

United States Department of the Treasury

HAF Quarterly Report

Submitted by State Of Nevada

Nevada - HAF QR 2022Q4

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	\$3,220,389.38	\$1,399,704.78
Financial Assistance	\$52,189,386.00	\$6,734,401.72	\$6,657,146.31
Mortgage Principal Reduction	\$9,198,129.00	\$1,732,368.81	\$1,732,368.81
Facilitating Interest Rate	\$0.00	\$0.00	\$0.00
Payment Assistance Utilities	\$0.00	\$0.00	\$0.00
Payment Assistance Internet	\$0.00	\$0.00	\$0.00
Payment Assistance Insurance	\$866,490.00	\$1,440.00	\$1,440.00
Payment Assistance Fees	\$866,491.00	\$224,782.32	\$159,589.84
Payment Assistance Loans	\$0.00	\$0.00	\$0.00
Payment Assistance Taxes	\$866,491.00	\$9,397.07	\$9,397.07
Counseling or Education	\$2,000,000.00	\$300,000.00	\$300,000.00
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	\$4,227,049.00	\$4,092,335.00
Compensation	\$8,908,689.00	\$1,588,292.00	\$1,504,854.00
Professional Services	\$4,148,046.00	\$1,565,294.00	\$1,562,165.00
Technology and Communications	\$3,099,690.00	\$467,462.00	\$465,875.00

HAF Original Plan Budget	Current Budgeted Amount	Cumulative to Date Obligations	Cumulative to Date Expenditures
Other	\$1,981,163.00	\$606,001.00	\$559,441.00
Totals	\$120,917,256.00	\$16,449,828.30	\$14,351,981.81

Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	3883
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	1918
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	1250
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	505
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	860
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	494
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.	451
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	461
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).	257
10. Please enter the number of Unique homeowners for whom one or more Delinquencies were resolved with monetary HAF assistance.	417
11. Please enter the number of unique Homeowners receiving HAF assistance that were not Delinquent prior to receiving HAF assistance.	207

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 **\$12,222,779.30**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$10,259,646.81**.

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).

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
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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
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Disaggregated Application Data

Race Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
American Indian or Alaska Native	60	35	13	7	15
Asian - Chinese	8	7	1	0	3
Asian - Filipino	95	54	8	15	27
Asian - Indian	6	5	0	1	2
Asian - Japanese	3	1	1	0	0
Asian - Korean	5	2	0	2	0
Asian - Vietnamese	6	4	0	0	2
Asian - Other	24	16	1	2	12
Asian – sub-category data not collected	125	86	51	30	43
Black or African American	608	437	110	132	183
Pacific Islander - Guamanian or Chamorro	10	6	2	0	3
Pacific Islander - Native Hawaiian	18	9	0	2	4
Pacific Islander - Samoan	8	4	0	1	3
Pacific Islander - Other	8	3	2	1	1
Pacific Islander – sub-category data not collected	24	15	9	5	8
White	1560	967	398	239	437
Declined to Answer	427	267	122	68	117
Data Not Collected	888	0	532	0	0
Totals	3883	1918	1250	505	860

Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	748	460	201	111	195
Not Hispanic or Latino/a	1974	1291	442	352	587
Declined to Answer	273	167	75	42	78
Data Not Collected	888	0	532	0	0
Totals	3883	1918	1250	505	860

Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	887	611	219	134	294
Greater than 50% and less than or equal 80%	643	484	97	155	196
Greater than 80% and less than or equal to 100%	278	230	21	83	81
Greater than 100% and less than or equal to 150%	290	232	26	45	126
Greater than 150%	124	101	7	0	91
Data Not Collected	1661	260	880	88	72
Totals	3883	1918	1250	505	860

Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	172
Delinquency amount exceeds program cap	75
Income Eligibility	135
Lack of COVID Related Financial Hardship	10
Principal Balance Exceeded Conforming Loan Limit	3
Property Not Primary Residence	1

Segment	Denied
Servicer(s) not participating	6
Other	566
Totals	968

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

At least one of the homeowners requesting assistance must be vested on title and obligated on the first mortgage note and you do not meet this requirement.

At least one of the homeowners requesting assistance must be vested on title and obligated on the first mortgage note and you do not meet this requirement.", "Your loan is financed through a private mortgage and therefore is ineligible to receive Homeowner Assistance Fund program benefits.", "Your full monthly first mortgage payment(which includes any applicable escrowed/impounded payments), exceeds the maximum program monthly payment benefit of \$3, 000.00.

Documents reviewed reflecting mortgage payment history show your mortgage was delinquent prior to hardship.

