

# **United States Department of the Treasury**

## **HAF Quarterly Report**

**Submitted by State Of Oklahoma**

**Oklahoma - HAF QR 2023Q1**

## 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
JULIE MCKENZIE	Supervisor, Homeowner Assistance Fund	julie.mckenzie@ohfa.org	HAF - Account Administrator;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	\$23,000,000.00	\$2,648,053.05	\$2,479,698.21
Financial Assistance	\$41,778,422.00	\$12,963,611.20	\$12,653,485.17
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	\$2,500,000.00	\$33,903.19	\$33,903.19
Payment Assistance Fees	\$100,000.00	\$76,783.23	\$76,783.23
Payment Assistance Loans	\$120,000.00	\$0.00	\$0.00
Payment Assistance Taxes	\$3,500,000.00	\$824,972.36	\$823,591.80
Counseling or Education	\$3,000,000.00	\$18,634.50	\$18,634.50
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>\$13,058,545.00</b>	<b>\$3,664,399.99</b>	<b>\$3,431,429.79</b>
salary, taxes, insurance, & retirement	\$6,904,000.00	\$1,763,219.75	\$1,763,219.75
Software fees	\$775,000.00	\$759,709.00	\$526,738.80
Contract labor	\$622,000.00	\$99,838.23	\$99,838.23
Legal	\$135,000.00	\$9,550.20	\$9,550.20
Office Rent	\$388,000.00	\$152,667.57	\$152,667.57
Training and Travel	\$120,000.00	\$9,202.73	\$9,202.73

<b>HAF Original Plan Budget</b>	<b>Current Budgeted Amount</b>	<b>Cumulative to Date Obligations</b>	<b>Cumulative to Date Expenditures</b>
Postage and related	\$135,000.00	\$5,246.76	\$5,246.76
Advertising	\$125,000.00	\$1,632.87	\$1,632.87
Telephone	\$108,000.00	\$57,497.12	\$57,497.12
Other General & Administrative (including mileage, audit, office supplies, dues/subscriptions, printing, copier, bank service fees, general insurance, D&O insurance, and miscellaneous expenses).	\$454,758.00	\$101,945.95	\$101,945.95
HHS approved indirect cost rate (currently 66.7% of direct labor)	\$3,291,787.00	\$703,889.81	\$703,889.81
<b>Totals</b>	<b>\$87,056,967.00</b>	<b>\$20,230,357.52</b>	<b>\$19,517,525.89</b>

## Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	4641
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	4641
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	144
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	1247
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	1186
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	1383
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.	1353
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	666
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).	4
10. Please enter the number of Unique homeowners for whom one or more Delinquencies were resolved with monetary HAF assistance.	1219
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 **\$16,565,957.53**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$16,086,096.10**.

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	625	625	21	165	174
Asian - Chinese	1	1	0	0	0
Asian - Filipino	6	6	0	1	1
Asian - Indian	4	4	0	0	1
Asian - Japanese	1	1	0	0	1
Asian - Korean	1	1	0	0	1
Asian - Vietnamese	1	1	0	0	0
Asian - Other	6	6	0	1	0
Asian – sub-category data not collected	45	45	3	11	12
Black or African American	1016	1016	32	310	216
Pacific Islander - Guamanian or Chamorro	1	1	0	0	0
Pacific Islander - Native Hawaiian	2	2	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	7	7	0	2	4
White	2634	2634	76	679	708
Declined to Answer	0	0	0	0	0
Data Not Collected	291	291	12	78	68
<b>Totals</b>	<b>4641</b>	<b>4641</b>	<b>144</b>	<b>1247</b>	<b>1186</b>

## Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	350	350	8	91	101
Not Hispanic or Latino/a	4289	4289	134	1156	1081
Declined to Answer	0	0	0	0	0
Data Not Collected	2	2	2	0	4
<b>Totals</b>	<b>4641</b>	<b>4641</b>	<b>144</b>	<b>1247</b>	<b>1186</b>

