

United States Department of the Treasury

HAF Quarterly Report

Submitted by State Of Nevada

State of Nevada - HAF QR 2023Q4

Participant Information:

Entity Name	Nevada
Type of Recipient	State/DC
UEID	E2N7LVJCNW8
TIN	886000022
DUNS+4	067808063
FAIN#	HAF0020
Address	101 N. Carson Street
City	Carson City
State	Nevada
Zip	89701-3713

What is the end date of your organization's most recently completed fiscal year?	6/30/2023
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Have you expended \$750,000 or more in federal award funds during your most recently completed fiscal year?	Yes
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If 'yes', have you submitted a single audit or HAF program-specific audit report to the Federal Audit Clearinghouse (FAC)?	Yes
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If 'yes', when did you submit your single audit or program-specific audit to the FAC?	11/14/2023
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Point of Contact List:

Name	Title	Email	Roles
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
Blake Green	Reporting	bgreen@nahac.org	HAF - Point of Contact for Submission; 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	\$10,301,346.93	\$7,098,858.37
Financial Assistance	\$52,189,386.00	\$29,956,478.26	\$29,891,474.27
Mortgage Principal Reduction	\$9,198,129.00	\$3,630,469.61	\$3,630,469.61
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	\$6,484.35	\$6,425.35
Payment Assistance Fees	\$866,491.00	\$1,076,408.13	\$969,779.83
Payment Assistance Loans	\$0.00	\$0.00	\$0.00
Payment Assistance Taxes	\$866,491.00	\$43,189.92	\$39,521.80
Counseling or Education	\$2,000,000.00	\$700,000.00	\$700,000.00
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	\$7,348,104.00	\$7,195,074.00
Compensation	\$8,908,689.00	\$2,737,469.00	\$2,688,710.00
Professional Services	\$4,148,046.00	\$2,828,016.00	\$2,780,050.00
Technology and Communications	\$3,099,690.00	\$723,256.00	\$722,937.00

HAF Original Plan Budget	Current Budgeted Amount	Cumulative to Date Obligations	Cumulative to Date Expenditures
Other	\$1,981,163.00	\$1,059,363.00	\$1,003,377.00
Totals	\$120,917,256.00	\$53,062,481.20	\$49,531,603.23

Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	7278
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	3875
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	1498
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	1841
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	1352
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	1831
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.	1613
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	1708
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).	873
10. Please enter the number of Unique homeowners for whom one or more Delinquencies were resolved with monetary HAF assistance.	1684
11. Please enter the number of unique Homeowners receiving HAF assistance that were not Delinquent prior to receiving HAF assistance.	569

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 **\$45,714,377.20**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$42,336,529.23**.

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).

77

16. Please enter the number of unique Homeowners that received assistance on more than one application. Num HO Assisted On Mult Apps (HAF).	66
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	109	70	19	27	22
Asian - Chinese	22	15	3	9	4
Asian - Filipino	271	169	23	75	62
Asian - Indian	19	12	0	5	6
Asian - Japanese	9	6	1	3	3
Asian - Korean	19	9	0	7	1
Asian - Vietnamese	26	17	2	7	5
Asian - Other	65	44	4	17	20
Asian – sub-category data not collected	121	84	49	34	38
Black or African American	1254	936	145	479	312
Pacific Islander - Guamanian or Chamorro	41	26	4	15	8
Pacific Islander - Native Hawaiian	31	18	1	9	8
Pacific Islander - Samoan	19	10	0	6	3
Pacific Islander - Other	15	8	2	3	4
Pacific Islander – sub-category data not collected	23	14	8	5	8
White	3010	1922	507	892	674
Declined to Answer	810	515	150	248	174
Data Not Collected	1414	0	580	0	0
Totals	7278	3875	1498	1841	1352

Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	1450	934	255	454	297
Not Hispanic or Latino/a	3913	2626	578	1254	937
Declined to Answer	501	315	85	133	118
Data Not Collected	1414	0	580	0	0
Totals	7278	3875	1498	1841	1352

