

# **United States Department of the Treasury**

## **HAF Quarterly Report**

**Submitted by State Of Oklahoma**

**Oklahoma - HAF QR 2022Q2**

## Participant Information:

Entity Name	Oklahoma
Type of Recipient	State/DC
UEID	MGJDLN8NAAF7
TIN	730999618
DUNS+4	086997202
FAIN#	HAF0372
Address	100 NW 63rd Street, Suite 200
City	Oklahoma City
State	Oklahoma
Zip	73116-8208

## Point of Contact List:

Name	Title	Email	Roles
Deborah Jenkins	Executive Director	deborah.jenkins@ohfa.org	HAF - Account Administrator;HAF - Point of Contact for Submission;HAF - Point of Contact for Reporting;HAF - Authorized Representative
Kurt Fite	Deputy Executive Director	kurt.fite@ohfa.org	HAF - Point of Contact for Reporting;HAF - Authorized Representative
Valenthia Doolin	Director of Homeownership	valenthia.doolin@ohfa.org	HAF - Point of Contact for Reporting;HAF - Authorized Representative

<b>Name</b>	<b>Title</b>	<b>Email</b>	<b>Roles</b>
Robert Clayton Holk Jr	Director, Grants Management	clay.holk@omes.ok.gov	SLFRF - Account Administrator;SLFRF - Point of Contact for Reporting;SLFRF - Authorized Representative
SHAVONNE MCREE	Point of Contact	shavonne@jgcok.org	ERA - Point of Contact for Reporting;ERA2 - Point of Contact for Reporting
DANNY LUTON	Director, Programs OCAST	dan.luton@ocast.ok.gov	SSBCI Capital - Account Administrator;SSBCI Capital - Authorized Representative;SSBCI Capital - Account POC;SSBCI TA - Authorized Representative
Cale Coyle	Managing Consultant	ecrofria@gmail.com	SLFRF - Point of Contact for Reporting
JESSICA STEWART	Client Services Manager	jessica.stewart@ocast.ok.gov	SSBCI Capital - Account Administrator;SSBCI Capital - Authorized Representative;SSBCI Capital - Account POC;SSBCI TA - Authorized Representative
JULIE MCKENZIE	Supervisor, Homeowner Assistance Fund	julie.mckenzie@ohfa.org	HAF - Account Administrator;HAF - Point of Contact for Reporting;HAF - Authorized Representative
Brandy Manek	Director of Budget, Policy and Gaming Compliance	brandy.manek@omes.ok.gov	
Kiranmaye Nallayahgari	Assistant Treasurer for Operations	kiranmaye.nallayahgari@treasurer.ok.gov	

Name	Title	Email	Roles
BRANDY MANEK	Budget, Policy and Gaming Compliance Director	brandy.manek@omes.ok.gov	ERA - Authorized Representative; ERA2 - Authorized Representative; SLFRF - Account Administrator; SLFRF - Point of Contact for Reporting; SLFRF - Authorized Representative
Christianne Haas	State-Fed Affair Rep	christianne.haas@gov.ok.gov	
Jon Chiappe	Director of Research & Economic Analysis	jon.chiappe@okcommerce.gov	SSBCI Capital - Account Administrator; SSBCI Capital - Authorized Representative; SSBCI TA - Authorized Representative
Melissa Houston	Consultant	melissa@929strategies.com	ERA - Point of Contact for Reporting; ERA - Authorized Representative; SLFRF - Point of Contact for Submission; SSBCI Capital - Account Administrator; SSBCI Capital - Authorized Representative; SSBCI Capital - Account POC; SSBCI TA - Authorized Representative
Amanda Rodriguez	Chief Financial Officer	arodriguez@gov.ok.gov	ERA - Authorized Representative; SLFRF - Account Administrator; SLFRF - Authorized Representative
Luisa Venegoni	Guidehouse, Sr. Consultant	lvenegoni@guidehouse.com	SLFRF - Point of Contact for Reporting