Documents reviewed reflecting mortgage payment history show your mortgage was delinquent prior to hardship.", "Your financial hardship does not meet the Nevada Homeowner Assistance Fund guidelines.

Property is not your primary residence.

The amount needed to bring your loan current, exceeds the maximum program and/or remaining household benefit amount available per Homeowner Assistance Fund guidelines.

The amount needed to bring your loan current, exceeds the maximum program and/or remaining household benefit amount available per Homeowner Assistance Fund guidelines.", "Your full monthly first mortgage payment(which includes any applicable escrowed/impounded payments), exceeds the maximum program monthly payment benefit of \$3, 000.00.", "Your property is subject to a first priority lien securing a Home Equity Line of Credit

The amount needed to bring your loan current, exceeds the maximum program and/or remaining household benefit amount available per Nevada Homeowner Assistance Fund guidelines.

The amount needed to bring your loan current, exceeds the maximum program and/or remaining household benefit amount available per Nevada Homeowner Assistance Fund guidelines.", "We are unable to offer you NV HAF Program assistance because you currently do not meet eligibility requirements. Based on the gross monthly income information provided, your current monthly housing expense is unaffordable. Your current monthly housing expense includes the monthly principal and interest payment on your first lien mortgage plus property taxes, hazard insurance, and escrowed association fees (if applicable).

The amount needed to bring your loan current, exceeds the maximum program and/or remaining household benefit amount available per Nevada Homeowner Assistance Fund guidelines.", "Your full monthly first mortgage payment(which includes any applicable escrowed/impounded payments), exceeds the maximum program monthly payment benefit of \$3, 000.00.

The property is in an LLC or Corporation.

The unpaid principal balance at the time of origination was more than the conforming loan limit.", "We were unable to offer you NV HAF Program assistance because your mortgage loan is less than two payments past due as required for the Mortgage Reinstatement Assistance Program.

The unpaid principal balance at the time of origination was more than the conforming loan limit.", "Your property is currently listed for sale and/or sold.

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 are unable to offer you NV HAF Program assistance because you currently do not meet~~

Gender Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	1426	886	362	221	420
Female	1549	1019	353	281	431
Non-binary	4	2	0	0	2
Declined to Answer	16	11	3	3	7
Data Not Collected	888	0	532	0	0
Totals	3883	1918	1250	505	860

Disaggregated Assistance Data

Race Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
American Indian or Alaska Native	7	0	7	\$162,829.92	\$102,184.05
Asian - Chinese	0	0	0	\$0.00	\$0.00
Asian - Filipino	15	0	15	\$463,130.94	\$417,754.63
Asian - Indian	1	0	1	\$7,016.21	\$3,152.37
Asian - Japanese	0	0	0	\$0.00	\$0.00
Asian - Korean	2	0	2	\$71,499.84	\$42,597.75
Asian - Vietnamese	0	0	0	\$0.00	\$0.00
Asian - Other	2	0	2	\$30,696.73	\$30,696.73
Asian – sub-category data not collected	30	0	30	\$767,751.88	\$664,438.50
Black or African American	129	0	129	\$3,280,674.19	\$2,813,763.80
Pacific Islander - Guamanian or Chamorro	0	0	0	\$0.00	\$0.00
Pacific Islander - Native Hawaiian	2	0	2	\$13,535.63	\$13,535.63
Pacific Islander - Samoan	1	0	1	\$20,407.86	\$9,741.96
Pacific Islander - Other	1	0	1	\$26,545.56	\$26,545.56
Pacific Islander – sub-category data not collected	5	0	5	\$93,379.09	\$73,624.12
White	231	0	207	\$5,466,382.17	\$4,623,298.64
Declined to Answer	68	0	59	\$1,518,929.28	\$1,138,313.07
Data Not Collected	0	257	0	\$300,000.00	\$300,000.00

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Totals	494	257	461	\$12,222,779.3	\$10,259,646.81

Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Hispanic or Latino/a	109	0	109	\$2,451,650.57	\$2,070,222.21
Not Hispanic or Latino/a	343	0	316	\$8,514,703.59	\$7,212,595.51
Declined to Answer	42	0	36	\$956,425.14	\$676,829.09
Data Not Collected	0	257	0	\$300,000.00	\$300,000.00
Totals	494	257	461	\$12,222,779.3	\$10,259,646.81

Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Below or equal to 50%	132	0	120	\$3,321,253.34	\$2,569,674.58
Greater than 50% and less than or equal 80%	152	0	143	\$3,642,708.89	\$3,411,305.53
Greater than 80% and less than or equal to 100%	82	0	78	\$1,691,667.91	\$1,597,356.92
Greater than 100% and less than or equal to 150%	43	0	43	\$1,162,129.91	\$1,057,359.03
Greater than 150%	0	0	0	\$0.00	\$0.00
Data Not Collected	85	257	77	\$2,405,019.25	\$1,623,950.75
Totals	494	257	461	\$12,222,779.3	\$10,259,646.81

Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	301	0	301	\$7,286,742.66	\$6,182,899.93

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Majority-Minority Census Tract-Targeted	414	0	414	\$9,932,487.86	\$8,322,895.90
Limited English Proficiency-Targeted	32	0	32	\$777,111.92	\$638,986.63
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	33	257	0	\$1,026,707.57	\$894,982.51
Totals	780	257	747	\$19,023,050.01	\$16,039,764.97

Mortgages Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
FHA Mortgages	214	0	203	\$4,732,103.22	\$3,805,212.07
VA Mortgages	55	0	51	\$1,501,383.56	\$1,333,158.25
USDA Mortgages	1	0	1	\$17,527.18	\$17,527.18
Government Sponsored Enterprise (GSE)	205	0	189	\$5,316,023.78	\$4,506,852.14
Private-label Securities	0	0	0	\$0.00	\$0.00
Reverse Mortgages	0	0	0	\$0.00	\$0.00
Portfolio Lending	15	0	13	\$324,623.24	\$278,439.28
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	4	257	4	\$331,118.32	\$318,457.89
Totals	494	257	461	\$12,222,779.3	\$10,259,646.81

Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Condominium	24	0	17	\$379,938.18	\$303,573.92
Manufactured Housing	11	0	10	\$131,158.58	\$126,138.12
Single Family Home	455	0	431	\$11,332,883.32	\$9,464,516.84
Other	4	0	3	\$78,799.22	\$65,417.93
Data Not Collected	0	257	0	\$300,000.00	\$300,000.00
Totals	494	257	461	\$12,222,779.3	\$10,259,646.81

Gender Table for Disaggregated Assistance Data

Segment	Homeowners	Non-Monetary	SDIs	Obligated	Expended
Male	217	0	201	\$5,401,906.92	\$4,588,059.86
Female	274	0	257	\$6,451,684.51	\$5,319,046.25
Non-binary	0	0	0	\$0.00	\$0.00
Declined to Answer	3	0	3	\$69,187.87	\$52,540.70
Data Not Collected	0	257	0	\$300,000.00	\$300,000.00
Totals	494	257	461	\$12,222,779.3	\$10,259,646.81

Geographic Data

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89445	0	1	\$2,066.16	\$2,066.16
NV	89447	0	1	\$3,780.77	\$3,780.77
NV	89815	0	1	\$5,195.04	\$5,195.04
NV	89512	0	1	\$6,424.85	\$6,424.85
NV	89502	0	1	\$9,529.67	\$9,529.67
NV	89120	0	1	\$10,087.99	\$10,087.99
NV	89706	0	1	\$15,113.41	\$15,113.41
NV	89883	0	1	\$15,152.12	\$15,152.12
NV	89060	0	1	\$16,785.24	\$16,785.24
NV	89460	0	1	\$17,052.23	\$5,246.84
NV	89433	0	2	\$17,741.51	\$16,253.94
NV	89508	0	1	\$18,921.37	\$18,921.37
NV	89106	0	2	\$19,511.22	\$19,511.22
NV	89061	0	1	\$22,009.98	\$22,009.98
NV	89403	0	1	\$22,303.34	\$22,303.34
NV	89835	0	1	\$22,851.50	\$22,851.50
NV	89030	0	2	\$28,741.00	\$28,741.00
NV	89439	0	1	\$28,688.63	\$14,417.64
NV	89027	0	1	\$29,534.40	\$13,782.72
NV	89523	0	1	\$31,021.21	\$21,203.35
NV	89509	0	1	\$32,105.91	\$32,105.91
NV	89029	0	3	\$32,206.52	\$32,206.52
NV	89143	0	1	\$33,165.34	\$33,165.34
NV	89144	0	2	\$36,830.17	\$29,987.17

