

United States Department of the Treasury

HAF Quarterly Report

Submitted by State Of Nevada

State of Nevada - HAF QR 2024Q2

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
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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	\$13,381,214.45	\$10,359,748.78
Financial Assistance	\$71,785,361.00	\$42,452,503.77	\$42,104,601.45
Mortgage Principal Reduction	\$8,998,170.00	\$6,021,581.05	\$5,887,808.51
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	\$12,539.44	\$12,539.44
Payment Assistance Fees	\$1,999,593.00	\$1,693,944.25	\$1,564,251.87
Payment Assistance Loans	\$0.00	\$0.00	\$0.00
Payment Assistance Taxes	\$150,000.00	\$56,837.49	\$56,151.49
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	\$8,857,964.00	\$8,735,823.00
Compensation	\$8,908,689.00	\$3,270,360.00	\$3,229,821.00
Professional Services	\$4,148,046.00	\$3,329,070.00	\$3,314,711.00
Technology and Communications	\$3,099,690.00	\$906,947.00	\$890,745.00

HAF Original Plan Budget	Current Budgeted Amount	Cumulative to Date Obligations	Cumulative to Date Expenditures
Other	\$1,981,163.00	\$1,351,587.00	\$1,300,546.00
Totals	\$120,917,256.00	\$73,276,584.45	\$69,520,924.54

Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	8660
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	4659
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	1582
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	2517
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	1589
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	2489
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.	2185
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	2327
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).	1247
10. Please enter the number of Unique homeowners for whom one or more Delinquencies were resolved with monetary HAF assistance.	2276
11. Please enter the number of unique Homeowners receiving HAF assistance that were not Delinquent prior to receiving HAF assistance.	726

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 **\$64,418,620.45**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$60,785,101.54**.

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).

208

16. Please enter the number of unique Homeowners that received assistance on more than one application. Num HO Assisted On Mult Apps (HAF).	179
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	138	87	21	45	27
Asian - Chinese	29	20	3	12	4
Asian - Filipino	335	211	25	107	80
Asian - Indian	25	18	0	6	8
Asian - Japanese	14	10	1	5	2
Asian - Korean	23	14	0	11	3
Asian - Vietnamese	34	23	3	15	4
Asian - Other	78	52	7	25	24
Asian – sub-category data not collected	120	86	45	37	38
Black or African American	1517	1146	161	659	371
Pacific Islander - Guamanian or Chamorro	50	31	5	20	7
Pacific Islander - Native Hawaiian	38	20	1	10	8
Pacific Islander - Samoan	23	14	0	8	4
Pacific Islander - Other	24	14	4	6	4
Pacific Islander – sub-category data not collected	23	14	8	6	7
White	3593	2293	534	1217	796
Declined to Answer	952	606	159	328	202
Data Not Collected	1644	0	605	0	0
Totals	8660	4659	1582	2517	1589

Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	1750	1109	271	617	347
Not Hispanic or Latino/a	4688	3184	614	1717	1103
Declined to Answer	578	366	92	183	139
Data Not Collected	1644	0	605	0	0
Totals	8660	4659	1582	2517	1589

Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	2353	1614	370	767	566
Greater than 50% and less than or equal 80%	1555	1186	149	751	324
Greater than 80% and less than or equal to 100%	652	564	39	375	140
Greater than 100% and less than or equal to 150%	758	634	45	309	270
Greater than 150%	260	219	10	1	207
Fact Specific Proxy	0	0	0	0	0
Data Not Collected	3082	442	969	314	82
Totals	8660	4659	1582	2517	1589

Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	513
Delinquency amount exceeds program cap	111
Income Eligibility	323
Lack of COVID Related Financial Hardship	20
Principal Balance Exceeded Conforming Loan Limit	30

Segment	Denied
Property Not Primary Residence	12
Servicer(s) not participating	15
Homeowner Not Delinquent (if required by state)	12
Other	719
Totals	1755

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.", "The property is in an LLC or Corporation.