Name	Title	Email	Roles
Jamie Carroll	Consultant	jamie@jgcok.org	ERA - Point of Contact for Reporting; ERA2 - Point of Contact for Reporting
Ashley Plyushko	State CFO	ashley.plyushko@omes.ok.gov	SLFRF - Account Administrator; SLFRF - Point of Contact for Reporting; SLFRF - Authorized Representative
C. Michael Carolina	Executive Director	michael.carolina@ocast.ok.gov	SSBCI Capital - Account Administrator; SSBCI Capital - Authorized Representative; SSBCI Capital - Account POC; SSBCI TA - Authorized Representative
Josh McGoldrick	Chief of Staff/ General Counsel	josh.mcgoldrick@okcommerce.gov	

## Budget Reporting:

HAF Original Plan Budget	Current Budgeted Amount	Cumulative to Date Obligations	Cumulative to Date Expenditures
Mortgage Payment Assistance	\$23000000.00	\$104738.93	\$104738.93
Financial Assistance	\$41778422.00	\$1096072.00	\$1084616.24
Mortgage Principal Reduction	\$0.00	\$0.00	\$0.00
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	\$2500000.00	\$12923.40	\$12923.40
Payment Assistance Fees	\$100000.00	\$5061.15	\$5061.15
Payment Assistance Loans	\$120000.00	\$0.00	\$0.00
Payment Assistance Taxes	\$3500000.00	\$243805.02	\$243805.02
Counseling or Education	\$3000000.00	\$2100.00	\$0.00
Legal Services	\$0.00	\$0.00	\$0.00
<b>Measures Preventing Displacement Subtotal</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
None	\$0.00	\$0.00	\$0.00
<b>Reimbursable Expenses Subtotal</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
None	\$0.00	\$0.00	\$0.00
<b>Administrative Expenses Subtotal</b>	<b>\$13058545.00</b>	<b>\$2166235.15</b>	<b>\$1777420.66</b>
Legal	\$135000.00	\$7869.20	\$7869.20
salary, taxes, insurance, & retirement	\$6904000.00	\$819860.72	\$819860.72
Software fees	\$775000.00	\$788209.83	\$399395.34
Contract labor	\$622000.00	\$14209.13	\$14209.13
Office Rent	\$388000.00	\$77345.67	\$77345.67
Training and Travel	\$120000.00	\$3582.60	\$3582.60
Postage and related	\$135000.00	\$3602.12	\$3602.12

<b>HAF Original Plan Budget</b>	<b>Current Budgeted Amount</b>	<b>Cumulative to Date Obligations</b>	<b>Cumulative to Date Expenditures</b>
Advertising	\$125000.00	\$1632.87	\$1632.87
Telephone	\$108000.00	\$36071.38	\$36071.38
Other General & Administrative (including mileage, audit, office supplies, dues/subscriptions, printing, copier, bank service fees, general insurance, D&O insurance, and miscellaneous expenses).	\$454758.00	\$39188.67	\$39188.67
HHS approved indirect cost rate (currently 66.7% of direct labor)	\$3291787.00	\$374662.96	\$374662.96
<b>Totals</b>	<b>\$87056967.00</b>	<b>\$3630935.65</b>	<b>\$3228565.40</b>

## Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	1912
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	1912
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	49
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	200
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	463
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	303
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.	294
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	149
9. Please enter the number of Delinquencies that were resolved through non-monetary HAF assistance (e.g. housing counseling helped resolved a Delinquency through an existing servicer's program).	3
10. Please enter the number of Delinquencies that were resolved with monetary HAF assistance Expended.	190
11. Please enter the number of unique Homeowners receiving HAF assistance that were not Delinquent prior to receiving HAF assistance.	0

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
<b>Totals</b>	<b>\$0.00</b>	<b>\$0.00</b>

13. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Obligations for HAF assistance are **\$1,464,700.50**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$1,451,144.74**.

