NV	89135	5	0	\$108,432.65	\$96,210.57
NV	89521	5	0	\$110,709.80	\$85,920.08
NV	89134	5	0	\$114,274.68	\$114,274.68
NV	89701	4	0	\$121,342.51	\$97,719.90
NV	89406	7	0	\$123,559.20	\$118,650.84
NV	89523	4	0	\$131,573.63	\$120,170.48
NV	89143	6	0	\$134,911.41	\$113,798.19
NV	89106	7	0	\$135,316.16	\$111,224.32
NV	89060	5	0	\$141,242.75	\$141,242.75
NV	89118	5	0	\$143,780.32	\$142,528.07
NV	89145	8	0	\$146,042.43	\$134,347.52
NV	89146	6	0	\$159,222.17	\$104,110.18
NV	89431	7	0	\$164,016.75	\$132,462.15
NV	89012	7	0	\$169,251.00	\$167,333.05
NV	89179	7	0	\$172,587.70	\$140,160.03
NV	89503	4	0	\$174,105.56	\$174,105.56
NV	89048	10	0	\$191,235.15	\$168,826.24
NV	89014	11	0	\$194,746.66	\$156,579.34

<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	89441	6	0	\$202,526.53	\$184,263.52
NV	89113	7	0	\$205,525.53	\$193,381.35
NV	89120	12	0	\$225,825.63	\$159,238.31
NV	89508	8	0	\$234,145.74	\$198,134.25
NV	89103	11	0	\$238,681.45	\$234,217.53
NV	89030	10	0	\$241,513.36	\$202,486.76
NV	89086	12	0	\$252,212.25	\$222,954.25
NV	89104	14	0	\$257,904.08	\$243,734.36
NV	89119	9	0	\$265,043.68	\$249,995.63
NV	89107	12	0	\$269,582.32	\$241,512.51
NV	89044	14	0	\$291,478.61	\$257,145.61
NV	89144	6	0	\$297,856.70	\$276,765.69
NV	89156	15	0	\$307,531.61	\$264,885.88
NV	89408	14	0	\$309,909.61	\$286,325.41
NV	89052	15	0	\$355,242.61	\$267,618.51
NV	89131	15	0	\$360,997.73	\$313,443.42
NV	89147	21	0	\$368,439.12	\$332,098.20
NV	89015	21	0	\$402,020.96	\$355,733.17
NV	89436	16	0	\$413,696.55	\$353,609.55
NV	89183	18	0	\$420,477.84	\$317,974.42
NV	89002	16	0	\$444,603.06	\$436,593.45
NV	89506	20	0	\$453,588.95	\$371,776.39
NV	89011	21	0	\$504,075.84	\$399,602.49
NV	89142	20	0	\$506,048.96	\$485,840.54
NV	89148	16	0	\$508,755.52	\$470,886.87
NV	89074	20	0	\$511,810.16	\$458,501.55
NV	89110	20	0	\$515,226.68	\$480,836.36