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.", "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.

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

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

Gender Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	3376	2208	493	1151	784
Female	3589	2419	474	1357	792
Non-binary	13	8	2	1	4
Declined to Answer	38	24	8	8	9
Data Not Collected	1644	0	605	0	0
Totals	8660	4659	1582	2517	1589

Disaggregated Assistance Data

Race Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
American Indian or Alaska Native	45	0	45	\$944,293.27	\$915,068.08
Asian - Chinese	11	0	11	\$315,238.97	\$293,883.56
Asian - Filipino	106	0	106	\$2,671,940.47	\$2,522,569.03
Asian - Indian	6	0	6	\$118,605.44	\$114,239.80
Asian - Japanese	5	0	5	\$115,152.12	\$100,917.68
Asian - Korean	11	0	11	\$331,536.03	\$300,389.99
Asian - Vietnamese	15	0	15	\$419,523.54	\$398,586.42
Asian - Other	25	0	25	\$601,265.47	\$565,639.32
Asian – sub-category data not collected	37	0	37	\$1,083,190.93	\$1,050,290.33
Black or African American	651	0	651	\$17,339,944.29	\$16,295,702.95
Pacific Islander - Guamanian or Chamorro	20	0	20	\$466,089.27	\$441,540.23
Pacific Islander - Native Hawaiian	10	0	10	\$198,746.22	\$175,148.94
Pacific Islander - Samoan	8	0	8	\$189,669.80	\$159,323.24
Pacific Islander - Other	6	0	6	\$145,210.28	\$145,210.28
Pacific Islander – sub-category data not collected	6	0	6	\$136,196.37	\$136,196.37
White	1207	0	1081	\$30,354,306.10	\$28,713,005.87
Declined to Answer	320	0	284	\$8,187,711.88	\$7,657,389.45

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Data Not Collected	0	1247	0	\$800,000.00	\$800,000.00
Totals	2,489	1,247	2,327	\$64,418,620.45	\$60,785,101.54

Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Hispanic or Latino/a	611	0	611	\$14,554,893.02	\$13,770,790.54
Not Hispanic or Latino/a	1699	0	1566	\$44,315,263.49	\$41,688,314.52
Declined to Answer	179	0	150	\$4,748,463.94	\$4,525,996.48
Data Not Collected	0	1247	0	\$800,000.00	\$800,000.00
Totals	2,489	1,247	2,327	\$64,418,620.45	\$60,785,101.54

Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Below or equal to 50%	761	0	722	\$18,712,849.35	\$17,842,209.08
Greater than 50% and less than or equal 80%	740	0	689	\$18,441,434.36	\$17,904,153.40
Greater than 80% and less than or equal to 100%	372	0	347	\$8,902,550.28	\$8,631,316.69
Greater than 100% and less than or equal to 150%	303	0	284	\$8,171,800.51	\$7,770,262.35
Greater than 150%	1	0	1	\$31,673.25	\$31,673.25
Fact Specific Proxy	0	0	0	\$0.00	\$0.00
Data Not Collected	312	1247	284	\$10,158,312.70	\$8,605,486.77
Totals	2,489	1,247	2,327	\$64,418,620.45	\$60,785,101.54

Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	1516	0	0	\$38,346,625.10	\$36,154,386.07

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Majority-Minority Census Tract-Targeted	2028	0	0	\$50,917,986.74	\$48,214,961.85
Limited English Proficiency-Targeted	137	0	0	\$3,102,103.83	\$3,001,748.77
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	162	1247	0	\$5,069,343.10	\$4,838,688.92
Totals	3,843	1,247	0	\$97,436,058.77	\$92,209,785.61