15. Please enter the number of unique Homeowners who applied for assistance that previously received HAF assistance.

0

16. Please enter the number of unique Homeowners that received assistance on more than one application. Num HO Assisted On Mult Apps (HAF).

0

17. Is it part of your standard process to speak with Homeowner applicants about the availability of loss mitigation and other loss mitigation options? Please respond "Yes" if your organization includes communication with Homeowner applications about the availability of loss mitigation options, otherwise select "No."

Yes

## Disaggregated Application Data

### Race Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
American Indian or Alaska Native	277	277	7	27	67
Asian - Chinese	0	0	0	0	0
Asian - Filipino	0	0	0	0	0
Asian - Indian	0	0	0	0	0
Asian - Japanese	0	0	0	0	0
Asian - Korean	0	0	0	0	0
Asian - Vietnamese	0	0	0	0	0
Asian - Other	0	0	0	0	0
Asian – sub-category data not collected	27	27	1	3	7
Black or African American	447	447	9	49	90
Pacific Islander - Guamanian or Chamorro	0	0	0	0	0
Pacific Islander - Native Hawaiian	0	0	0	0	0
Pacific Islander - Samoan	0	0	0	0	0
Pacific Islander - Other	0	0	0	0	0
Pacific Islander – sub-category data not collected	5	5	0	0	2
White	1049	1049	28	110	263
Declined to Answer	0	0	0	0	0
Data Not Collected	107	107	4	11	34
<b>Totals</b>	<b>1912</b>	<b>1912</b>	<b>49</b>	<b>200</b>	<b>463</b>

## Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	142	142	2	7	45
Not Hispanic or Latino/a	1769	1769	45	193	414
Declined to Answer	0	0	0	0	0
Data Not Collected	1	1	2	0	4
<b>Totals</b>	<b>1912</b>	<b>1912</b>	<b>49</b>	<b>200</b>	<b>463</b>

## Gender Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	811	811	15	73	193
Female	1100	1100	32	127	266
Non-binary	0	0	0	0	0
Declined to Answer	0	0	0	0	0
Data Not Collected	1	1	2	0	4
<b>Totals</b>	<b>1912</b>	<b>1912</b>	<b>49</b>	<b>200</b>	<b>463</b>

## Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	854	854	24	101	254
Greater than 50% and less than or equal 80%	481	481	14	58	75
Greater than 80% and less than or equal to 100%	484	484	9	34	85
Greater than 100% and less than or equal to 150%	62	62	0	7	21
Greater than 150%	30	30	0	0	25
Data Not Collected	1	1	2	0	3
<b>Totals</b>	<b>1912</b>	<b>1912</b>	<b>49</b>	<b>200</b>	<b>463</b>

## Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	100
Delinquency amount exceeds program cap	0
Income Eligibility	37
Lack of COVID Related Financial Hardship	8
Principal Balance Exceeded Conforming Loan Limit	0
Property Not Primary Residence	15
Servicer(s) not participating	1
Other	302
<b>Totals</b>	<b>463</b>

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

Applicant is not homeowner, not delinquent, or loan not eligible

## Disaggregated Assistance Data

### Race Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
American Indian or Alaska Native	42	31	\$169689.22	\$169689.22
Asian - Chinese	0	0	\$0.00	\$0.00
Asian - Filipino	0	0	\$0.00	\$0.00
Asian - Indian	0	0	\$0.00	\$0.00
Asian - Japanese	0	0	\$0.00	\$0.00
Asian - Korean	0	0	\$0.00	\$0.00
Asian - Vietnamese	0	0	\$0.00	\$0.00
Asian - Other	0	0	\$0.00	\$0.00
Asian – sub-category data not collected	5	3	\$10782.78	\$10782.78
Black or African American	74	60	\$360553.76	\$360103.76
Pacific Islander - Guamanian or Chamorro	0	0	\$0.00	\$0.00
Pacific Islander - Native Hawaiian	0	0	\$0.00	\$0.00
Pacific Islander - Samoan	0	0	\$0.00	\$0.00
Pacific Islander - Other	0	0	\$0.00	\$0.00
Pacific Islander – sub-category data not collected	1	0	\$0.00	\$0.00
White	165	47	\$822075.18	\$809569.42
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	17	9	\$101599.56	\$100999.56
<b>Totals</b>	<b>304</b>	<b>150</b>	<b>\$1,464,700.5</b>	<b>\$1,451,144.74</b>

## Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Hispanic or Latino/a	14	8	\$62062.19	\$61612.19
Not Hispanic or Latino/a	290	142	\$1402638.31	\$1389532.55
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	0	0	\$0.00	\$0.00
<b>Totals</b>	<b>304</b>	<b>150</b>	<b>\$1,464,700.5</b>	<b>\$1,451,144.74</b>

## Gender Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Male	114	51	\$570128.95	\$569153.95
Female	190	99	\$894571.55	\$881990.79
Non-binary	0	0	\$0.00	\$0.00
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	0	0	\$0.00	\$0.00
<b>Totals</b>	<b>304</b>	<b>150</b>	<b>\$1,464,700.5</b>	<b>\$1,451,144.74</b>

## Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Below or equal to 50%	165	92	\$563736.52	\$550330.76
Greater than 50% and less than or equal 80%	76	32	\$459314.74	\$459164.74
Greater than 80% and less than or equal to 100%	54	19	\$370678.96	\$370678.96
Greater than 100% and less than or equal to 150%	9	7	\$70970.28	\$70970.28
Greater than 150%	0	0	\$0.00	\$0.00
Data Not Collected	0	0	\$0.00	\$0.00
<b>Totals</b>	<b>304</b>	<b>150</b>	<b>\$1,464,700.5</b>	<b>\$1,451,144.74</b>

## Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	117	117	\$577815.58	\$577065.58
Majority-Minority Census Tract-Targeted	31	31	\$157242.33	\$157092.33
Limited English Proficiency-Targeted	10	10	\$38885.12	\$38885.12
Resident US Territory; Indian Reservation; or Department of Hawaiian Home Lands-Targeted	0	0	\$0.00	\$0.00
Persistent Poverty County-Targeted	39	39	\$232113.54	\$231963.54
Other	52	52	\$269254.51	\$268804.51
N/A	0	0	\$0.00	\$0.00
<b>Totals</b>	<b>249</b>	<b>249</b>	<b>\$1,275,311.08</b>	<b>\$1,273,811.08</b>

## Region Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
<b>Totals</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

## Mortgages Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
FHA Mortgages	44	26	\$437102.79	\$436652.79
VA Mortgages	8	4	\$80937.78	\$69482.02
USDA Mortgages	1	0	\$15220.07	\$15220.07
Government Sponsored Enterprise (GSE)	14	5	\$136738.55	\$136738.55
Private-label Securities	11	7	\$106954.04	\$106954.04
Reverse Mortgages	0	0	\$0.00	\$0.00
Portfolio Lending	7	3	\$71364.18	\$71364.18
Land Contracts	0	0	\$0.00	\$0.00
Other	0	0	\$0.00	\$0.00
N/A	26	18	\$75222.10	\$75222.10
Data Not Collected	193	87	\$541160.99	\$539510.99
<b>Totals</b>	<b>304</b>	<b>150</b>	<b>\$1,464,700.5</b>	<b>\$1,451,144.74</b>

## Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Condominium	3	2	\$6336.31	\$6336.31
Manufactured Housing	7	3	\$24456.44	\$24456.44
Single Family Home	198	103	\$1294055.11	\$1282449.35
Other	0	0	\$0.00	\$0.00
Data Not Collected	96	42	\$139852.64	\$137902.64
<b>Totals</b>	<b>304</b>	<b>150</b>	<b>\$1,464,700.5</b>	<b>\$1,451,144.74</b>

