

United States Department of the Treasury

HAF Quarterly Report

Submitted by State Of Nevada

State Of Nevada - HAF QR 2023Q3

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	\$8,865,865.46	\$5,373,510.06
Financial Assistance	\$52,189,386.00	\$24,056,190.21	\$23,902,569.58
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	\$3,017.35	\$3,017.35
Payment Assistance Fees	\$866,491.00	\$807,680.29	\$709,616.18
Payment Assistance Loans	\$0.00	\$0.00	\$0.00
Payment Assistance Taxes	\$866,491.00	\$24,119.12	\$19,389.54
Counseling or Education	\$2,000,000.00	\$600,000.00	\$600,000.00
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	\$6,511,937.00	\$6,393,017.00
Compensation	\$8,908,689.00	\$2,445,660.00	\$2,388,754.00
Professional Services	\$4,148,046.00	\$2,477,178.00	\$2,460,790.00
Technology and Communications	\$3,099,690.00	\$652,697.00	\$648,507.00

HAF Original Plan Budget	Current Budgeted Amount	Cumulative to Date Obligations	Cumulative to Date Expenditures
Other	\$1,981,163.00	\$936,402.00	\$894,966.00
Totals	\$120,917,256.00	\$44,166,652.72	\$40,298,963.00

Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	6515
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	3426
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	1458
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	1506
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	1236
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	1490
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.	1308
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	1393
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).	682
10. Please enter the number of Unique homeowners for whom one or more Delinquencies were resolved with monetary HAF assistance.	1361
11. Please enter the number of unique Homeowners receiving HAF assistance that were not Delinquent prior to receiving HAF assistance.	485

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 **\$37,654,715.72**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$33,905,946.00**.

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).

50

16. Please enter the number of unique Homeowners that received assistance on more than one application. Num HO Assisted On Mult Apps (HAF).	28
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	99	59	16	23	21
Asian - Chinese	18	13	3	5	3
Asian - Filipino	241	143	20	54	55
Asian - Indian	13	10	0	5	5
Asian - Japanese	7	3	1	1	0
Asian - Korean	14	8	0	6	1
Asian - Vietnamese	23	16	2	4	4
Asian - Other	57	40	4	15	18
Asian – sub-category data not collected	121	84	49	34	37
Black or African American	1114	837	138	393	290
Pacific Islander - Guamanian or Chamorro	37	24	4	11	7
Pacific Islander - Native Hawaiian	30	17	1	8	7
Pacific Islander - Samoan	16	8	0	4	3
Pacific Islander - Other	14	7	2	3	4
Pacific Islander – sub-category data not collected	23	14	8	5	8
White	2666	1686	491	730	616
Declined to Answer	721	457	151	205	157
Data Not Collected	1301	0	568	0	0
Totals	6515	3426	1458	1506	1236

Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	1280	812	249	365	267
Not Hispanic or Latino/a	3493	2338	555	1032	857
Declined to Answer	441	276	86	109	112
Data Not Collected	1301	0	568	0	0
Totals	6515	3426	1458	1506	1236

Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	1726	1170	334	405	457
Greater than 50% and less than or equal 80%	1172	904	132	470	261
Greater than 80% and less than or equal to 100%	506	432	36	251	104
Greater than 100% and less than or equal to 150%	544	457	41	183	203
Greater than 150%	193	158	10	0	152
Fact Specific Proxy	0	0	0	0	0
Data Not Collected	2374	305	905	197	59
Totals	6515	3426	1458	1506	1236

Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	335
Delinquency amount exceeds program cap	93
Income Eligibility	237
Lack of COVID Related Financial Hardship	15
Principal Balance Exceeded Conforming Loan Limit	8

Segment	Denied
Property Not Primary Residence	2
Servicer(s) not participating	6
Homeowner Not Delinquent (if required by state)	0
Other	669
Totals	1365

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.", "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.", "You did not complete the application or provide the required documents within the timeframe specified.

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.

