

United States Department of the Treasury

HAF Quarterly Report

Submitted by State Of Nevada

Nevada - HAF QR 2022Q3

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
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	

Name	Title	Email	Roles
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	ERA - Account Administrator;ERA - Authorized Representative;SLFRF - Account Administrator;SLFRF - Point of Contact for Reporting;SLFRF - Authorized Representative
Blake Green	Reporting	bgreen@nahac.org	HAF - Point of Contact for Submission;HAF - Authorized Representative
Brian L Mitchell	Director, Nevada Governor's Office of Science, Innovation and Technology	blmitchell@gov.nv.gov	
LESLEY MOHLENKAMP	Executive Budget Officer, Governor's Finance Office	llmohlenkamp@finance.nv.gov	SLFRF - No Email
Robert Potts	Deputy Director	bpotts@goed.nv.gov	SSBCI Capital - Account Administrator;SSBCI Capital - Authorized Representative;SSBCI TA - Authorized Representative

Name	Title	Email	Roles
Casey Van Patten	CPF Point of Contact	cpatten@finance.nv.gov	ERA - Account Administrator; ERA - Authorized Representative; SLFRF - Account Administrator; SLFRF - Point of Contact for Reporting
Debbie Petrelli	CPF Point of Contact	dpetrelli@gov.nv.gov	
Nelson Araujo	CPF Point of Contact	nelsonaraujo@gov.nv.gov	
Britta Appel	CPF Point of Contact	bappel.osit@gmail.com	
Jenny Helton	Management Analyst	helton@finance.nv.gov	ERA - Account Administrator; ERA - Authorized Representative; SLFRF - Account Administrator; SLFRF - Point of Contact for Reporting
Brenda Berry	Executive Branch Budget Officer 2	brberry@finance.nv.gov	ERA - Account Administrator; ERA - Authorized Representative; SLFRF - Account Administrator; SLFRF - Point of Contact for Reporting; SLFRF - Authorized Representative
Melanie Young	Administrator	mbyoung@finance.nv.gov	
Amy Stephenson	Director	astephenson@finance.nv.gov	ERA - Account Administrator; ERA - Authorized Representative; SLFRF - Account Administrator; SLFRF - Point of Contact for Reporting; SLFRF - 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
Michele Lynn	Director of Administration	mlynn@goed.nv.gov	SSBCI Capital - Authorized Representative;SSBCI TA - Authorized Representative
Michael Brown	GOED, Executive Director and NBBGEI, Board Chairman	michael.brown@goed.nv.gov	SSBCI Capital - Account Administrator;SSBCI Capital - Authorized Representative;SSBCI Capital - Account POC;SSBCI TA - Authorized Representative
Karsten Heise	Senior Director Strategic Programs & Innovation	kheise@goed.nv.gov	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

Budget Reporting:

HAF Original Plan Budget	Current Budgeted Amount	Cumulative to Date Obligations	Cumulative to Date Expenditures
Legal Services	\$800,000.00	\$0.00	\$0.00
Counseling or Education	\$2,000,000.00	\$200,000.00	\$200,000.00
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	\$39,991,867.00	\$4,920,515.50	\$4,775,760.73
Mortgage Payment Assistance	\$59,987,801.00	\$2,600,013.16	\$687,805.96
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	\$3,475,431.00	\$3,225,532.00
Other	\$1,981,163.00	\$499,329.00	\$368,994.00
Technology and Communications	\$3,099,690.00	\$423,929.00	\$422,751.00
Professional Services	\$4,148,046.00	\$1,266,231.00	\$1,255,341.00

HAF Original Plan Budget	Current Budgeted Amount	Cumulative to Date Obligations	Cumulative to Date Expenditures
Compensation	\$8,908,689.00	\$1,285,942.00	\$1,178,446.00
Totals	\$120,917,256.00	\$11,195,959.66	\$8,889,098.69

Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	3135
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	1479
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	1251
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	306
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	640
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	296
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.	275
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	277
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).	139
10. Please enter the number of Delinquencies that were resolved with monetary HAF assistance Expended.	249
11. Please enter the number of unique Homeowners receiving HAF assistance that were not Delinquent prior to receiving HAF assistance.	145

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 **\$7,720,528.66**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$5,663,566.69**.