## Geographic Data

Zip Code	City	State	Unique Homeowners Assisted	Amount Obligated	Amount Expended
73003		OK	2	\$514.38	\$514.38
73008		OK	3	\$20000.00	\$20000.00
73010		OK	1	\$0.00	\$0.00
73012		OK	2	\$20000.00	\$20000.00
73013		OK	6	\$20150.00	\$20000.00
73016		OK	1	\$17860.73	\$17860.73
73020		OK	1	\$6056.35	\$6056.35
73032		OK	1	\$229.90	\$229.90
73034		OK	2	\$17440.53	\$17440.53
73036		OK	2	\$16279.48	\$16279.48
73044		OK	4	\$34491.23	\$34491.23
73049		OK	1	\$0.00	\$0.00
73064		OK	2	\$6441.12	\$6441.12
73068		OK	1	\$0.00	\$0.00
73071		OK	3	\$10836.01	\$10836.01
73072		OK	3	\$4410.13	\$4410.13
73077		OK	2	\$23060.04	\$23060.04
73078		OK	1	\$0.00	\$0.00
73084		OK	4	\$22664.35	\$22664.35
73086		OK	1	\$15220.07	\$15220.07
73089		OK	3	\$34816.31	\$34816.31
73092		OK	1	\$718.30	\$718.30
73093		OK	1	\$4559.58	\$4559.58
73099		OK	6	\$10124.78	\$9974.78
73105		OK	1	\$15490.66	\$15490.66

<b>Zip Code</b>	<b>City</b>	<b>State</b>	<b>Unique Homeowners Assisted</b>	<b>Amount Obligated</b>	<b>Amount Expended</b>
73107		OK	2	\$8088.70	\$8088.70
73108		OK	1	\$1641.46	\$1641.46
73109		OK	1	\$0.00	\$0.00
73110		OK	6	\$7092.56	\$6642.56
73111		OK	3	\$27027.93	\$27027.93
73112		OK	6	\$45601.39	\$45601.39
73114		OK	6	\$33698.46	\$33698.46
73115		OK	4	\$13352.71	\$13352.71
73116		OK	1	\$6131.34	\$6131.34
73117		OK	1	\$0.00	\$0.00
73118		OK	1	\$0.00	\$0.00
73119		OK	1	\$3651.79	\$3501.79
73120		OK	4	\$33996.41	\$33996.41
73121		OK	2	\$8862.37	\$8862.37
73129		OK	2	\$4182.76	\$4182.76
73130		OK	4	\$19357.58	\$19357.58
73132		OK	3	\$16640.02	\$16640.02
73134		OK	2	\$20696.12	\$20696.12
73135		OK	5	\$10316.79	\$10091.79
73139		OK	3	\$12395.67	\$12395.67
73141		OK	1	\$225.00	\$0.00
73142		OK	2	\$28925.57	\$28925.57
73159		OK	4	\$28749.93	\$28599.93
73160		OK	5	\$11095.93	\$11095.93
73162		OK	6	\$59443.32	\$59443.32
73170		OK	2	\$0.00	\$0.00
73401		OK	2	\$1148.38	\$1148.38
73432		OK	1	\$0.00	\$0.00

<b>Zip Code</b>	<b>City</b>	<b>State</b>	<b>Unique Homeowners Assisted</b>	<b>Amount Obligated</b>	<b>Amount Expended</b>
73439		OK	2	\$9088.90	\$9088.90
73501		OK	4	\$21750.72	\$21750.72
73505		OK	4	\$23807.05	\$23807.05
73507		OK	5	\$39419.63	\$39419.63
73521		OK	1	\$3835.93	\$3835.93
73533		OK	1	\$1795.21	\$1795.21
73554		OK	1	\$19827.90	\$19827.90
73601		OK	1	\$0.00	\$0.00
73651		OK	1	\$4941.54	\$4941.54
73662		OK	2	\$12847.63	\$12847.63
73701		OK	4	\$10754.90	\$10754.90
73703		OK	3	\$17823.29	\$17823.29
73768		OK	1	\$0.00	\$0.00
73801		OK	3	\$8289.92	\$8289.92
74003		OK	4	\$19305.63	\$19305.63
74006		OK	2	\$5955.12	\$5955.12
74008		OK	3	\$29742.84	\$29742.84
74011		OK	3	\$4418.89	\$4418.89
74012		OK	3	\$44812.32	\$44812.32
74014		OK	5	\$3953.27	\$3953.27
74017		OK	1	\$0.00	\$0.00
74019		OK	1	\$800.00	\$800.00
74021		OK	1	\$0.00	\$0.00
74033		OK	1	\$0.00	\$0.00
74036		OK	1	\$20000.00	\$20000.00
74037		OK	1	\$0.00	\$0.00
74044		OK	1	\$0.00	\$0.00
74054		OK	1	\$0.00	\$0.00