Gender Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	2818	1831	466	841	665
Female	3007	2021	443	995	675
Non-binary	9	5	2	0	4
Declined to Answer	30	18	7	5	8
Data Not Collected	1414	0	580	0	0
Totals	7278	3875	1498	1841	1352

Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	1939	1310	347	516	488
Greater than 50% and less than or equal 80%	1310	1010	135	573	285
Greater than 80% and less than or equal to 100%	581	485	40	301	112
Greater than 100% and less than or equal to 150%	636	528	45	220	226
Greater than 150%	223	181	10	0	172
Fact Specific Proxy	0	0	0	0	0
Data Not Collected	2589	361	921	231	69

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Totals	7278	3875	1498	1841	1352

Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	400
Delinquency amount exceeds program cap	104
Income Eligibility	273
Lack of COVID Related Financial Hardship	17
Principal Balance Exceeded Conforming Loan Limit	10
Property Not Primary Residence	1
Servicer(s) not participating	9
Homeowner Not Delinquent (if required by state)	0
Other	671
Totals	1485

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

Your total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Nevada Homeowner Assistance Fund program.", "Your loan was less than two payments past due at the time you requested Nevada Homeowner Assistance Fund assistance as required for the Mortgage Reinstatement Assistance Program.

Your total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Nevada Homeowner Assistance Fund program.", "You did not complete the application or provide the required documents within the timeframe specified.

Your total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Nevada Homeowner Assistance Fund program.", "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.

Your total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Nevada Homeowner Assistance Fund program.", "The unpaid principal balance at the time of origination was more than the conforming loan limit.", "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 total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Nevada Homeowner Assistance Fund program.", "The unpaid principal balance at the time of origination was more than the conforming loan limit.

Your total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Nevada Homeowner Assistance Fund program.", "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 total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Nevada Homeowner Assistance Fund program.

Your total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Homeowner Assistance Fund program.", "Your loan was less than two payments past due at the time you requested Homeowner Assistance Fund assistance as required for the Mortgage Reinstatement Assistance Program.

Your total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Homeowner Assistance Fund program.", "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 total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the Homeowner Assistance Fund program.", "Information received indicates that you are employed and/or are earning income, which disqualifies you from receiving additional unemployment mortgage assistance, per Homeowner Assistance Fund guidelines.

Your total household income exceeds 150 % of the Area Median Income or 100 % of the Median Income for the United States, whichever is greater per eligibility requirements of the



Disaggregated Assistance Data

Race Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
American Indian or Alaska Native	27	27	\$560,612.83	\$540,194.16
Asian - Chinese	9	9	\$238,991.05	\$235,507.72
Asian - Filipino	75	75	\$1,835,012.85	\$1,683,287.92
Asian - Indian	5	5	\$115,501.76	\$97,185.70
Asian - Japanese	3	3	\$78,395.64	\$78,395.64
Asian - Korean	7	7	\$198,694.23	\$162,226.55
Asian - Vietnamese	7	7	\$157,641.90	\$156,316.29
Asian - Other	17	17	\$444,700.73	\$421,243.13
Asian – sub-category data not collected	34	34	\$954,082.15	\$926,043.85
Black or African American	477	477	\$12,269,888.76	\$11,171,018.12
Pacific Islander - Guamanian or Chamorro	15	15	\$275,301.77	\$266,224.60
Pacific Islander - Native Hawaiian	9	9	\$166,563.66	\$161,149.86
Pacific Islander - Samoan	6	6	\$101,615.57	\$101,615.57
Pacific Islander - Other	3	3	\$91,817.44	\$83,587.42
Pacific Islander – sub-category data not collected	5	5	\$93,431.04	\$93,431.04
White	887	792	\$21,502,588.56	\$19,978,467.52
Declined to Answer	245	217	\$5,929,537.26	\$5,480,634.14
Data Not Collected	0	0	\$700,000.00	\$700,000.00
Totals	1,831	1,708	\$45,714,377.2	\$42,336,529.23

Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Hispanic or Latino/a	452	452	\$10,516,611.81	\$9,803,154.55
Not Hispanic or Latino/a	1248	1146	\$31,120,743.01	\$28,693,904.06
Declined to Answer	131	110	\$3,377,022.38	\$3,139,470.62
Data Not Collected	0	0	\$700,000.00	\$700,000.00
Totals	1,831	1,708	\$45,714,377.2	\$42,336,529.23

Gender Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Male	835	771	\$21,184,145.93	\$19,648,025.70
Female	991	933	\$23,692,496.09	\$21,850,768.35
Non-binary	0	0	\$0.00	\$0.00
Declined to Answer	5	4	\$137,735.18	\$137,735.18
Data Not Collected	0	0	\$700,000.00	\$700,000.00
Totals	1,831	1,708	\$45,714,377.2	\$42,336,529.23

Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Below or equal to 50%	514	487	\$12,203,608.76	\$11,316,800.60
Greater than 50% and less than or equal 80%	569	533	\$13,878,655.71	\$13,259,237.81
Greater than 80% and less than or equal to 100%	299	276	\$7,003,672.79	\$6,732,215.57
Greater than 100% and less than or equal to 150%	218	204	\$5,383,877.27	\$5,187,981.87
Greater than 150%	0	0	\$0.00	\$0.00
Fact Specific Proxy	0	0	\$0.00	\$0.00
Data Not Collected	231	208	\$7,244,562.67	\$5,840,293.38

Segment	Homeowners	SDIs	Obligated	Expended
Totals	1,831	1,708	\$45,714,377.2	\$42,336,529.23

Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	1117	0	\$27,224,949.70	\$25,182,116.80
Majority-Minority Census Tract-Targeted	1492	0	\$36,004,058.17	\$33,516,683.85
Limited English Proficiency-Targeted	107	0	\$2,381,082.51	\$2,288,578.07
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	123	0	\$3,896,480.93	\$3,568,319.39
Totals	2,839	0	\$69,506,571.31	\$64,555,698.11

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	638	604	\$13,887,183.07	\$12,903,874.23
VA Mortgages	277	250	\$7,517,999.40	\$7,137,217.20
USDA Mortgages	11	10	\$250,892.35	\$250,892.35
Government Sponsored Enterprise (GSE)	547	513	\$14,280,196.97	\$13,264,542.85
Private-label Securities	0	0	\$0.00	\$0.00
Reverse Mortgages	0	0	\$0.00	\$0.00
Portfolio Lending	30	29	\$604,041.38	\$583,369.15
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	328	302	\$9,174,064.03	\$8,196,633.45
Totals	1,831	1,708	\$45,714,377.2	\$42,336,529.23

Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Condominium	80	64	\$1,474,958.54	\$1,303,997.74
Manufactured Housing	44	39	\$669,746.60	\$597,027.86
Single Family Home	1689	1589	\$42,522,309.20	\$39,395,757.47
Other	18	16	\$347,362.86	\$339,746.16
Data Not Collected	0	0	\$700,000.00	\$700,000.00
Totals	1,831	1,708	\$45,714,377.2	\$42,336,529.23

Geographic Data

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89318	1	0	\$4,928.32	\$4,928.32
NV	89003	1	0	\$7,710.30	\$7,710.30
NV	89020	1	0	\$7,959.42	\$7,959.42
NV	89444	1	0	\$12,476.84	\$11,493.72
NV	89883	1	0	\$15,152.12	\$15,152.12
NV	89410	1	0	\$22,654.46	\$22,654.46
NV	89301	2	0	\$23,724.27	\$23,421.73
NV	89704	1	0	\$24,327.97	\$8,191.37
NV	89439	1	0	\$28,688.63	\$28,688.63
NV	89018	1	0	\$32,256.46	\$32,256.46
NV	89109	1	0	\$32,434.16	\$32,434.16
NV	89835	2	0	\$35,994.77	\$35,994.77
NV	89447	2	0	\$36,919.48	\$36,919.48
NV	89415	2	0	\$37,465.93	\$37,465.93
NV	89034	2	0	\$47,292.32	\$47,292.32
NV	89509	2	0	\$47,728.64	\$47,728.64
NV	89820	2	0	\$52,874.14	\$41,023.40
NV	89005	4	0	\$57,126.63	\$57,126.63
NV	89703	2	0	\$58,567.30	\$58,567.29
NV	89460	3	0	\$71,767.55	\$64,229.12
NV	89029	6	0	\$79,799.29	\$79,799.29
NV	89801	6	0	\$84,569.65	\$78,410.12
NV	89502	3	0	\$88,816.29	\$88,816.29
NV	89705	2	0	\$100,807.66	\$100,807.66