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	42	22	12	5	10
Asian - Chinese	3	3	0	0	2
Asian - Filipino	57	31	5	7	13
Asian - Indian	5	4	1	1	3
Asian - Japanese	1	0	1	0	0
Asian - Korean	5	3	1	1	0
Asian - Vietnamese	3	2	0	0	1
Asian - Other	15	9	0	1	4
Asian – sub-category data not collected	128	82	56	25	42
Black or African American	475	322	118	78	138
Pacific Islander - Guamanian or Chamorro	6	4	1	0	1
Pacific Islander - Native Hawaiian	11	5	1	1	2
Pacific Islander - Samoan	6	2	0	0	0
Pacific Islander - Other	6	2	2	1	1
Pacific Islander – sub-category data not collected	25	16	9	5	9
White	1262	756	410	137	327
Declined to Answer	352	216	122	44	87
Data Not Collected	733	0	512	0	0
Totals	3135	1479	1251	306	640

Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	607	354	212	64	144
Not Hispanic or Latino/a	1579	994	457	215	436
Declined to Answer	216	131	70	27	60
Data Not Collected	733	0	512	0	0
Totals	3135	1479	1251	306	640

Gender Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	1142	696	370	129	297
Female	1241	771	366	176	335
Non-binary	4	2	0	0	2
Declined to Answer	15	10	3	1	6
Data Not Collected	733	0	512	0	0
Totals	3135	1479	1251	306	640

Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	769	525	221	79	231
Greater than 50% and less than or equal 80%	475	342	99	93	132
Greater than 80% and less than or equal to 100%	194	167	18	52	56
Greater than 100% and less than or equal to 150%	203	162	31	23	95
Greater than 150%	99	83	8	0	76
Data Not Collected	1395	200	874	59	50
Totals	3135	1479	1251	306	640

Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	81
Delinquency amount exceeds program cap	50
Income Eligibility	104
Lack of COVID Related Financial Hardship	9
Principal Balance Exceeded Conforming Loan Limit	3
Property Not Primary Residence	1
Servicer(s) not participating	3
Other	475
Totals	726

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

The property is in an LLC or Corporation.
 You do not meet the requirements of the Homeowner Assistance Fund program.
 Your loan is financed through a private mortgage and therefore is ineligible to receive Nevada Homeowner Assistance Fund program benefits.
 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.
 You are in an active trial modification with your Servicer.
 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.
 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 mobile home does not qualify for Nevada Homeowner Assistance Fund program because it does not meet the definition of real property as required.
 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 full monthly first mortgage payment(which includes any applicable escrowed/impounded payments), exceeds the maximum program monthly payment benefit of \$3, 000.00.
 You are in an active bankruptcy case.

Disaggregated Assistance Data

Race Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
American Indian or Alaska Native	4	4	\$110,199.05	\$64,938.07
Asian - Chinese	0	0	\$0.00	\$0.00
Asian - Filipino	7	7	\$250,728.07	\$212,272.84
Asian - Indian	1	1	\$6,533.24	\$1,703.43
Asian - Japanese	0	0	\$0.00	\$0.00
Asian - Korean	1	1	\$47,506.81	\$32,410.30
Asian - Vietnamese	0	0	\$0.00	\$0.00
Asian - Other	1	1	\$3,318.88	\$3,318.88
Asian – sub-category data not collected	24	24	\$643,157.85	\$468,948.22
Black or African American	76	76	\$1,984,683.27	\$1,442,637.09
Pacific Islander - Guamanian or Chamorro	0	0	\$0.00	\$0.00
Pacific Islander - Native Hawaiian	1	1	\$3,816.54	\$3,816.54
Pacific Islander - Samoan	0	0	\$0.00	\$0.00
Pacific Islander - Other	1	1	\$26,545.56	\$26,545.56
Pacific Islander – sub-category data not collected	5	5	\$91,765.67	\$65,298.09
White	133	119	\$3,292,710.24	\$2,362,884.68
Declined to Answer	42	37	\$1,059,563.48	\$778,792.99
Data Not Collected	0	0	\$200,000.00	\$200,000.00
Totals	296	277	\$7,720,528.66	\$5,663,566.69

Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Hispanic or Latino/a	63	63	\$1,550,610.00	\$1,193,245.31
Not Hispanic or Latino/a	207	191	\$5,362,420.89	\$3,908,704.15
Declined to Answer	26	23	\$607,497.77	\$361,617.23
Data Not Collected	0	0	\$200,000.00	\$200,000.00
Totals	296	277	\$7,720,528.66	\$5,663,566.69