Zip Code	City	State	Unique Homeowners Assisted	Amount Obligated	Amount Expended
74055		OK	5	\$18401.06	\$18251.06
74056		OK	1	\$0.00	\$0.00
74059		OK	1	\$20000.00	\$20000.00
74063		OK	2	\$1675.14	\$1675.14
74066		OK	4	\$446.50	\$446.50
74074		OK	1	\$13177.69	\$13177.69
74079		OK	1	\$0.00	\$0.00
74105		OK	4	\$18054.55	\$18054.55
74106		OK	3	\$4652.45	\$4652.45
74107		OK	3	\$0.00	\$0.00
74108		OK	1	\$2499.10	\$2499.10
74110		OK	3	\$4839.41	\$4839.41
74112		OK	1	\$0.00	\$0.00
74114		OK	1	\$3207.42	\$3207.42
74115		OK	1	\$1893.66	\$1893.66
74119		OK	1	\$0.00	\$0.00
74126		OK	1	\$1350.36	\$1350.36
74127		OK	2	\$13761.37	\$13761.37
74128		OK	1	\$2217.06	\$2217.06
74129		OK	3	\$26808.21	\$26508.21
74132		OK	2	\$24380.68	\$24380.68
74133		OK	1	\$19667.26	\$19667.26
74134		OK	1	\$1030.00	\$1030.00
74135		OK	1	\$1825.35	\$1825.35
74136		OK	2	\$11920.60	\$11920.60
74137		OK	2	\$21532.09	\$21532.09
74145		OK	1	\$0.00	\$0.00
74331		OK	1	\$0.00	\$0.00

<b>Zip Code</b>	<b>City</b>	<b>State</b>	<b>Unique Homeowners Assisted</b>	<b>Amount Obligated</b>	<b>Amount Expended</b>
74337		OK	1	\$0.00	\$0.00
74352		OK	1	\$7753.67	\$7753.67
74354		OK	1	\$0.00	\$0.00
74361		OK	1	\$877.56	\$877.56
74401		OK	1	\$1778.68	\$1778.68
74403		OK	4	\$21203.37	\$21203.37
74426		OK	1	\$8773.02	\$8773.02
74429		OK	2	\$13246.51	\$13246.51
74436		OK	2	\$9820.55	\$9820.55
74447		OK	3	\$32456.05	\$32456.05
74464		OK	2	\$11759.18	\$11759.18
74470		OK	1	\$20000.00	\$20000.00
74501		OK	2	\$22124.16	\$22124.16
74578		OK	2	\$10242.36	\$10242.36
74601		OK	1	\$5608.20	\$5608.20
74604		OK	3	\$12478.93	\$12478.93
74701		OK	1	\$0.00	\$0.00
74733		OK	1	\$574.66	\$574.66
74735		OK	2	\$3194.04	\$3194.04
74745		OK	2	\$281.65	\$281.65
74764		OK	1	\$0.00	\$0.00
74801		OK	3	\$2903.86	\$2903.86
74820		OK	2	\$3141.69	\$3141.69
74834		OK	1	\$0.00	\$0.00
74851		OK	1	\$150.00	\$0.00
74857		OK	2	\$4055.38	\$4055.38
74868		OK	1	\$15793.23	\$15793.23
74880		OK	1	\$1670.54	\$1670.54