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89433	7	0	\$102,953.51	\$102,953.51
NV	89021	3	0	\$103,211.87	\$103,211.87
NV	89429	8	0	\$103,227.19	\$87,027.99
NV	89512	5	0	\$105,260.97	\$103,755.50
NV	89511	3	0	\$120,863.17	\$120,863.17
NV	89027	7	0	\$123,576.47	\$111,016.97
NV	89169	9	0	\$140,240.90	\$131,370.53
NV	89706	7	0	\$147,830.30	\$132,832.77
NV	89434	8	0	\$148,497.59	\$147,935.48
NV	89701	7	0	\$154,909.67	\$152,283.40
NV	89445	6	0	\$155,062.96	\$129,800.77
NV	89101	10	0	\$156,578.75	\$157,490.48
NV	89061	8	0	\$157,886.23	\$155,187.81
NV	89085	5	0	\$160,913.36	\$132,430.99
NV	89431	7	0	\$170,593.45	\$155,088.25
NV	89815	9	0	\$173,736.74	\$173,736.74
NV	89523	6	0	\$182,842.53	\$181,213.51
NV	89403	9	0	\$187,335.62	\$185,812.44
NV	89060	7	0	\$190,924.58	\$190,924.58
NV	89179	8	0	\$196,196.04	\$172,524.86
NV	89146	9	0	\$204,031.09	\$195,371.69
NV	89012	9	0	\$214,230.06	\$214,230.06
NV	89134	9	0	\$217,013.89	\$193,398.29
NV	89138	7	0	\$250,697.96	\$238,509.66
NV	89406	12	0	\$234,598.51	\$234,475.11
NV	89441	7	0	\$237,885.32	\$230,542.92
NV	89106	12	0	\$244,544.26	\$195,305.40

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89143	10	0	\$261,976.98	\$224,693.19
NV	89102	10	0	\$262,180.94	\$179,528.78
NV	89521	10	0	\$266,739.89	\$218,832.33
NV	89503	8	0	\$267,247.57	\$267,247.57
NV	89145	13	0	\$296,552.41	\$224,723.40
NV	89135	11	0	\$298,422.26	\$268,638.64
NV	89048	19	0	\$307,190.11	\$286,421.01
NV	89508	10	0	\$307,748.31	\$296,174.35
NV	89119	13	0	\$321,857.63	\$321,857.63
NV	89103	16	0	\$324,450.15	\$285,762.84
NV	89030	16	0	\$345,767.46	\$330,582.76
NV	89118	12	0	\$346,865.39	\$315,355.65
NV	89144	7	0	\$348,606.99	\$327,799.51
NV	89014	19	0	\$366,863.93	\$322,858.53
NV	89120	21	0	\$371,707.03	\$328,039.15
NV	89107	20	0	\$375,905.19	\$362,043.77
NV	89086	19	0	\$405,217.36	\$371,508.62
NV	89104	21	0	\$414,064.62	\$369,279.12
NV	89113	16	0	\$436,174.09	\$368,552.96
NV	89156	22	0	\$450,818.08	\$412,797.19
NV	89052	21	0	\$487,978.10	\$457,348.01
NV	89408	27	0	\$527,666.62	\$499,406.28
NV	89044	21	0	\$528,919.03	\$447,710.62
NV	89074	26	0	\$619,862.71	\$589,343.37
NV	89436	26	0	\$629,657.49	\$557,782.34
NV	89147	32	0	\$662,754.41	\$615,832.42
NV	89506	30	0	\$699,557.28	\$626,710.78