Gender Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Male	126	116	\$3,385,894.02	\$2,554,788.07
Female	169	160	\$4,107,674.06	\$2,904,268.49
Non-binary	0	0	\$0.00	\$0.00
Declined to Answer	1	1	\$26,960.58	\$4,510.13
Data Not Collected	0	0	\$200,000.00	\$200,000.00
Totals	296	277	\$7,720,528.66	\$5,663,566.69

Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Below or equal to 50%	77	70	\$2,047,008.61	\$1,389,544.40
Greater than 50% and less than or equal 80%	91	87	\$2,230,453.70	\$1,896,790.53
Greater than 80% and less than or equal to 100%	51	49	\$1,143,543.87	\$932,448.84
Greater than 100% and less than or equal to 150%	21	21	\$607,328.50	\$497,702.62
Greater than 150%	0	0	\$0.00	\$0.00
Data Not Collected	56	50	\$1,692,193.98	\$947,080.30
Totals	296	277	\$7,720,528.66	\$5,663,566.69

Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	182	0	\$4,645,730.13	\$3,465,398.80
Majority-Minority Census Tract-Targeted	247	0	\$6,189,299.08	\$4,536,684.37
Limited English Proficiency-Targeted	19	0	\$488,301.19	\$377,961.13
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	19	0	\$679,110.69	\$494,317.37
Totals	467	0	\$12,002,441.09	\$8,874,361.67

Region Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Totals	0	0	\$0	\$0

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	296	277	\$7,720,528.66	\$5,663,566.69
Totals	296	277	\$7,720,528.66	\$5,663,566.69

Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Condominium	13	9	\$223,443.39	\$162,675.41
Manufactured Housing	8	8	\$125,986.58	\$102,414.38
Single Family Home	273	258	\$7,119,252.20	\$5,146,630.41
Other	2	2	\$51,846.49	\$51,846.49
Data Not Collected	0	0	\$200,000.00	\$200,000.00
Totals	296	277	\$7,720,528.66	\$5,663,566.69

Geographic Data

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89113	1	0	\$3,112.70	\$3,112.70
NV	89801	1	0	\$5,113.66	\$5,113.66
NV	89434	1	0	\$5,768.17	\$5,768.17
NV	89433	0	0	\$5,945.66	\$0.00
NV	89512	1	0	\$6,424.85	\$6,424.85
NV	89429	0	0	\$8,014.98	\$0.00
NV	89030	1	0	\$8,882.54	\$8,882.54
NV	89502	1	0	\$9,529.67	\$9,529.67
NV	89406	1	0	\$14,256.86	\$14,256.86
NV	89060	1	0	\$16,785.24	\$16,785.24
NV	89029	2	0	\$17,210.66	\$17,210.66
NV	89508	1	0	\$18,897.00	\$18,897.00
NV	89706	1	0	\$19,075.97	\$14,122.77
NV	89835	1	0	\$22,851.50	\$22,851.50
NV	89145	2	0	\$24,690.73	\$16,579.34
NV	89011	2	0	\$26,012.24	\$11,074.50
NV	89102	2	0	\$26,601.24	\$7,649.56
NV	89061	1	0	\$26,887.47	\$18,314.22
NV	89523	1	0	\$28,711.20	\$15,312.64
NV	89439	1	0	\$28,835.28	\$7,208.82
NV	89120	2	0	\$29,357.26	\$29,357.26
NV	89027	1	0	\$29,534.40	\$7,875.84
NV	89883	1	0	\$30,758.30	\$11,684.08
NV	89143	1	0	\$33,165.34	\$33,165.34

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89005	1	0	\$34,543.00	\$16,342.60
NV	89431	2	0	\$36,060.50	\$23,644.81
NV	89144	2	0	\$36,830.17	\$24,854.92
NV	89408	3	0	\$38,579.08	\$33,920.72
NV	89169	2	0	\$39,801.64	\$22,011.08
NV	89521	2	0	\$41,434.32	\$27,990.11
NV	89134	2	0	\$43,163.86	\$43,163.86
NV	89129	4	0	\$46,163.76	\$36,713.98
NV	89104	3	0	\$49,869.44	\$42,755.74
NV	89441	2	0	\$49,976.16	\$40,778.08
NV	89086	3	0	\$50,436.70	\$33,200.44
NV	89509	1	0	\$51,365.08	\$32,105.91
NV	89703	1	0	\$52,903.52	\$43,297.90
NV	89436	2	0	\$54,726.71	\$46,373.36
NV	89156	3	0	\$58,442.10	\$24,844.45
NV	89014	4	0	\$62,276.53	\$49,678.23
NV	89179	3	0	\$68,671.84	\$68,671.85
NV	89138	2	0	\$74,467.39	\$36,920.43
NV	89701	1	0	\$79,184.51	\$79,184.51
NV	89119	3	0	\$80,758.33	\$52,042.36
NV	89183	4	0	\$81,622.28	\$70,509.19
NV	89130	3	0	\$81,872.22	\$69,570.22
NV	89118	3	0	\$87,642.66	\$64,492.16
NV	89178	5	0	\$87,880.69	\$36,190.72
NV	89002	3	0	\$88,285.89	\$83,081.81
NV	89135	3	0	\$89,718.74	\$44,061.55
NV	89141	6	0	\$90,628.40	\$77,673.64

