

United States Department of the Treasury

HAF Quarterly Report

Submitted by State Of Nevada

State of Nevada - HAF QR 2024Q3

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 |

| | |
|--|-----------|
| What is the end date of your organization's most recently completed fiscal year? | 6/30/2024 |
|--|-----------|

| | |
|---|-----|
| Have you expended \$750,000 or more in federal award funds during your most recently completed fiscal year? | Yes |
|---|-----|

| | |
|--|-----|
| If 'yes', have you submitted a single audit or HAF program-specific audit report to the Federal Audit Clearinghouse (FAC)? | Yes |
|--|-----|

| | |
|---|------------|
| If 'yes', when did you submit your single audit or program-specific audit to the FAC? | 11/14/2023 |
|---|------------|

Point of Contact List:

| Name | Title | Email | Roles |
|---------------------|--------------------|----------------------------|---|
| Jennifer Varsallona | Operations Manager | jvarsallona@nahac.org | HAF - Point of Contact for Reporting;HAF - Authorized Representative |
| 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 |

| 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 | \$16,893,757.00 | \$14,509,468.15 | \$11,824,499.87 |
| Financial Assistance | \$69,944,293.00 | \$48,439,247.67 | \$48,418,030.67 |
| Mortgage Principal Reduction | \$10,347,808.00 | \$7,599,577.52 | \$7,599,577.52 |
| 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 | \$25,139.00 | \$18,745.30 | \$18,032.51 |
| Payment Assistance Fees | \$2,672,020.00 | \$1,986,072.42 | \$1,895,856.10 |
| Payment Assistance Loans | \$0.00 | \$0.00 | \$0.00 |
| Payment Assistance Taxes | \$96,651.00 | \$66,811.66 | \$65,790.70 |
| Counseling or Education | \$2,000,000.00 | \$1,000,000.00 | \$1,000,000.00 |
| 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 | \$9,438,666.00 | \$9,385,306.00 |
| Compensation | \$8,908,689.00 | \$3,525,103.00 | \$3,482,286.00 |
| Professional Services | \$4,148,046.00 | \$3,601,254.00 | \$3,601,254.00 |
| Technology and Communications | \$3,099,690.00 | \$981,850.00 | \$981,850.00 |

| HAF Original Plan Budget | Current Budgeted Amount | Cumulative to Date Obligations | Cumulative to Date Expenditures |
|---------------------------------|--------------------------------|---------------------------------------|--|
| Other | \$1,981,163.00 | \$1,330,459.00 | \$1,319,916.00 |
| Totals | \$120,917,256.00 | \$83,058,588.72 | \$80,207,093.37 |

Programmatic Information:

| | |
|---|------|
| 1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance. | 9349 |
| 2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance. | 5056 |
| 3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application. | 1647 |
| 4. Please enter the number of unique Homeowners whose application for HAF assistance was approved. | 2817 |
| 5. Please enter the number of unique Homeowners whose application for HAF assistance was denied. | 1712 |
| 6. Please enter the number of unique Homeowners that received HAF assistance of any kind. | 2807 |
| 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. | 2467 |
| 8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind. | 2621 |
| 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). | 1477 |
| 10. Please enter the number of Unique homeowners for whom one or more Delinquencies were resolved with monetary HAF assistance. | 2559 |
| 11. Please enter the number of unique Homeowners receiving HAF assistance that were not Delinquent prior to receiving HAF assistance. | 794 |

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 **\$73,619,922.72**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$70,821,787.37**.

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).