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
NV	89131	26	0	\$700,509.85	\$626,326.49
NV	89015	32	0	\$703,225.94	\$670,535.05
NV	89002	27	0	\$737,036.74	\$684,589.70
NV	89128	28	0	\$761,025.45	\$686,128.71
NV	89139	33	0	\$791,494.44	\$733,602.99
NV	89148	27	0	\$799,340.15	\$760,674.70
NV	89110	32	0	\$811,854.05	\$762,190.22
NV	89183	33	0	\$850,745.97	\$742,068.42
NV	89115	37	0	\$883,113.77	\$864,915.17
NV	89117	28	0	\$878,277.62	\$830,306.74
NV	89142	33	0	\$884,184.77	\$852,579.34
NV	89121	46	0	\$939,735.25	\$890,976.82
NV	89129	41	0	\$941,960.64	\$820,489.12
NV	89123	34	0	\$947,215.58	\$896,048.56
NV	89011	38	0	\$947,523.85	\$855,549.46
NV	89130	34	0	\$960,433.23	\$891,246.04
NV	89122	51	0	\$1,004,655.50	\$942,411.76
NV	89108	48	0	\$1,047,949.39	\$934,505.26
NV	89149	43	0	\$1,118,376.88	\$1,091,302.15
NV	89166	39	0	\$1,148,986.78	\$1,094,984.29
NV	89178	44	0	\$1,262,526.66	\$1,162,512.05
NV	89141	42	0	\$1,419,527.19	\$1,289,748.64
NV	89032	62	0	\$1,535,736.20	\$1,432,145.16
NV	89081	68	0	\$1,617,108.78	\$1,517,694.02
NV	89084	68	0	\$2,045,795.47	\$1,883,374.22
NV	89031	107	0	\$2,745,599.43	\$2,544,426.95

Total Unique Homeowners Assisted:	1,831
Total Amount Obligated:	\$45,014,377.20
Total Amount Expended:	\$41,636,529.23

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-2447	November 1, 2021	\$0.00	\$0.00	UMA Mortgage Past MRAP Mortgage Reinstatement	\$29,956,478.26	\$29,891,474.27	1684	1568	1684	0
Mortgage Principal Reduction	PROG-2449	November 1, 2021	\$0.00	\$0.00	MRAP Principal Reduction Deferral/Partial Claim Payoff	\$3,630,469.61	\$3,630,469.61	76	75	0	0
Mortgage Payment Assistance	PROG-2448	November 1, 2021	\$0.00	\$0.00	Unemployment Mortgage Assistance	\$10,301,346.93	\$7,098,858.37	569	522	0	0
Payment Assistance Fees	PROG-2450	November 1, 2021	\$0.00	\$0.00	UMA HOA Past UMA HOA MRAP HOA	\$1,076,408.13	\$969,779.83	668	614	0	0
Payment Assistance Taxes	PROG-2451	November 1, 2021	\$0.00	\$0.00	UMA Tax Past UMA Tax MRAP Tax	\$43,189.92	\$39,521.80	12	9	0	0
Payment Assistance Insurance	PROG-2452	November 1, 2021	\$0.00	\$0.00	UMA Insurance Past UMA Insurance MRAP Insurance	\$6,484.35	\$6,425.35	5	5	0	0
Counseling or Education	PROG-2453	November 1, 2021	\$0.00	\$0.00	Counseling or Education	\$700,000.00	\$700,000.00	0	0	0	873

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-2447	Financial Assistance	\$29,891,474.27	\$29,956,478.26	1684	1568
Mortgage Principal Reduction	PROG-2449	Mortgage Principal Reduction	\$3,630,469.61	\$3,630,469.61	76	75
Mortgage Payment Assistance	PROG-2448	Mortgage Payment Assistance	\$7,098,858.37	\$10,301,346.93	569	522
Payment Assistance Fees	PROG-2450	Payment Assistance Fees	\$969,779.83	\$1,076,408.13	668	614
Payment Assistance Taxes	PROG-2451	Payment Assistance Taxes	\$39,521.80	\$43,189.92	12	9
Payment Assistance Insurance	PROG-2452	Payment Assistance Insurance	\$6,425.35	\$6,484.35	5	5
Counseling or Education	PROG-2453	Counseling or Education	\$700,000.00	\$700,000.00	0	0