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89102	0	3	\$37,526.58	\$25,266.86
NV	89701	0	1	\$41,571.72	\$41,571.72
NV	89134	0	2	\$43,163.86	\$43,163.86
NV	89434	0	2	\$43,960.51	\$43,960.51
NV	89101	0	2	\$45,114.76	\$31,733.47
NV	89429	0	3	\$45,134.15	\$45,134.15
NV	89048	0	2	\$45,170.49	\$32,507.76
NV	89146	0	1	\$49,926.58	\$27,866.50
NV	89005	0	3	\$51,376.67	\$39,243.07
NV	89801	0	3	\$53,786.25	\$53,786.25
NV	89113	0	2	\$55,539.53	\$55,539.53
NV	89406	0	3	\$56,289.96	\$41,398.16
NV	89703	0	2	\$58,567.30	\$52,607.41
NV	89014	0	4	\$63,821.55	\$53,114.13
NV	89436	0	3	\$66,387.10	\$59,890.05
NV	89156	0	4	\$68,339.17	\$42,556.47
NV	89521	0	3	\$72,264.17	\$47,667.47
NV	89138	0	2	\$74,862.91	\$47,251.46
NV	89441	0	3	\$74,820.74	\$67,860.76
NV	89431	0	3	\$79,048.38	\$69,391.74
NV	89503	0	2	\$84,897.54	\$84,897.54
NV	89135	0	4	\$86,737.24	\$77,256.42
NV	89179	0	4	\$91,330.84	\$70,622.10
NV	89103	0	8	\$100,607.90	\$78,944.02
NV	89169	0	6	\$104,924.53	\$50,039.58
NV	89145	0	4	\$105,239.22	\$105,239.22
NV	89118	0	4	\$108,827.70	\$91,210.26

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89011	0	7	\$104,248.31	\$60,294.39
NV	89104	0	7	\$114,720.25	\$109,740.66
NV	89012	0	4	\$124,226.26	\$93,070.96
NV	89044	0	7	\$133,280.86	\$125,849.35
NV	89119	0	5	\$135,462.85	\$85,030.61
NV	89129	0	9	\$135,162.32	\$120,980.19
NV	89015	0	10	\$128,716.66	\$102,222.58
NV	89183	0	8	\$144,627.85	\$114,179.93
NV	89149	0	9	\$150,775.18	\$127,157.95
NV	89408	0	6	\$162,717.01	\$157,485.26
NV	89506	0	7	\$167,735.74	\$160,978.57
NV	89086	0	7	\$169,185.86	\$140,213.77
NV	89052	0	5	\$173,047.17	\$136,270.25
NV	89107	0	5	\$176,908.84	\$158,872.65
NV	89002	0	5	\$170,654.44	\$127,497.67
NV	89139	0	10	\$204,492.01	\$203,239.39
NV	89108	0	11	\$217,876.19	\$169,052.58
NV	89131	0	9	\$222,365.56	\$196,121.72
NV	89178	0	8	\$252,830.59	\$208,792.02
NV	89123	0	10	\$254,253.17	\$187,328.06
NV	89147	0	15	\$256,376.55	\$223,799.56
NV	89166	0	10	\$274,482.81	\$180,744.88
NV	89081	0	17	\$275,873.64	\$231,460.03
NV	89141	0	10	\$287,846.47	\$196,199.85
NV	89115	0	12	\$291,451.41	\$228,671.57
NV	89128	0	11	\$292,205.35	\$206,304.02
NV	89142	0	8	\$304,958.42	\$282,065.87

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89130	0	8	\$308,387.25	\$300,926.55
NV	89122	0	15	\$327,825.90	\$319,627.77
NV	89110	0	12	\$346,023.75	\$307,961.80
NV	89074	0	12	\$351,113.67	\$298,170.40
NV	89084	0	13	\$397,497.65	\$330,978.57
NV	89148	0	11	\$400,351.07	\$358,242.97
NV	89121	0	18	\$422,178.67	\$344,374.29
NV	89117	0	12	\$429,839.39	\$351,726.82
NV	89032	0	18	\$501,543.62	\$465,395.04
NV	89031	0	30	\$825,479.63	\$652,054.70
Total Unique Homeowners Assisted:					0
Total Amount Obligated:					\$11,922,779.30
Total Amount Expended:					\$9,959,646.81