313

| | |
|--|-----|
| 16. Please enter the number of unique Homeowners that received assistance on more than one application. Num HO Assisted On Mult Apps (HAF). | 274 |
| 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 | 153 | 93 | 22 | 51 | 28 |
| Asian - Chinese | 31 | 21 | 3 | 13 | 5 |
| Asian - Filipino | 365 | 230 | 26 | 123 | 88 |
| Asian - Indian | 25 | 16 | 0 | 8 | 8 |
| Asian - Japanese | 17 | 13 | 1 | 8 | 4 |
| Asian - Korean | 24 | 15 | 0 | 11 | 4 |
| Asian - Vietnamese | 37 | 24 | 3 | 17 | 4 |
| Asian - Other | 83 | 58 | 7 | 29 | 23 |
| Asian – sub-category data not collected | 120 | 85 | 45 | 37 | 38 |
| Black or African American | 1671 | 1268 | 173 | 736 | 411 |
| Pacific Islander - Guamanian or Chamorro | 54 | 32 | 7 | 22 | 9 |
| Pacific Islander - Native Hawaiian | 45 | 21 | 2 | 11 | 9 |
| Pacific Islander - Samoan | 27 | 15 | 0 | 9 | 4 |
| Pacific Islander - Other | 26 | 16 | 4 | 8 | 4 |
| Pacific Islander – sub-category data not collected | 23 | 14 | 8 | 6 | 7 |
| White | 3867 | 2483 | 560 | 1363 | 847 |
| Declined to Answer | 1027 | 652 | 166 | 365 | 219 |
| Data Not Collected | 1754 | 0 | 620 | 0 | 0 |
| Totals | 9349 | 5056 | 1647 | 2817 | 1712 |

Ethnicity Table for Disaggregated Application Data

| Segment | Submitted | Completed | Withdrawn | Approved | Denied |
|--------------------------|-------------|-------------|-------------|-------------|-------------|
| Hispanic or Latino/a | 1897 | 1212 | 282 | 690 | 384 |
| Not Hispanic or Latino/a | 5070 | 3453 | 648 | 1923 | 1181 |
| Declined to Answer | 628 | 391 | 97 | 204 | 147 |
| Data Not Collected | 1754 | 0 | 620 | 0 | 0 |
| Totals | 9349 | 5056 | 1647 | 2817 | 1712 |

Gender Table for Disaggregated Application Data

| Segment | Submitted | Completed | Withdrawn | Approved | Denied |
|--------------------|-------------|-------------|-------------|-------------|-------------|
| Male | 3660 | 2385 | 518 | 1282 | 849 |
| Female | 3883 | 2640 | 499 | 1522 | 849 |
| Non-binary | 13 | 7 | 2 | 2 | 4 |
| Declined to Answer | 39 | 24 | 8 | 11 | 10 |
| Data Not Collected | 1754 | 0 | 620 | 0 | 0 |
| Totals | 9349 | 5056 | 1647 | 2817 | 1712 |

Area Median Income Table for Disaggregated Application Data

| Segment | Submitted | Completed | Withdrawn | Approved | Denied |
|--|-----------|-----------|-----------|----------|--------|
| Below or equal to 50% | 2527 | 1740 | 387 | 880 | 602 |
| Greater than 50% and less than or equal 80% | 1672 | 1290 | 158 | 831 | 351 |
| Greater than 80% and less than or equal to 100% | 712 | 606 | 42 | 411 | 148 |
| Greater than 100% and less than or equal to 150% | 816 | 684 | 50 | 341 | 292 |
| Greater than 150% | 283 | 239 | 9 | 1 | 225 |
| Fact Specific Proxy | 0 | 0 | 0 | 0 | 0 |
| Data Not Collected | 3339 | 497 | 1001 | 353 | 94 |

| Segment | Submitted | Completed | Withdrawn | Approved | Denied |
|---------------|-------------|-------------|-------------|-------------|-------------|
| Totals | 9349 | 5056 | 1647 | 2817 | 1712 |

Reason for Denial Table for Disaggregated Application Data

| Segment | Denied |
|--|-------------|
| Application Not Completed Within Program Timeframe | 571 |
| Delinquency amount exceeds program cap | 115 |
| Income Eligibility | 349 |
| Lack of COVID Related Financial Hardship | 20 |
| Principal Balance Exceeded Conforming Loan Limit | 44 |
| Property Not Primary Residence | 17 |
| Servicer(s) not participating | 15 |
| Homeowner Not Delinquent (if required by state) | 37 |
| Other | 735 |
| Totals | 1903 |

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.