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	2496	1624	448	682	600
Female	2680	1781	434	819	626
Non-binary	8	4	2	0	2
Declined to Answer	30	17	6	5	8
Data Not Collected	1301	0	568	0	0
Totals	6515	3426	1458	1506	1236

Disaggregated Assistance Data

Race Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
American Indian or Alaska Native	23	0	23	\$432,979.59	\$377,864.79
Asian - Chinese	5	0	5	\$175,359.10	\$157,091.02
Asian - Filipino	53	0	53	\$1,546,374.77	\$1,340,634.65
Asian - Indian	5	0	5	\$124,632.40	\$84,224.74
Asian - Japanese	1	0	1	\$38,292.27	\$26,847.67
Asian - Korean	5	0	5	\$180,499.00	\$125,434.80
Asian - Vietnamese	4	0	4	\$86,299.63	\$80,948.31
Asian - Other	15	0	15	\$356,222.96	\$300,830.45
Asian – sub-category data not collected	34	0	34	\$927,590.06	\$903,940.38
Black or African American	389	0	389	\$9,918,956.71	\$8,817,108.02
Pacific Islander - Guamanian or Chamorro	11	0	11	\$197,317.07	\$179,697.65
Pacific Islander - Native Hawaiian	8	0	8	\$152,971.61	\$142,271.93
Pacific Islander - Samoan	4	0	4	\$46,444.07	\$45,404.29
Pacific Islander - Other	3	0	3	\$91,822.12	\$75,357.40
Pacific Islander – sub-category data not collected	5	0	5	\$93,424.67	\$93,424.67
White	722	0	647	\$17,814,736.32	\$16,202,070.01
Declined to Answer	203	0	181	\$4,870,793.37	\$4,352,795.22

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Data Not Collected	0	682	0	\$600,000.00	\$600,000.00
Totals	1,490	682	1,393	\$37,654,715.72	\$33,905,946

Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Hispanic or Latino/a	362	0	362	\$8,509,142.59	\$7,723,164.10
Not Hispanic or Latino/a	1021	0	940	\$25,816,298.87	\$23,130,395.42
Declined to Answer	107	0	91	\$2,729,274.26	\$2,452,386.48
Data Not Collected	0	682	0	\$600,000.00	\$600,000.00
Totals	1,490	682	1,393	\$37,654,715.72	\$33,905,946

Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Below or equal to 50%	402	0	379	\$9,935,562.33	\$8,654,848.60
Greater than 50% and less than or equal 80%	463	0	438	\$11,337,535.36	\$10,780,145.12
Greater than 80% and less than or equal to 100%	249	0	227	\$5,813,761.94	\$5,512,484.27
Greater than 100% and less than or equal to 150%	182	0	172	\$4,539,249.87	\$4,335,030.19
Greater than 150%	0	0	0	\$0.00	\$0.00
Fact Specific Proxy	0	0	0	\$0.00	\$0.00
Data Not Collected	194	682	177	\$6,028,606.22	\$4,623,437.82
Totals	1,490	682	1,393	\$37,654,715.72	\$33,905,946

Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	900	0	0	\$22,198,647.74	\$19,867,361.83

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Majority-Minority Census Tract-Targeted	1227	0	0	\$30,022,419.62	\$27,041,274.40
Limited English Proficiency-Targeted	82	0	0	\$1,840,876.85	\$1,756,260.34
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	97	682	0	\$3,175,461.92	\$2,924,286.45
Totals	2,306	682	0	\$57,237,406.13	\$51,589,183.02

Mortgages Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
FHA Mortgages	650	0	615	\$14,380,278.16	\$12,904,501.07
VA Mortgages	240	0	218	\$6,694,923.43	\$6,124,229.75
USDA Mortgages	11	0	10	\$250,892.35	\$250,892.35
Government Sponsored Enterprise (GSE)	548	0	511	\$14,970,677.02	\$13,316,118.83
Private-label Securities	0	0	0	\$0.00	\$0.00
Reverse Mortgages	0	0	0	\$0.00	\$0.00
Portfolio Lending	32	0	30	\$711,313.95	\$664,545.19
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	9	682	9	\$646,630.81	\$645,658.81
Totals	1,490	682	1,393	\$37,654,715.72	\$33,905,946

Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Condominium	62	0	48	\$1,048,348.30	\$968,337.62
Manufactured Housing	36	0	32	\$556,939.64	\$491,934.61
Single Family Home	1375	0	1298	\$35,106,993.24	\$31,518,189.83
Other	17	0	15	\$342,434.54	\$327,483.94
Data Not Collected	0	682	0	\$600,000.00	\$600,000.00
Totals	1,490	682	1,393	\$37,654,715.72	\$33,905,946

Gender Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Male	670	0	620	\$17,491,719.14	\$15,724,072.88
Female	815	0	769	\$19,425,296.93	\$17,444,173.47
Non-binary	0	0	0	\$0.00	\$0.00
Declined to Answer	5	0	4	\$137,699.65	\$137,699.65
Data Not Collected	0	682	0	\$600,000.00	\$600,000.00
Totals	1,490	682	1,393	\$37,654,715.72	\$33,905,946

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	89003	1	0	\$9,655.40	\$7,287.96
NV	89444	1	0	\$14,714.84	\$8,408.48
NV	89883	1	0	\$15,152.12	\$15,152.12
NV	89410	1	0	\$22,654.46	\$22,654.46
NV	89301	2	0	\$23,711.27	\$22,514.11
NV	89034	1	0	\$25,619.46	\$25,619.46
NV	89439	1	0	\$28,688.63	\$28,688.63
NV	89835	2	0	\$35,994.77	\$35,994.77
NV	89415	2	0	\$37,465.93	\$37,465.93
NV	89509	2	0	\$47,728.64	\$47,728.64
NV	89005	4	0	\$57,126.63	\$57,126.63
NV	89820	2	0	\$57,550.12	\$32,487.89
NV	89703	2	0	\$58,567.30	\$58,567.29
NV	89511	1	0	\$62,121.65	\$62,121.65
NV	89429	6	0	\$66,482.81	\$66,482.81
NV	89801	5	0	\$66,670.26	\$66,670.26
NV	89460	3	0	\$71,767.55	\$56,690.69
NV	89102	5	0	\$74,472.58	\$74,472.58
NV	89512	4	0	\$78,467.49	\$72,445.61
NV	89029	6	0	\$79,799.29	\$79,799.29
NV	89705	2	0	\$81,206.83	\$81,206.83
NV	89061	4	0	\$81,864.40	\$74,868.35
NV	89433	6	0	\$87,777.86	\$83,174.81

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89502	3	0	\$88,655.43	\$88,655.43
NV	89101	6	0	\$91,799.84	\$81,770.81
NV	89021	3	0	\$103,211.87	\$103,211.87
NV	89815	6	0	\$105,671.90	\$105,671.90
NV	89434	6	0	\$107,368.86	\$107,368.86
NV	89027	6	0	\$108,326.35	\$89,512.29
NV	89169	7	0	\$123,765.61	\$118,478.39
NV	89523	4	0	\$131,573.62	\$125,057.54
NV	89701	5	0	\$135,927.57	\$113,106.30
NV	89445	5	0	\$136,021.60	\$102,338.68
NV	89706	6	0	\$136,281.39	\$112,228.87
NV	89406	8	0	\$136,317.47	\$136,317.47
NV	89085	4	0	\$137,370.20	\$96,681.10
NV	89138	4	0	\$153,055.76	\$135,500.56
NV	89403	8	0	\$158,246.29	\$152,490.85
NV	89431	7	0	\$164,739.62	\$141,481.82
NV	89521	7	0	\$172,386.18	\$151,712.85
NV	89134	6	0	\$177,685.27	\$166,174.15
NV	89060	6	0	\$183,916.86	\$183,916.86
NV	89106	11	0	\$189,637.88	\$153,558.04
NV	89179	8	0	\$197,540.02	\$158,317.89
NV	89145	10	0	\$198,766.25	\$164,413.15
NV	89146	8	0	\$199,782.04	\$167,887.81
NV	89143	8	0	\$205,291.46	\$193,672.16
NV	89012	8	0	\$214,230.06	\$188,700.43
NV	89503	5	0	\$217,952.39	\$199,947.10
NV	89135	10	0	\$223,458.64	\$180,239.70