Programs

Program Name	Id	Program Start Date	Program Income Earned	Program Income Expended	Program Description	Total Obligations Cumulative	Total Expenditures Cumulative	# of Homeowners Assisted Cumulative	# of SDIs Assisted Cumulative	# of Delinquencies Resolved w/ Monetary HAF Assistance Cumulative	# of Delinquencies Resolved w/ Non-Monetary HAF Assistance Cumulative
MRAP Mortgage Reinstatement	PROG-1075	November 15, 2021	\$0.00	\$0.00	MRAP Mortgage Reinstatement	\$5,921,585.85	\$5,845,810.94	350	328	350	0
Unemployment Mortgage Assistance	PROG-1076	November 15, 2021	\$0.00	\$0.00	Unemployment Mortgage Assistance	\$3,220,389.38	\$1,399,704.78	207	187	0	0
UMA HOA	PROG-1077	November 15, 2021	\$0.00	\$0.00	UMA HOA	\$101,726.73	\$44,771.64	114	104	0	0
MRAP HOA	PROG-1078	November 15, 2021	\$0.00	\$0.00	MRAP HOA	\$96,967.25	\$88,827.86	71	67	0	0
UMA Mortgage Past	PROG-1079	November 15, 2021	\$0.00	\$0.00	UMA Mortgage Past	\$812,815.87	\$811,335.37	67	63	67	0
UMA HOA Past	PROG-1080	November 15, 2021	\$0.00	\$0.00	UMA HOA Past	\$26,088.34	\$25,990.34	34	26	0	0
MRAP Principal Reduction	PROG-1081	November 15, 2021	\$0.00	\$0.00	MRAP Principal Reduction	\$1,732,368.81	\$1,732,368.81	32	31	0	0
MRAP Tax	PROG-1082	November 15, 2021	\$0.00	\$0.00	MRAP Tax	\$3,757.53	\$3,757.53	2	2	0	0
MRAP Insurance	PROG-1083	November 15, 2021	\$0.00	\$0.00	MRAP Insurance	\$1,440.00	\$1,440.00	1	1	0	0
UMA Tax	PROG-1084	November 15, 2021	\$0.00	\$0.00	UMA Tax	\$2,713.47	\$2,713.47	1	1	0	0
UMA Tax Past	PROG-1085	November 15, 2021	\$0.00	\$0.00	UMA Tax Past	\$2,926.07	\$2,926.07	1	1	0	0
Counseling or Education	PROG-1086	November 15, 2021	\$0.00	\$0.00	Counseling or Education	\$300,000.00	\$300,000.00	257	0	0	257

Design Elements

Program Name	Id	Design Element	Total Expenditures to Date	Total Obligations to Date	# of Homeowners Assisted Cumulative	# of SDIs Assisted Cumulative
MRAP Mortgage Reinstatement	PROG-1075	Financial Assistance	\$5,845,810.94	\$5,921,585.85	350	328
Unemployment Mortgage Assistance	PROG-1076	Mortgage Payment Assistance	\$1,399,704.78	\$3,220,389.38	207	187
UMA HOA	PROG-1077	Payment Assistance Fees	\$44,771.64	\$101,726.73	114	104
MRAP HOA	PROG-1078	Payment Assistance Fees	\$88,827.86	\$96,967.25	71	67
UMA Mortgage Past	PROG-1079	Financial Assistance	\$811,335.37	\$812,815.87	67	63
UMA HOA Past	PROG-1080	Payment Assistance Fees	\$25,990.34	\$26,088.34	34	26
MRAP Principal Reduction	PROG-1081	Mortgage Principal Reduction	\$1,732,368.81	\$1,732,368.81	32	31
MRAP Tax	PROG-1082	Payment Assistance Taxes	\$3,757.53	\$3,757.53	2	2
MRAP Insurance	PROG-1083	Payment Assistance Insurance	\$1,440.00	\$1,440.00	1	1
UMA Tax	PROG-1084	Payment Assistance Taxes	\$2,713.47	\$2,713.47	1	1
UMA Tax Past	PROG-1085	Payment Assistance Taxes	\$2,926.07	\$2,926.07	1	1
Counseling or Education	PROG-1086	Counseling or Education	\$300,000.00	\$300,000.00	257	0

Obligations & Expenditures Verification

Design Element Expenditures

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$3,220,389.38	\$1,399,704.78
Financial Assistance	\$6,734,401.72	\$6,657,146.31
Mortgage Principal Reduction	\$1,732,368.81	\$1,732,368.81
Facilitating Interest Rate	\$0.00	\$0.00
Payment Assistance Utilities	\$0.00	\$0.00
Payment Assistance Internet	\$0.00	\$0.00
Payment Assistance Insurance	\$1,440.00	\$1,440.00
Payment Assistance Fees	\$224,782.32	\$159,589.84
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$9,397.07	\$9,397.07
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$300,000.00	\$300,000.00
Legal Services	\$0.00	\$0.00
Totals	\$12,222,779.30	\$10,259,646.81

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.

\$8655630.14

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.

\$7578337.03

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:	2/15/2023 7:33 PM
Submitted by	Blake Green, bgreen@nahac.org
Certified by	Blake Green