The property is in an LLC or Corporation.

We are unable to offer you Homeowner Assistance Fund assistance because of irregularities in your application and/or in documentation supplied in support of your request.

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).

We were unable to verify the accuracy of your identity.

You are currently receiving monthly mortgage assistance, through Nevada Homeowner Assistance Fund.

You are in an active bankruptcy case.

You are in an active trial modification with your Servicer.

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

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 have received the maximum program benefit amount allowed for the program in which you have applied for.

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 loan is financed through a private mortgage and therefore is ineligible to receive Nevada Homeowner Assistance Fund program benefits.

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

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

Your property has an active, open litigation and/or judgement that prevents you from receiving Nevada Homeowner Assistance Fund assistance.

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

Your property is not a single family, 1-4 unit home.

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

Disaggregated Assistance Data

Race Table for Disaggregated Assistance Data

| Segment | Homeowners | SDIs | Obligated | Expended |
|--|--------------|--------------|------------------------|------------------------|
| American Indian or Alaska Native | 51 | 51 | \$1,173,966.10 | \$1,136,227.75 |
| Asian - Chinese | 13 | 13 | \$392,717.88 | \$392,344.38 |
| Asian - Filipino | 123 | 123 | \$3,215,249.87 | \$3,096,118.17 |
| Asian - Indian | 8 | 8 | \$159,777.33 | \$158,782.93 |
| Asian - Japanese | 8 | 8 | \$197,615.67 | \$175,052.75 |
| Asian - Korean | 11 | 11 | \$332,597.47 | \$316,829.77 |
| Asian - Vietnamese | 17 | 17 | \$500,966.84 | \$490,498.28 |
| Asian - Other | 29 | 29 | \$763,558.04 | \$744,493.08 |
| Asian – sub-category data not collected | 37 | 37 | \$1,134,349.50 | \$1,117,403.94 |
| Black or African American | 735 | 735 | \$19,759,875.10 | \$19,062,324.31 |
| Pacific Islander - Guamanian or Chamorro | 22 | 22 | \$485,630.01 | \$470,500.28 |
| Pacific Islander - Native Hawaiian | 11 | 11 | \$291,277.52 | \$271,450.56 |
| Pacific Islander - Samoan | 9 | 9 | \$212,100.32 | \$191,869.28 |
| Pacific Islander - Other | 8 | 8 | \$194,337.68 | \$173,388.78 |
| Pacific Islander – sub-category data not collected | 6 | 6 | \$136,196.37 | \$136,196.37 |
| White | 1359 | 1215 | \$34,270,984.43 | \$32,923,389.24 |
| Declined to Answer | 360 | 318 | \$9,398,722.59 | \$8,964,917.50 |
| Data Not Collected | 0 | 0 | \$1,000,000.00 | \$1,000,000.00 |
| Totals | 2,807 | 2,621 | \$73,619,922.72 | \$70,821,787.37 |

Ethnicity Table for Disaggregated Assistance Data

| Segment | Homeowners | SDIs | Obligated | Expended |
|--------------------------|--------------|--------------|------------------------|------------------------|
| Hispanic or Latino/a | 687 | 687 | \$16,694,536.91 | \$16,048,345.75 |
| Not Hispanic or Latino/a | 1918 | 1767 | \$50,318,308.00 | \$48,427,132.58 |
| Declined to Answer | 202 | 167 | \$5,607,077.81 | \$5,346,309.04 |
| Data Not Collected | 0 | 0 | \$1,000,000.00 | \$1,000,000.00 |
| Totals | 2,807 | 2,621 | \$73,619,922.72 | \$70,821,787.37 |