Mortgages Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
FHA Mortgages	842	0	799	\$19,402,631.05	\$18,357,095.52
VA Mortgages	377	0	341	\$10,340,444.93	\$10,015,799.62
USDA Mortgages	18	0	14	\$434,656.21	\$408,768.25
Government Sponsored Enterprise (GSE)	726	0	686	\$19,627,641.13	\$18,464,628.59
Private-label Securities	0	0	0	\$0.00	\$0.00
Reverse Mortgages	0	0	0	\$0.00	\$0.00
Portfolio Lending	37	0	35	\$746,833.73	\$706,273.66
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	489	1247	452	\$13,866,413.40	\$12,832,535.90
Totals	2,489	1,247	2,327	\$64,418,620.45	\$60,785,101.54

Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Condominium	105	0	82	\$2,073,632.44	\$1,893,892.29
Manufactured Housing	67	0	59	\$1,048,534.66	\$992,809.57
Single Family Home	2296	0	2168	\$60,025,727.72	\$56,635,415.07
Other	21	0	18	\$470,725.63	\$462,984.61
Data Not Collected	0	1247	0	\$800,000.00	\$800,000.00
Totals	2,489	1,247	2,327	\$64,418,620.45	\$60,785,101.54

Gender Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Male	1132	0	1046	\$30,004,419.24	\$28,225,392.43
Female	1349	0	1274	\$33,415,200.49	\$31,562,706.40
Non-binary	1	0	1	\$15,716.16	\$15,716.16
Declined to Answer	7	0	6	\$183,284.56	\$181,286.55
Data Not Collected	0	1247	0	\$800,000.00	\$800,000.00
Totals	2,489	1,247	2,327	\$64,418,620.45	\$60,785,101.54

Geographic Data

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89031	138	0	\$3,560,724.14	\$3,420,543.11
NV	89084	97	0	\$2,914,986.13	\$2,787,502.50
NV	89081	93	0	\$2,285,146.40	\$2,160,088.58
NV	89032	83	0	\$2,132,860.08	\$1,987,186.89
NV	89141	58	0	\$1,947,298.62	\$1,854,783.16
NV	89166	53	0	\$1,682,888.32	\$1,553,213.38
NV	89178	56	0	\$1,658,301.17	\$1,505,801.13
NV	89108	69	0	\$1,568,588.52	\$1,462,151.18
NV	89129	58	0	\$1,523,366.45	\$1,396,893.16
NV	89149	59	0	\$1,520,345.71	\$1,505,736.91
NV	89121	62	0	\$1,505,916.36	\$1,445,558.97
NV	89011	53	0	\$1,464,219.12	\$1,353,360.81
NV	89131	43	0	\$1,343,545.41	\$1,297,235.33
NV	89122	61	0	\$1,244,854.63	\$1,177,432.22
NV	89123	42	0	\$1,233,959.80	\$1,168,865.77
NV	89148	37	0	\$1,222,272.09	\$1,137,388.67
NV	89130	42	0	\$1,161,724.20	\$1,101,564.29
NV	89183	45	0	\$1,161,442.64	\$1,070,105.65
NV	89128	38	0	\$1,130,164.37	\$1,007,069.89
NV	89115	50	0	\$1,128,928.33	\$1,058,974.52
NV	89142	45	0	\$1,068,347.23	\$1,019,780.89
NV	89139	43	0	\$1,002,386.77	\$965,865.87
NV	89015	42	0	\$995,525.19	\$948,202.97
NV	89002	35	0	\$993,812.66	\$901,854.20