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89441	7	0	\$237,885.32	\$225,036.12
NV	89030	13	0	\$257,201.23	\$229,177.43
NV	89014	13	0	\$266,965.50	\$181,935.82
NV	89118	8	0	\$269,720.20	\$236,662.70
NV	89048	17	0	\$275,008.54	\$254,718.76
NV	89120	15	0	\$297,575.20	\$229,038.29
NV	89144	6	0	\$297,856.69	\$283,126.89
NV	89508	9	0	\$298,711.44	\$275,232.40
NV	89103	14	0	\$306,589.72	\$260,503.01
NV	89119	13	0	\$307,962.85	\$302,012.39
NV	89107	16	0	\$329,836.16	\$304,965.34
NV	89086	15	0	\$332,368.88	\$281,598.48
NV	89104	18	0	\$345,960.47	\$321,665.99
NV	89156	19	0	\$360,528.37	\$325,941.70
NV	89113	13	0	\$409,937.76	\$370,861.75
NV	89052	19	0	\$470,536.89	\$402,971.89
NV	89436	19	0	\$472,774.88	\$414,191.42
NV	89147	25	0	\$481,278.60	\$421,689.58
NV	89044	18	0	\$487,680.77	\$365,460.07
NV	89408	24	0	\$489,542.08	\$456,094.04
NV	89131	19	0	\$525,821.39	\$433,038.82
NV	89506	23	0	\$568,899.12	\$481,752.73
NV	89074	23	0	\$570,379.33	\$520,475.12
NV	89110	22	0	\$576,758.57	\$557,115.16
NV	89015	27	0	\$591,422.62	\$521,241.65
NV	89002	22	0	\$619,198.56	\$541,212.04
NV	89128	21	0	\$621,059.64	\$551,775.01

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89183	23	0	\$621,558.60	\$536,613.50
NV	89139	28	0	\$689,428.45	\$618,655.43
NV	89148	22	0	\$690,015.51	\$655,459.62
NV	89129	33	0	\$712,764.51	\$643,086.23
NV	89142	28	0	\$733,808.81	\$684,372.82
NV	89011	31	0	\$752,491.35	\$642,570.03
NV	89123	26	0	\$754,111.67	\$648,364.06
NV	89115	30	0	\$762,891.82	\$696,649.66
NV	89108	39	0	\$796,903.74	\$736,923.13
NV	89130	26	0	\$800,909.36	\$731,900.54
NV	89122	43	0	\$827,867.60	\$788,087.98
NV	89121	40	0	\$833,358.06	\$773,130.74
NV	89117	26	0	\$845,723.51	\$773,125.45
NV	89149	36	0	\$935,137.26	\$878,299.88
NV	89166	33	0	\$997,815.22	\$948,392.38
NV	89178	37	0	\$1,072,306.35	\$990,524.74
NV	89141	34	0	\$1,080,308.96	\$902,112.51
NV	89081	58	0	\$1,362,979.76	\$1,258,394.24
NV	89032	54	0	\$1,366,586.16	\$1,294,830.05
NV	89084	55	0	\$1,615,466.71	\$1,371,457.94
NV	89031	90	0	\$2,344,800.04	\$2,143,677.57
Total Unique Homeowners Assisted:					1,490
Total Amount Obligated:					\$37,054,715.72
Total Amount Expended:					\$33,305,946.00