Gender Table for Disaggregated Assistance Data

| Segment | Homeowners | SDIs | Obligated | Expended |
|--------------------|--------------|--------------|------------------------|------------------------|
| Male | 1275 | 1176 | \$34,071,036.58 | \$32,703,267.99 |
| Female | 1520 | 1434 | \$38,249,349.67 | \$36,843,080.28 |
| Non-binary | 2 | 2 | \$24,898.16 | \$24,898.16 |
| Declined to Answer | 10 | 9 | \$274,638.31 | \$250,540.94 |
| Data Not Collected | 0 | 0 | \$1,000,000.00 | \$1,000,000.00 |
| Totals | 2,807 | 2,621 | \$73,619,922.72 | \$70,821,787.37 |

Area Median Income Table for Disaggregated Assistance Data

| Segment | Homeowners | SDIs | Obligated | Expended |
|--|------------|------|-----------------|-----------------|
| Below or equal to 50% | 877 | 829 | \$21,875,962.99 | \$21,076,880.67 |
| Greater than 50% and less than or equal 80% | 827 | 771 | \$20,610,866.84 | \$20,291,425.14 |
| Greater than 80% and less than or equal to 100% | 410 | 381 | \$10,356,800.94 | \$10,125,969.19 |
| Greater than 100% and less than or equal to 150% | 339 | 319 | \$9,009,301.45 | \$8,763,334.13 |
| Greater than 150% | 1 | 1 | \$31,673.25 | \$31,673.25 |
| Fact Specific Proxy | 0 | 0 | \$0.00 | \$0.00 |
| Data Not Collected | 353 | 320 | \$11,735,317.25 | \$10,532,504.99 |

| Segment | Homeowners | SDIs | Obligated | Expended |
|---------------|--------------|--------------|------------------------|------------------------|
| Totals | 2,807 | 2,621 | \$73,619,922.72 | \$70,821,787.37 |

Socially Disadvantaged Table for Disaggregated Assistance Data

| Segment | Homeowners | SDIs | Obligated | Expended |
|--|--------------|----------|-------------------------|-------------------------|
| Racial or Ethnic Prejudice-Targeted | 1710 | 0 | \$44,021,412.79 | \$42,401,150.67 |
| Majority-Minority Census Tract-Targeted | 2270 | 0 | \$57,458,123.31 | \$55,474,264.44 |
| Limited English Proficiency-Targeted | 152 | 0 | \$3,436,002.24 | \$3,387,500.66 |
| 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 | 186 | 0 | \$5,980,668.45 | \$5,720,812.97 |
| Totals | 4,318 | 0 | \$110,896,206.79 | \$106,983,728.74 |

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 | 960 | 914 | \$23,049,765.35 | \$21,984,679.32 |
| VA Mortgages | 402 | 363 | \$10,877,855.65 | \$10,658,892.38 |
| USDA Mortgages | 19 | 15 | \$449,096.57 | \$430,706.84 |
| Government Sponsored Enterprise (GSE) | 812 | 766 | \$22,316,531.22 | \$21,424,176.76 |
| Private-label Securities | 0 | 0 | \$0.00 | \$0.00 |
| Reverse Mortgages | 0 | 0 | \$0.00 | \$0.00 |
| Portfolio Lending | 47 | 43 | \$998,081.54 | \$950,396.95 |
| 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 | 567 | 520 | \$15,928,592.39 | \$15,372,935.12 |
| Totals | 2,807 | 2,621 | \$73,619,922.72 | \$70,821,787.37 |

Housing Type Table for Disaggregated Assistance Data

| Segment | Homeowners | SDIs | Obligated | Expended |
|----------------------|--------------|--------------|------------------------|------------------------|
| Condominium | 131 | 103 | \$2,662,405.00 | \$2,507,417.93 |
| Manufactured Housing | 74 | 65 | \$1,170,295.52 | \$1,133,483.24 |
| Single Family Home | 2580 | 2434 | \$68,255,121.05 | \$65,683,042.55 |
| Other | 22 | 19 | \$532,101.15 | \$497,843.65 |
| Data Not Collected | 0 | 0 | \$1,000,000.00 | \$1,000,000.00 |
| Totals | 2,807 | 2,621 | \$73,619,922.72 | \$70,821,787.37 |