<b>Zip Code</b>	<b>City</b>	<b>State</b>	<b>Unique Homeowners Assisted</b>	<b>Amount Obligated</b>	<b>Amount Expended</b>
74901		OK	2	\$4910.64	\$4910.64
74948		OK	1	\$2210.28	\$2210.28
74955		OK	2	\$15607.01	\$15607.01
74959		OK	2	\$0.00	\$0.00
74960		OK	1	\$432.73	\$432.73
74962		OK	1	\$11455.76	\$0.00
<b>Total Unique Homeowners Assisted:</b>					<b>303</b>
<b>Total Amount Obligated:</b>					<b>\$1,464,700.50</b>
<b>Total Amount Expended:</b>					<b>\$1,451,144.74</b>

**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 Delinquent Resolved Non-Mor HAF Assistan Cumulat
Mortgage Payment Assistance	PROG-0193	Mon Jan 10 00:00:00 GMT 2022	\$0.00	\$0.00	Provide up to three months of mortgage payment assistance to homeowners who are delinquent by at least one mortgage payment and unable to make ongoing mortgage payments due to a continuing financial hardship associated with the Coronavirus pandemic. Payments for this program are prioritized in the following order for eligible expenses incurred after January 21, 2020: . Up to three months of forward mortgage payments, if applicant's maximum assistance has not been exhausted . Property taxes, insurance, HOA and condominium fees due within 90 days of application submission, if applicant's maximum assistance has not been exhausted.	\$ 104738.93	\$ 104738.93	59	26	59	

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 Delinquent Resolved Non-Mor HAF Assistan Cumulat
Government or Nonprofit Down Payment Loan Reinstatement	PROG-0194	Mon Jan 10 00:00:00 GMT 2022	\$0.00	\$0.00	Provide funds to eliminate or reduce past due loan payments to government or nonprofit entities for down payment assistance. HAF funds may be used to supplement other loss mitigation options, as long as assistance is not duplicated. Payments for this program will be prioritized in the following order for eligible expenses incurred after January 21, 2020: . Past due loan payments to government or nonprofit entities for down payment assistance . Reasonable lender assessed fees	\$ 0.00	\$ 0.00	0	0	0	

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 Delinquent Resolved Non-Mor HAF Assistan Cumulat
Mortgage Reinstatement Program	PROG-0195	Mon Jan 10 00:00:00 GMT 2022	\$0.00	\$0.00	Provide funds to Eliminate or reduce part due mortgage payments, including escrow items and payments under a forbearance plan. HAF may be used to bring accounts current, with no remaining delinquent amounts, and to repay amounts advanced by the lender or servicer on the borrower's behalf for property charges, including property taxes, hazard insurance premiums, flood or wind insurance premiums, condominium fees, and homeowners' association fees. Payment may also include any reasonably required legal fees. Payments for this program will be prioritized in the following order for eligible expenses incurred after January 21, 2020: . First and subordinate mortgage, including escrowed charges . Reasonable lender assessed fees	\$ 1096072.00	\$ 1084616.24	101	51	101	
					Provide funds to resolve any property charge default that threatens a homeowner's ability to sustain ownership of property, whether						

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 Delinquent Resolved Non-Mor HAF Assistan Cumulat
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-0196	Sat Jan 01 00:00:00 GMT 2022	\$0.00	\$0.00	concurrently with other loss mitigation options or in conjunction with other assistance programs, as long as assistance is not duplicative. HAF may be used to pay non-escrowed past due property taxes, insurance premiums, HOA fees, condominium fees, cooperative maintenance or common charges that threatened sustained ownership of the property. Funds may also be used to pay non-escrowed property taxes, insurance premiums, HOA & condominium fees due in the 90 days following application submission. Payments for this program will be prioritized in the following order for eligible expenses incurred after January 21, 2020: . Non-escrowed delinquent property taxes . Non-escrowed hazard, flood and/or mortgage insurance .	261789.57	\$ 261789.57	101	53	101	