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89110	39	0	\$980,693.96	\$944,690.65
NV	89147	41	0	\$968,609.73	\$927,644.93
NV	89506	40	0	\$959,965.69	\$926,652.29
NV	89117	31	0	\$937,584.52	\$913,415.73
NV	89044	35	0	\$932,367.72	\$835,969.23
NV	89436	37	0	\$929,288.86	\$880,458.08
NV	89074	34	0	\$921,016.65	\$819,757.22
NV	89408	35	0	\$869,270.27	\$774,076.67
NV	89086	31	0	\$776,829.14	\$688,207.11
NV	89113	27	0	\$717,297.60	\$627,069.13
NV	89156	30	0	\$657,265.14	\$627,815.02
NV	89104	32	0	\$637,983.38	\$551,661.60
NV	89052	23	0	\$580,358.80	\$565,051.04
NV	89048	27	0	\$553,484.75	\$544,968.05
NV	89014	24	0	\$537,416.35	\$511,675.25
NV	89107	28	0	\$520,731.55	\$508,129.87
NV	89120	29	0	\$519,815.97	\$500,657.27
NV	89030	22	0	\$511,416.40	\$508,747.48
NV	89118	16	0	\$492,286.05	\$480,693.75
NV	89145	21	0	\$492,128.90	\$423,811.21
NV	89103	20	0	\$457,554.80	\$414,309.58
NV	89521	15	0	\$452,013.01	\$401,011.76
NV	89135	13	0	\$438,188.23	\$401,911.11
NV	89143	16	0	\$429,108.38	\$382,599.44
NV	89508	12	0	\$384,478.16	\$384,478.16
NV	89144	9	0	\$373,084.50	\$365,553.08
NV	89119	16	0	\$365,154.38	\$356,529.33

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89138	10	0	\$361,835.55	\$346,278.04
NV	89106	18	0	\$356,747.00	\$325,876.07
NV	89102	15	0	\$352,119.57	\$318,031.31
NV	89523	11	0	\$321,641.12	\$298,921.43
NV	89134	12	0	\$303,759.90	\$291,952.10
NV	89801	13	0	\$293,073.89	\$293,073.89
NV	89012	11	0	\$289,897.91	\$289,897.91
NV	89441	9	0	\$289,643.22	\$263,857.82
NV	89146	11	0	\$289,476.04	\$263,468.47
NV	89179	12	0	\$286,217.93	\$281,790.05
NV	89060	10	0	\$283,843.99	\$265,925.29
NV	89403	13	0	\$279,862.88	\$265,305.18
NV	89503	8	0	\$264,406.91	\$264,406.91
NV	89406	12	0	\$234,598.51	\$234,598.51
NV	89434	11	0	\$225,133.94	\$225,133.94
NV	89431	9	0	\$220,668.29	\$220,668.29
NV	89027	11	0	\$209,392.27	\$193,543.85
NV	89101	13	0	\$203,952.70	\$203,952.70
NV	89429	12	0	\$199,622.18	\$170,509.95
NV	89445	8	0	\$197,407.94	\$188,935.94
NV	89815	10	0	\$197,267.44	\$197,267.44
NV	89433	13	0	\$195,524.15	\$178,189.35
NV	89061	12	0	\$187,452.27	\$187,452.27
NV	89169	10	0	\$186,860.56	\$182,992.21
NV	89502	8	0	\$182,050.24	\$182,050.24
NV	89706	9	0	\$179,817.26	\$179,817.26
NV	89701	9	0	\$177,749.72	\$177,749.72

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89085	6	0	\$168,022.67	\$163,939.18
NV	89705	4	0	\$167,901.12	\$167,901.12
NV	89511	4	0	\$161,502.77	\$161,502.77
NV	89509	4	0	\$158,539.06	\$116,061.12
NV	89460	5	0	\$116,705.47	\$116,705.47
NV	89005	6	0	\$112,223.61	\$112,223.61
NV	89512	6	0	\$111,034.61	\$111,034.61
NV	89029	7	0	\$108,147.62	\$108,147.62
NV	89021	3	0	\$103,211.87	\$103,211.87
NV	89820	4	0	\$97,076.32	\$97,076.32
NV	89704	2	0	\$70,559.43	\$64,104.79
NV	89703	3	0	\$64,469.44	\$64,469.44
NV	89415	3	0	\$57,982.53	\$57,982.53
NV	89439	2	0	\$44,268.71	\$44,268.71
NV	89018	2	0	\$40,974.59	\$40,974.59
NV	89301	3	0	\$39,480.87	\$39,480.87
NV	89449	1	0	\$37,151.21	\$37,151.21
NV	89447	2	0	\$36,919.48	\$36,919.48
NV	89835	2	0	\$35,994.77	\$35,994.77
NV	89109	1	0	\$32,434.16	\$32,434.16
NV	89008	1	0	\$27,678.81	\$17,846.35
NV	89510	1	0	\$25,907.53	\$25,907.53
NV	89034	1	0	\$25,619.46	\$25,619.46
NV	89318	1	0	\$24,863.74	\$24,863.74
NV	89410	1	0	\$22,654.46	\$22,654.46
NV	89419	1	0	\$21,511.76	\$21,511.76
NV	89040	1	0	\$15,584.15	\$15,584.15