Geographic Data

| State | Zip Code | Number of Homeowners Receiving Monetary Assistance | Number of Homeowners Receiving Non-Monetary Assistance | Cumulative Obligations | Cumulative Expenditures |
|-------|----------|--|--|------------------------|-------------------------|
| NV | 89031 | 152 | 0 | \$3,930,846.46 | \$3,872,255.09 |
| NV | 89084 | 104 | 0 | \$3,132,730.97 | \$3,043,449.79 |
| NV | 89081 | 104 | 0 | \$2,533,460.66 | \$2,474,828.92 |
| NV | 89032 | 93 | 0 | \$2,355,607.85 | \$2,278,972.36 |
| NV | 89108 | 75 | 0 | \$1,723,775.05 | \$1,673,111.12 |
| NV | 89121 | 72 | 0 | \$1,731,418.95 | \$1,654,520.95 |
| NV | 89129 | 70 | 0 | \$1,782,154.18 | \$1,653,912.86 |
| NV | 89122 | 68 | 0 | \$1,448,558.69 | \$1,414,676.17 |
| NV | 89141 | 66 | 0 | \$2,184,019.81 | \$2,094,544.24 |
| NV | 89178 | 65 | 0 | \$1,895,752.49 | \$1,803,384.79 |
| NV | 89149 | 64 | 0 | \$1,675,600.60 | \$1,642,116.08 |
| NV | 89166 | 61 | 0 | \$1,887,657.26 | \$1,741,277.67 |
| NV | 89115 | 58 | 0 | \$1,303,165.16 | \$1,226,588.56 |
| NV | 89011 | 56 | 0 | \$1,601,935.60 | \$1,548,257.97 |
| NV | 89183 | 53 | 0 | \$1,471,641.74 | \$1,340,190.71 |
| NV | 89139 | 52 | 0 | \$1,369,004.16 | \$1,318,088.94 |
| NV | 89142 | 50 | 0 | \$1,125,479.97 | \$1,099,973.16 |
| NV | 89130 | 49 | 0 | \$1,369,551.42 | \$1,331,592.66 |
| NV | 89506 | 47 | 0 | \$1,117,193.84 | \$1,070,469.11 |
| NV | 89148 | 47 | 0 | \$1,531,467.44 | \$1,479,898.50 |
| NV | 89123 | 47 | 0 | \$1,440,742.68 | \$1,408,006.67 |
| NV | 89015 | 47 | 0 | \$1,154,145.76 | \$1,099,915.90 |
| NV | 89147 | 45 | 0 | \$1,038,102.75 | \$1,015,392.88 |
| NV | 89110 | 45 | 0 | \$1,080,922.27 | \$1,036,965.34 |