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89103	7	0	\$90,771.34	\$68,717.37
NV	89131	4	0	\$103,114.93	\$88,244.68
NV	89012	4	0	\$118,147.29	\$75,805.18
NV	89074	4	0	\$123,100.18	\$46,554.14
NV	89052	4	0	\$127,181.82	\$101,695.89
NV	89107	4	0	\$130,718.43	\$108,643.47
NV	89149	6	0	\$131,224.34	\$99,939.74
NV	89123	4	0	\$141,369.75	\$88,694.34
NV	89015	8	0	\$141,716.06	\$77,297.56
NV	89115	6	0	\$149,198.94	\$100,800.99
NV	89117	6	0	\$152,673.57	\$78,543.50
NV	89108	5	0	\$152,982.19	\$125,159.79
NV	89044	5	0	\$160,314.22	\$69,207.92
NV	89128	6	0	\$163,392.15	\$89,239.30
NV	89506	7	0	\$167,640.52	\$158,093.22
NV	89142	3	0	\$167,987.57	\$153,018.37
NV	89147	8	0	\$183,547.61	\$138,282.06
NV	89110	7	0	\$194,595.41	\$158,914.50
NV	89084	6	0	\$216,086.08	\$130,225.85
NV	89122	8	0	\$225,218.04	\$191,821.25
NV	89139	9	0	\$238,566.52	\$181,491.10
NV	89166	8	0	\$241,063.17	\$123,098.76
NV	89081	13	0	\$244,769.56	\$170,763.81
NV	89148	7	0	\$276,063.46	\$232,821.99
NV	89121	14	0	\$316,393.81	\$214,206.38
NV	89032	12	0	\$385,790.40	\$371,846.68
NV	89031	21	0	\$673,172.86	\$495,187.00

Total Unique Homeowners Assisted:	296
Total Amount Obligated:	\$7,520,528.66
Total Amount Expended:	\$5,463,566.69

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
Counseling or Education	PROG-0415	Mon Nov 15 00:00:00 GMT 2021	\$0.00	\$0.00	Counseling or Education	\$200,000.00	\$200,000.00	139	0	0	139
Unemployment Mortgage Assistance	PROG-0396	Mon Nov 15 00:00:00 GMT 2021	\$0.00	\$0.00	Unemployment Mortgage Assistance	\$2,600,013.16	\$687,805.96	222	201	156	0
Mortgage Reinstatement	PROG-0393	Mon Nov 15 00:00:00 GMT 2021	\$0.00	\$0.00	Mortgage Reinstatement	\$4,920,515.50	\$4,775,760.73	332	331	324	0

Design Elements

Program Name	Id	Design Element	Total Expenditures to Date	Total Obligations to Date	# of Homeowners Assisted Cumulative	# of Assis Cumulative
Counseling or Education	PROG-0415	Counseling or Education	\$200,000.00	\$200,000.00	139	
Unemployment Mortgage Assistance	PROG-0396	Mortgage Payment Assistance	\$687,805.96	\$2,600,013.16	222	
Mortgage Reinstatement	PROG-0393	Financial Assistance	\$4,775,760.73	\$4,920,515.50	332	

Obligations & Expenditures Verification

Design Element Expenditures

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$2,600,013.16	\$687,805.96
Financial Assistance	\$4,920,515.50	\$4,775,760.73
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	\$200,000.00	\$200,000.00
Legal Services	\$0.00	\$0.00
Totals	\$7,720,528.66	\$5,663,566.69

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.

Nevada used Treasury's definition of Socially Disadvantaged Individuals, by identifying residents of a majority-minority Census Tract. In addition, homeowners were able to self-identify based on Treasury's definition of SDI.

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.

\$5421006.18

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.

\$4218783.77

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:	11/4/2022 6:45 PM
Submitted by	Blake Green, bgreen@nahac.org
Certified by	Blake V Green