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89883	1	0	\$15,152.12	\$15,152.12
NV	89444	1	0	\$12,476.84	\$12,476.84
NV	89317	1	0	\$11,332.74	\$11,332.74
NV	89402	1	0	\$9,679.68	\$9,679.68
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
Total Unique Homeowners Assisted:					2,489
Total Amount Obligated:					\$63,618,620.45
Total Amount Expended:					\$59,985,101.54

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-2854	November 1, 2021	\$0.00	\$0.00	UMA Mortgage Past, MRAP Mortgage Reinstatement						
Mortgage Principal Reduction	PROG-2855	November 1, 2021	\$0.00	\$0.00	MRAP Principal Reduction, Deferral/Partial Claim Payoff						
Mortgage Payment Assistance	PROG-2856	November 1, 2021			Unemployment Mortgage Assistance						
Payment Assistance Fees	PROG-2857	November 1, 2021	\$0.00	\$0.00	UMA HOA Past, UMA HOA, MRAP HOA						
Payment Assistance Taxes	PROG-2858	November 1, 2021	\$0.00	\$0.00	UMA Tax Past, UMA Tax, MRAP Tax						
Payment Assistance Insurance	PROG-2859	November 1, 2021	\$0.00	\$0.00	UMA Insurance Past, UMA Insurance, MRAP Insurance						
Counseling or Education	PROG-2860	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-2854	Financial Assistance	\$42,104,601.45	\$42,452,503.77	2276	2126
Mortgage Principal Reduction	PROG-2855	Mortgage Principal Reduction	\$5,887,808.51	\$6,021,581.05	176	167
Mortgage Payment Assistance	PROG-2856	Mortgage Payment Assistance	\$10,359,748.78	\$13,381,214.45	726	674
Payment Assistance Fees	PROG-2857	Payment Assistance Fees	\$1,564,251.87	\$1,693,944.25	935	865
Payment Assistance Taxes	PROG-2858	Payment Assistance Taxes	\$56,151.49	\$56,837.49	19	16
Payment Assistance Insurance	PROG-2859	Payment Assistance Insurance	\$12,539.44	\$12,539.44	10	9
Counseling or Education	PROG-2860	Counseling or Education	\$800,000.00	\$800,000.00	1247	0

Obligations & Expenditures Verification

Design Element Expenditures

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$13,381,214.45	\$10,359,748.78
Financial Assistance	\$42,452,503.77	\$42,104,601.45
Mortgage Principal Reduction	\$6,021,581.05	\$5,887,808.51
Facilitating Interest Rate	\$0.00	\$0.00
Payment Assistance Utilities	\$0.00	\$0.00
Payment Assistance Internet	\$0.00	\$0.00
Payment Assistance Insurance	\$12,539.44	\$12,539.44
Payment Assistance Fees	\$1,693,944.25	\$1,564,251.87
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$56,837.49	\$56,151.49
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$800,000.00	\$800,000.00
Legal Services	\$0.00	\$0.00
Totals	\$64,418,620.45	\$60,785,101.54

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

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.

\$46056833.99

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.

\$44377679.16

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:	8/12/2024 2:28 PM
Submitted by	Blake Green, bgreen@nahac.org
Certified by	Blake Green