Obligations & Expenditures Verification

Design Element Expenditures

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$10,301,346.93	\$7,098,858.37
Financial Assistance	\$29,956,478.26	\$29,891,474.27
Mortgage Principal Reduction	\$3,630,469.61	\$3,630,469.61
Facilitating Interest Rate	\$0.00	\$0.00
Payment Assistance Utilities	\$0.00	\$0.00
Payment Assistance Internet	\$0.00	\$0.00
Payment Assistance Insurance	\$6,484.35	\$6,425.35
Payment Assistance Fees	\$1,076,408.13	\$969,779.83
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$43,189.92	\$39,521.80
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$700,000.00	\$700,000.00
Legal Services	\$0.00	\$0.00
Totals	\$45,714,377.20	\$42,336,529.23

Participant Compliance

1. Did the HAF participant use HAF assistance to assist homeowners with loans above the maximum conforming loan limit as defined in the HAF statute?

Yes

If you selected 'yes,' please provide an explanation that explains why the HAF participant used HAF assistance to assist homeowners with loans above the maximum conforming loan limit.

""Based on the zoom call (February 1, 2024) with the US Treasury, the NAHAC team was informed that we had previously misinterpreted the conforming loan limit guidance due to the subjective nature of how the information and guidance was perceived. • Prior to this zoom meeting, NAHAC had been using tables listed at <https://www.fhfa.gov/DataTools/Downloads/Pages/Conforming-Loan-Limit.aspx> • “Maximum Loan Limits for Loans (a) Acquired in Calendar Year 2023 and (b) Originated after 10/1/2011 or Prior to 7/1/2007””. • This table had been updated every year and made available at the link listed above. For the missing years of 2008-2010, additional tables are also provided. Based on using the FHFA.GOV website (best practice), the information looked and read to be accurate. • However, based on further Treasury clarification, we have discovered that our administrators were led to believe wrong information based on what seems to be poor wording and/or misleading language listed on the FHFA.GOV website. Treasury has now confirmed the appropriate way to determine the Conforming Loan Limit and based on two separate audits, we have identified 24 funded applicants that do not meet the Conforming Loan Limit guideline now. • These 24 funded applications still met the other program guidelines, and all conformed to the overall mission to the program. • Additionally, none of the loan amounts in question were excessive, or deemed to be jumbo in today's environment. Furthermore all 24 funded applicants represented a demographic within the scope of this program.”

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 24 CFR 5.609 or adjusted gross income as defined for purposes of reporting on IRS Form 1040 series as mentioned in the HAF guidance?

Yes

4. Based on the submitted HAF plan, the HAF participant used the following definition for determining Socially Disadvantaged Individuals (SDIs).

Nevada plans on obtaining and reviewing quantitative data or studies regarding demographic segments in its jurisdiction that have historically experienced discrimination in the housing or housing finance market. CoreLogic has been contacted to obtain such data and is in communication with obtaining a contract.

Please confirm that the HAF participant used this definition to determine SDIs during the report quarter. Select 'confirm' if this definition is correct or 'deny' if the definition is incorrect and needs altered.

Deny

If you selected 'deny,' please provide the definition of a SDI that the HAF participant used to carry out the HAF program(s) during the quarter.

Nevada is using the definition of SDI as defined in the US Department of the Treasury guidance.

5A. Please enter the dollar amounts of HAF assistance that have been Obligated to Homeowners with incomes less than the greater of 100% AMI or US Median Income.

\$33085937.26

5B. Please enter the dollar amounts of HAF assistance that have been Expended to Homeowners with incomes less than the greater of 100% AMI or US Median Income.

\$31308253.98

6. Did the HAF participant allocate at least 60% of HAF assistance to homeowners with incomes less than the greater of 100% AMI or US Median Income?

Yes

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
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Report Status:	Submitted
Date Submitted:	2/13/2024 6:59 PM
Submitted by	Blake Green, bgreen@nahac.org
Certified by	Blake Green