| State | Zip Code | Number of Homeowners Receiving Monetary Assistance | Number of Homeowners Receiving Non-Monetary Assistance | Cumulative Obligations | Cumulative Expenditures |
|-------|----------|--|--|------------------------|-------------------------|
| NV | 89131 | 44 | 0 | \$1,372,306.18 | \$1,347,028.95 |
| NV | 89074 | 41 | 0 | \$1,057,508.05 | \$1,025,282.56 |
| NV | 89436 | 40 | 0 | \$1,040,814.23 | \$1,014,525.94 |
| NV | 89128 | 39 | 0 | \$1,136,232.02 | \$1,105,547.72 |
| NV | 89086 | 39 | 0 | \$1,023,719.69 | \$966,093.11 |
| NV | 89044 | 39 | 0 | \$1,080,630.81 | \$959,017.13 |
| NV | 89002 | 39 | 0 | \$1,071,095.42 | \$1,034,204.78 |
| NV | 89408 | 38 | 0 | \$927,175.82 | \$872,927.81 |
| NV | 89104 | 38 | 0 | \$842,280.43 | \$730,772.57 |
| NV | 89117 | 34 | 0 | \$984,413.67 | \$970,230.82 |
| NV | 89156 | 33 | 0 | \$727,569.06 | \$696,965.30 |
| NV | 89120 | 33 | 0 | \$727,622.01 | \$721,846.61 |
| NV | 89113 | 33 | 0 | \$968,831.76 | \$878,135.88 |
| NV | 89107 | 33 | 0 | \$695,875.52 | \$655,214.15 |
| NV | 89048 | 30 | 0 | \$629,561.64 | \$605,187.70 |
| NV | 89014 | 30 | 0 | \$669,167.51 | \$663,228.56 |
| NV | 89052 | 25 | 0 | \$639,916.71 | \$634,252.03 |
| NV | 89030 | 24 | 0 | \$566,174.39 | \$566,174.39 |
| NV | 89103 | 22 | 0 | \$558,432.40 | \$514,306.63 |
| NV | 89145 | 21 | 0 | \$490,234.23 | \$458,794.05 |
| NV | 89521 | 20 | 0 | \$597,640.48 | \$548,207.60 |
| NV | 89118 | 20 | 0 | \$591,748.14 | \$572,688.00 |
| NV | 89143 | 19 | 0 | \$475,833.69 | \$445,174.39 |
| NV | 89119 | 19 | 0 | \$417,739.94 | \$411,579.19 |
| NV | 89106 | 19 | 0 | \$458,878.41 | \$432,605.35 |
| NV | 89102 | 16 | 0 | \$380,481.18 | \$379,801.18 |
| NV | 89061 | 15 | 0 | \$258,390.20 | \$258,390.20 |

| State | Zip Code | Number of Homeowners Receiving Monetary Assistance | Number of Homeowners Receiving Non-Monetary Assistance | Cumulative Obligations | Cumulative Expenditures |
|-------|----------|--|--|------------------------|-------------------------|
| NV | 89801 | 14 | 0 | \$302,255.89 | \$302,255.89 |
| NV | 89434 | 14 | 0 | \$298,559.69 | \$298,559.69 |
| NV | 89433 | 14 | 0 | \$222,931.59 | \$212,211.58 |
| NV | 89429 | 14 | 0 | \$244,098.41 | \$227,216.33 |
| NV | 89403 | 14 | 0 | \$294,717.46 | \$284,527.07 |
| NV | 89135 | 14 | 0 | \$525,877.55 | \$494,796.40 |
| NV | 89508 | 13 | 0 | \$461,054.02 | \$427,188.22 |
| NV | 89406 | 13 | 0 | \$281,930.18 | \$281,930.18 |
| NV | 89101 | 13 | 0 | \$242,582.93 | \$242,582.93 |
| NV | 89027 | 13 | 0 | \$277,814.56 | \$269,925.35 |
| NV | 89012 | 13 | 0 | \$348,983.87 | \$348,983.87 |
| NV | 89523 | 12 | 0 | \$351,619.34 | \$338,636.66 |
| NV | 89179 | 12 | 0 | \$286,267.93 | \$286,267.94 |
| NV | 89134 | 12 | 0 | \$291,952.10 | \$291,952.10 |
| NV | 89060 | 12 | 0 | \$379,763.74 | \$340,627.65 |
| NV | 89815 | 11 | 0 | \$222,307.65 | \$222,307.65 |
| NV | 89431 | 11 | 0 | \$250,636.85 | \$250,636.85 |
| NV | 89169 | 11 | 0 | \$224,586.00 | \$207,901.94 |
| NV | 89146 | 11 | 0 | \$289,476.04 | \$272,137.66 |
| NV | 89706 | 10 | 0 | \$252,984.01 | \$252,984.01 |
| NV | 89502 | 10 | 0 | \$194,815.39 | \$194,815.39 |
| NV | 89138 | 10 | 0 | \$361,835.55 | \$352,509.81 |
| NV | 89701 | 9 | 0 | \$177,749.72 | \$177,749.72 |
| NV | 89445 | 9 | 0 | \$213,485.86 | \$213,485.86 |
| NV | 89441 | 9 | 0 | \$289,643.22 | \$271,599.74 |
| NV | 89144 | 9 | 0 | \$373,189.00 | \$371,280.02 |
| NV | 89503 | 8 | 0 | \$264,406.91 | \$264,406.91 |