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89129	26	0	\$520,525.07	\$467,601.41
NV	89128	19	0	\$562,905.94	\$484,220.46
NV	89130	20	0	\$586,640.82	\$540,044.21
NV	89139	24	0	\$598,527.53	\$532,682.90
NV	89149	25	0	\$607,567.27	\$516,918.52
NV	89115	25	0	\$622,138.78	\$567,646.04
NV	89108	31	0	\$642,967.79	\$547,484.58
NV	89122	35	0	\$678,839.95	\$677,668.78
NV	89178	27	0	\$682,266.58	\$640,177.16
NV	89123	23	0	\$685,081.85	\$547,757.11
NV	89121	36	0	\$702,274.12	\$643,387.25
NV	89117	22	0	\$721,375.58	\$652,527.36
NV	89141	25	0	\$740,334.41	\$543,990.82
NV	89166	27	0	\$742,779.20	\$700,193.13
NV	89081	41	0	\$905,739.07	\$807,057.67
NV	89032	41	0	\$1,004,567.43	\$954,294.56
NV	89084	42	0	\$1,211,522.58	\$972,760.50
NV	89031	78	0	\$2,077,149.97	\$1,897,815.77
<b>Total Unique Homeowners Assisted:</b>					<b>1,163</b>
<b>Total Amount Obligated:</b>					<b>\$28,027,190.72</b>
<b>Total Amount Expended:</b>					<b>\$24,865,380.34</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
MRAP Mortgage Reinstatement	PROG-1376	November 15, 2021			MRAP Mortgage Reinstatement	\$14,385,260.95	\$14,385,260.90	787	736	787	0
Unemployment Mortgage Assistance	PROG-1377	November 15, 2021	\$0.00	\$0.00	Unemployment Mortgage Assistance	\$6,895,920.74	\$3,826,567.98	404	372	0	0
UMA Mortgage Past	PROG-1378	November 15, 2021	\$0.00	\$0.00	UMA Mortgage Past	\$2,826,055.00	\$2,826,054.99	249	233	249	0
UMA HOA	PROG-1379	November 15, 2021	\$0.00	\$0.00	UMA HOA	\$223,194.74	\$131,325.18	239	216	0	0
MRAP HOA	PROG-1380	November 15, 2021	\$0.00	\$0.00	MRAP HOA	\$279,062.09	\$278,474.09	181	172	0	0
UMA HOA Past	PROG-1381	November 15, 2021	\$0.00	\$0.00	UMA HOA Past	\$103,766.17	\$103,766.17	88	73	0	0
MRAP Principal Reduction	PROG-1382	November 15, 2021	\$0.00	\$0.00	MRAP Principal Reduction	\$3,297,843.29	\$3,297,843.29	60	59	0	0
MRAP Tax	PROG-1383	November 15, 2021	\$0.00	\$0.00	MRAP Tax	\$9,008.20	\$9,008.20	3	3	0	0
MRAP Insurance	PROG-1384	November 15, 2021	\$0.00	\$0.00	MRAP Insurance	\$1,440.00	\$1,440.00	1	1	0	0
UMA Tax	PROG-1385	November 15, 2021	\$0.00	\$0.00	UMA Tax	\$2,713.47	\$2,713.47	1	1	0	0
UMA Tax Past	PROG-1386	November 15, 2021	\$0.00	\$0.00	UMA Tax Past	\$2,926.07	\$2,926.07	1	1	0	0
Counseling or Education	PROG-1387	November 15, 2021	\$0.00	\$0.00	Counseling or Education	\$500,000.00	\$500,000.00	562	0	0	562

### 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-1376	Financial Assistance	\$14,385,260.90	\$14,385,260.95	787	736
Unemployment Mortgage Assistance	PROG-1377	Mortgage Payment Assistance	\$3,826,567.98	\$6,895,920.74	404	372
UMA Mortgage Past	PROG-1378	Financial Assistance	\$2,826,054.99	\$2,826,055.00	249	233
UMA HOA	PROG-1379	Payment Assistance Fees	\$131,325.18	\$223,194.74	239	216
MRAP HOA	PROG-1380	Payment Assistance Fees	\$278,474.09	\$279,062.09	181	172
UMA HOA Past	PROG-1381	Payment Assistance Fees	\$103,766.17	\$103,766.17	88	73
MRAP Principal Reduction	PROG-1382	Mortgage Principal Reduction	\$3,297,843.29	\$3,297,843.29	60	59
MRAP Tax	PROG-1383	Payment Assistance Taxes	\$9,008.20	\$9,008.20	3	3
MRAP Insurance	PROG-1384	Payment Assistance Insurance	\$1,440.00	\$1,440.00	1	1
UMA Tax	PROG-1385	Payment Assistance Taxes	\$2,713.47	\$2,713.47	1	1
UMA Tax Past	PROG-1386	Payment Assistance Taxes	\$2,926.07	\$2,926.07	1	1
Counseling or Education	PROG-1387	Counseling or Education	\$500,000.00	\$500,000.00	562	0

# Obligations & Expenditures Verification

## Design Element Expenditures

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$6,895,920.74	\$3,826,567.98
Financial Assistance	\$17,211,315.95	\$17,211,315.89
Mortgage Principal Reduction	\$3,297,843.29	\$3,297,843.29
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	\$606,023.00	\$513,565.44
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$14,647.74	\$14,647.74
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$500,000.00	\$500,000.00
Legal Services	\$0.00	\$0.00
<b>Totals</b>	<b>\$28,527,190.72</b>	<b>\$25,365,380.34</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.

\$20579105.40

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.

\$18655714.75

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

## 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?	
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Report Status:	Submitted
Date Submitted:	8/1/2023 6:01 PM
Submitted by	Blake Green, bgreen@nahac.org
Certified by	Blake Green