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 Delinquent Resolved Non-Mor HAF Assistan Cumulat
					Non-escrowed condominium/Homeowner Association fees						
HUD Certified Counselor Referral	PROG-0197	Sat Jan 01 00:00:00 GMT 2022	\$0.00	\$0.00	All HAF Homeowner Applicants who indicate that they cannot afford their monthly mortgage payment after receiving HAF assistance are referred to a participating Certified HUD Counseling Agency prior to a HAF decision. All Approved HAF Homeowner Applicants who indicate that they would like to receive services from a participating Certified HUD Counseling agency to ensure mortgage affordability are referred to a participating Certified HUD Counseling Agency. Participating Certified HUD Counseling Agencies are permitted to invoice OK HAF for up to 5 hours of counseling services/HAF Homeowner Applicant for a fee of \$150/hour.	\$ 2100.00	\$ 0.00	10	5	0	

## Design Elements

Program Name	Id	Design Element	Total Expenditures to Date	Total Obligations to Date	# of Homeowners Assisted Cumulative	# of SC Assisted Cumulative
Mortgage Payment Assistance	PROG-0193	Mortgage Payment Assistance	\$104738.93	\$104738.93	59	
Government or Nonprofit Down Payment Loan Reinstatement	PROG-0194	Payment Assistance Loans	\$0.00	\$0.00	0	
Mortgage Reinstatement Program	PROG-0195	Financial Assistance	\$1084616.24	\$1096072.00	101	
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-0196	Payment Assistance Taxes	\$243805.02	\$243805.02	90	
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-0196	Payment Assistance Insurance	\$12923.40	\$12923.40	5	

<b>Program Name</b>	<b>Id</b>	<b>Design Element</b>	<b>Total Expenditures to Date</b>	<b>Total Obligations to Date</b>	<b># of Homeowners Assisted Cumulative</b>	<b># of SC Assisted Cumulative</b>
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-0196	Payment Assistance Fees	\$5061.15	\$5061.15	6	
HUD Certified Counselor Referral	PROG-0197	Counseling or Education	\$0.00	\$2100.00	10	

# Obligations & Expenditures Verification

## Design Element Expenditures

<b>Design Element</b>	<b>Cumulative Obligations</b>	<b>Cumulative Expenditures</b>
Mortgage Payment Assistance	\$104738.93	\$104738.93
Financial Assistance	\$1096072.00	\$1084616.24
Mortgage Principal Reduction	\$0	\$0
Facilitating Interest Rate	\$0	\$0
Payment Assistance Utilities	\$0	\$0
Payment Assistance Internet	\$0	\$0
Payment Assistance Insurance	\$12923.40	\$12923.40
Payment Assistance Fees	\$5061.15	\$5061.15
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$243805.02	\$243805.02
Measures Preventing Displacement	\$0	\$0
Counseling or Education	\$2100.00	\$0.00
Legal Services	\$0	\$0
<b>Totals</b>	<b>\$1464700.50</b>	<b>\$1451144.74</b>

## Participant Compliance

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

No

2. Prior to disbursing HAF assistance to homeowners, did the HAF participant require homeowners to provide attestations with supporting documentation that they experienced financial hardship after January 21, 2020?

Yes

3. In determining income for each household applying for HAF assistance, did the HAF participant use HUD's definition of "annual income" in 24 CFR 5.609 or adjusted gross income as defined for purposes of reporting on IRS Form 1040 series as mentioned in the HAF guidance?

Yes

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

OHFA will rely on applicant self-certification for determining whether a homeowner is socially disadvantaged as defined in the HAF guidance in order to not place additional roadblocks.

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.

Confirm

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.

\$1393730.22

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.

\$1380174.46

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

Yes

# Certification

Report Status:	Submitted
Date Submitted:	8/15/2022 4:31 PM
Submitted by	JULIE MCKENZIE, julie.mckenzie@ohfa.org
Certified by	Julie McKenzie