| State | Zip Code | Number of Homeowners Receiving Monetary Assistance | Number of Homeowners Receiving Non-Monetary Assistance | Cumulative Obligations | Cumulative Expenditures |
|-------|----------|--|--|------------------------|-------------------------|
| NV | 89085 | 8 | 0 | \$220,752.23 | \$220,752.23 |
| NV | 89512 | 7 | 0 | \$129,617.44 | \$129,617.44 |
| NV | 89509 | 7 | 0 | \$202,973.02 | \$178,875.65 |
| NV | 89029 | 7 | 0 | \$116,838.32 | \$116,838.32 |
| NV | 89005 | 7 | 0 | \$157,623.73 | \$157,623.73 |
| NV | 89460 | 5 | 0 | \$116,705.47 | \$116,705.47 |
| NV | 89820 | 4 | 0 | \$97,076.32 | \$97,076.32 |
| NV | 89705 | 4 | 0 | \$167,901.12 | \$167,901.12 |
| NV | 89511 | 4 | 0 | \$161,502.77 | \$161,502.77 |
| NV | 89301 | 4 | 0 | \$87,985.70 | \$87,985.70 |
| NV | 89703 | 3 | 0 | \$66,266.19 | \$66,266.19 |
| NV | 89510 | 3 | 0 | \$112,618.96 | \$87,793.72 |
| NV | 89415 | 3 | 0 | \$57,982.53 | \$57,982.53 |
| NV | 89021 | 3 | 0 | \$103,211.87 | \$103,211.87 |
| NV | 89018 | 3 | 0 | \$53,103.29 | \$53,103.29 |
| NV | 89835 | 2 | 0 | \$35,994.77 | \$35,994.77 |
| NV | 89704 | 2 | 0 | \$70,559.43 | \$68,945.77 |
| NV | 89447 | 2 | 0 | \$36,919.48 | \$36,919.48 |
| NV | 89439 | 2 | 0 | \$44,268.71 | \$44,268.71 |
| NV | 89423 | 2 | 0 | \$68,188.79 | \$46,971.79 |
| NV | 89410 | 2 | 0 | \$47,758.54 | \$39,211.69 |
| NV | 89034 | 2 | 0 | \$45,742.59 | \$45,742.59 |
| NV | 89883 | 1 | 0 | \$15,152.12 | \$15,152.12 |
| NV | 89449 | 1 | 0 | \$37,151.21 | \$37,151.21 |
| NV | 89444 | 1 | 0 | \$12,476.84 | \$12,476.84 |
| NV | 89419 | 1 | 0 | \$21,511.76 | \$21,511.76 |
| NV | 89402 | 1 | 0 | \$9,679.68 | \$9,679.68 |

| State | Zip Code | Number of Homeowners Receiving Monetary Assistance | Number of Homeowners Receiving Non-Monetary Assistance | Cumulative Obligations | Cumulative Expenditures |
|--|----------|--|--|------------------------|-------------------------|
| NV | 89318 | 1 | 0 | \$10,056.93 | \$10,056.93 |
| NV | 89317 | 1 | 0 | \$11,332.74 | \$11,332.74 |
| NV | 89109 | 1 | 0 | \$32,434.16 | \$32,434.16 |
| NV | 89040 | 1 | 0 | \$15,584.15 | \$15,584.15 |
| NV | 89020 | 1 | 0 | \$7,959.42 | \$7,959.42 |
| NV | 89019 | 1 | 0 | \$8,868.52 | \$8,868.52 |
| NV | 89008 | 1 | 0 | \$27,678.81 | \$20,527.93 |
| NV | 89003 | 1 | 0 | \$7,710.30 | \$7,710.30 |
| Total Unique Homeowners Assisted: | | | | 2,807 | |
| Total Amount Obligated: | | | | \$72,619,922.72 | |
| Total Amount Expended: | | | | \$69,821,787.37 | |