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
Unemployment Mortgage Assistance	PROG-1742	November 15, 2021	\$0.00	\$0.00	Unemployment Mortgage Assistance	\$8,865,865.46	\$5,373,510.06	486	448	0	0
MRAP Mortgage Reinstatement	PROG-1741	November 15, 2021	\$0.00	\$0.00	MRAP Mortgage Reinstatement	\$20,199,766.00	\$20,080,946.77	1032	964	1030	0
UMA HOA	PROG-1745	November 15, 2021	\$0.00	\$0.00	UMA HOA	\$279,370.04	\$183,235.82	290	262	0	0
UMA Mortgage Past	PROG-1744	November 15, 2021	\$0.00	\$0.00	UMA Mortgage Past	\$3,856,424.21	\$3,821,622.81	333	311	331	0
MRAP HOA	PROG-1746	November 15, 2021	\$0.00	\$0.00	MRAP HOA	\$414,399.05	\$412,746.59	248	235	0	0
MRAP Tax	PROG-1749	November 15, 2021	\$0.00	\$0.00	MRAP Tax	\$9,008.20	\$9,008.20	3	3	0	0
MRAP Principal Reduction	PROG-1748	November 15, 2021	\$0.00	\$0.00	MRAP Principal Reduction	\$3,297,843.29	\$3,297,843.29	60	59	0	0
UMA HOA Past	PROG-1747	November 15, 2021	\$0.00	\$0.00	UMA HOA Past	\$113,911.20	\$113,633.77	100	83	0	0
UMA Tax	PROG-1750	November 15, 2021	\$0.00	\$0.00	UMA Tax	\$12,184.85	\$7,455.27	3	2	0	0
MRAP Insurance	PROG-1751	November 15, 2021	\$0.00	\$0.00	MRAP Insurance	\$3,017.35	\$3,017.35	2	2	0	0
UMA Tax Past	PROG-1752	November 15, 2021	\$0.00	\$0.00	UMA Tax Past	\$2,926.07	\$2,926.07	1	1	0	0
Counseling or Education	PROG-1753	November 15, 2021	\$0.00	\$0.00	Counseling or Education	\$600,000.00	\$600,000.00	0	0	0	682

Design Elements

Program Name	Id	Design Element	Total Expenditures to Date	Total Obligations to Date	# of Homeowners Assisted Cumulative	# of SDIs Assisted Cumulative
Unemployment Mortgage Assistance	PROG-1742	Mortgage Payment Assistance	\$5,373,510.06	\$8,865,865.46	486	448
MRAP Mortgage Reinstatement	PROG-1741	Financial Assistance	\$20,080,946.77	\$20,199,766.00	1032	964
UMA HOA	PROG-1745	Payment Assistance Fees	\$183,235.82	\$279,370.04	290	262
UMA Mortgage Past	PROG-1744	Financial Assistance	\$3,821,622.81	\$3,856,424.21	333	311
MRAP HOA	PROG-1746	Payment Assistance Fees	\$412,746.59	\$414,399.05	248	235
MRAP Tax	PROG-1749	Payment Assistance Taxes	\$9,008.20	\$9,008.20	3	3
MRAP Principal Reduction	PROG-1748	Mortgage Principal Reduction	\$3,297,843.29	\$3,297,843.29	60	59
UMA HOA Past	PROG-1747	Payment Assistance Fees	\$113,633.77	\$113,911.20	100	83
UMA Tax	PROG-1750	Payment Assistance Taxes	\$7,455.27	\$12,184.85	3	2
MRAP Insurance	PROG-1751	Payment Assistance Insurance	\$3,017.35	\$3,017.35	2	2
UMA Tax Past	PROG-1752	Payment Assistance Taxes	\$2,926.07	\$2,926.07	1	1
Counseling or Education	PROG-1753	Counseling or Education	\$600,000.00	\$600,000.00	0	0

Obligations & Expenditures Verification

Design Element Expenditures

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$8,865,865.46	\$5,373,510.06
Financial Assistance	\$24,056,190.21	\$23,902,569.58
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	\$3,017.35	\$3,017.35
Payment Assistance Fees	\$807,680.29	\$709,616.18
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$24,119.12	\$19,389.54
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$600,000.00	\$600,000.00
Legal Services	\$0.00	\$0.00
Totals	\$37,654,715.72	\$33,905,946.00

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.

\$27086859.63

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.

\$24947477.99

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:	11/8/2023 1:02 PM
Submitted by	Blake Green, bgreen@nahac.org
Certified by	Blake Green