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-3524 | November 1, 2021 | \$0.00 | \$0.00 | UMA Mortgage Past, MRAP Mortgage Reinstatement | | | | | | |
| Mortgage Principal Reduction | PROG-3525 | November 1, 2021 | \$0.00 | \$0.00 | MRAP Principal Reduction, Deferral/Partial Claim Payoff | | | | | | |
| Mortgage Payment Assistance | PROG-3526 | November 1, 2021 | \$0.00 | \$0.00 | Unemployment Mortgage Assistance | | | | | | |
| Payment Assistance Fees | PROG-3527 | November 1, 2021 | \$0.00 | \$0.00 | UMA HOA Past, UMA HOA, MRAP HOA | | | | | | |
| Payment Assistance Taxes | PROG-3528 | November 1, 2021 | \$0.00 | \$0.00 | UMA Tax Past, UMA Tax, MRAP Tax | | | | | | |
| Payment Assistance Insurance | PROG-3529 | November 1, 2021 | \$0.00 | \$0.00 | UMA Insurance Past, UMA Insurance, MRAP Insurance | | | | | | |
| Counseling or Education | PROG-3530 | 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-3524 | Financial Assistance | \$48,418,030.67 | \$48,439,247.67 | 2559 | 2387 |
| Mortgage Principal Reduction | PROG-3525 | Mortgage Principal Reduction | \$7,599,577.52 | \$7,599,577.52 | 252 | 239 |
| Mortgage Payment Assistance | PROG-3526 | Mortgage Payment Assistance | \$11,824,499.87 | \$14,509,468.15 | 794 | 733 |
| Payment Assistance Fees | PROG-3527 | Payment Assistance Fees | \$1,895,856.10 | \$1,986,072.42 | 1076 | 990 |
| Payment Assistance Taxes | PROG-3528 | Payment Assistance Taxes | \$65,790.70 | \$66,811.66 | 25 | 20 |
| Payment Assistance Insurance | PROG-3529 | Payment Assistance Insurance | \$18,032.51 | \$18,745.30 | 17 | 14 |
| Counseling or Education | PROG-3530 | Counseling or Education | \$1,000,000.00 | \$1,000,000.00 | 1477 | 0 |

Obligations & Expenditures Verification

Design Element Expenditures

| Design Element | Cumulative Obligations | Cumulative Expenditures |
|----------------------------------|------------------------|-------------------------|
| Mortgage Payment Assistance | \$14,509,468.15 | \$11,824,499.87 |
| Financial Assistance | \$48,439,247.67 | \$48,418,030.67 |
| Mortgage Principal Reduction | \$7,599,577.52 | \$7,599,577.52 |
| Facilitating Interest Rate | \$0.00 | \$0.00 |
| Payment Assistance Utilities | \$0.00 | \$0.00 |
| Payment Assistance Internet | \$0.00 | \$0.00 |
| Payment Assistance Insurance | \$18,745.30 | \$18,032.51 |
| Payment Assistance Fees | \$1,986,072.42 | \$1,895,856.10 |
| Payment Assistance Loans | \$0.00 | \$0.00 |
| Payment Assistance Taxes | \$66,811.66 | \$65,790.70 |
| Measures Preventing Displacement | \$0.00 | \$0.00 |
| Counseling or Education | \$1,000,000.00 | \$1,000,000.00 |
| Legal Services | \$0.00 | \$0.00 |
| Totals | \$73,619,922.72 | \$70,821,787.37 |

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.

\$52843630.77

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.

\$51494275.00

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 \$5,000 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 |
|--|----|

| | |
|-----------------|--|
| Report Status: | Submitted |
| Date Submitted: | 11/8/2024 6:17 PM |
| Submitted by | Jennifer Varsallona, jvarsallona@nahac.org |
| Certified by | Jennifer Varsallona |