## Gender Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	2064	2064	56	532	530
Female	2575	2575	86	715	652
Non-binary	0	0	0	0	0
Declined to Answer	0	0	0	0	0
Data Not Collected	2	2	2	0	4
<b>Totals</b>	<b>4641</b>	<b>4641</b>	<b>144</b>	<b>1247</b>	<b>1186</b>

## Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	1879	1879	67	499	577
Greater than 50% and less than or equal 80%	1326	1326	36	414	243
Greater than 80% and less than or equal to 100%	1198	1198	36	305	248
Greater than 100% and less than or equal to 150%	135	135	2	28	58
Greater than 150%	103	103	1	1	58
Fact Specific Proxy	0	0	0	0	0
Data Not Collected	0	0	2	0	2

Segment	Submitted	Completed	Withdrawn	Approved	Denied
<b>Totals</b>	<b>4641</b>	<b>4641</b>	<b>144</b>	<b>1247</b>	<b>1186</b>

### Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	436
Delinquency amount exceeds program cap	8
Income Eligibility	115
Lack of COVID Related Financial Hardship	56
Principal Balance Exceeded Conforming Loan Limit	0
Property Not Primary Residence	46
Servicer(s) not participating	6
Homeowner Not Delinquent (if required by state)	0
Other	519
<b>Totals</b>	<b>1186</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	182	124	\$2,224,328.05	\$2,195,420.43
Asian - Chinese	0	0	\$0.00	\$0.00
Asian - Filipino	1	1	\$12,668.04	\$12,668.04
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	1	0	\$20,528.17	\$20,528.17
Asian – sub-category data not collected	13	8	\$102,543.72	\$100,573.61
Black or African American	349	270	\$4,145,274.45	\$4,079,300.69
Pacific Islander - Guamanian or Chamorro	0	0	\$0.00	\$0.00
Pacific Islander - Native Hawaiian	1	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	2	1	\$36,255.76	\$35,477.73
White	765	214	\$8,965,044.13	\$8,641,765.93
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	95	60	\$1,059,315.21	\$1,000,361.50
<b>Totals</b>	<b>1,409</b>	<b>678</b>	<b>\$16,565,957.53</b>	<b>\$16,086,096.1</b>

## Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Hispanic or Latino/a	108	68	\$1,407,879.26	\$1,371,187.75
Not Hispanic or Latino/a	1301	610	\$15,158,078.27	\$14,714,908.35
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	0	0	\$0.00	\$0.00
<b>Totals</b>	<b>1,409</b>	<b>678</b>	<b>\$16,565,957.53</b>	<b>\$16,086,096.1</b>

## Gender Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Male	590	260	\$7,754,317.23	\$7,494,778.73
Female	819	418	\$8,811,640.30	\$8,591,317.37
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>1,409</b>	<b>678</b>	<b>\$16,565,957.53</b>	<b>\$16,086,096.1</b>

## Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Below or equal to 50%	602	322	\$5,376,725.18	\$5,301,378.35
Greater than 50% and less than or equal 80%	454	184	\$5,446,899.37	\$5,241,136.07
Greater than 80% and less than or equal to 100%	323	145	\$5,266,635.12	\$5,072,497.33
Greater than 100% and less than or equal to 150%	29	26	\$446,501.69	\$441,888.18
Greater than 150%	1	1	\$29,196.17	\$29,196.17
Fact Specific Proxy	0	0	\$0.00	\$0.00
Data Not Collected	0	0	\$0.00	\$0.00

Segment	Homeowners	SDIs	Obligated	Expended
<b>Totals</b>	<b>1,409</b>	<b>678</b>	<b>\$16,565,957.53</b>	<b>\$16,086,096.1</b>

### Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	514	514	\$6,457,453.64	\$6,334,673.51
Majority-Minority Census Tract-Targeted	121	121	\$1,065,798.62	\$1,055,507.13
Limited English Proficiency-Targeted	40	40	\$393,540.47	\$390,922.79
Resident US Territory; Indian Reservation; or Department of Hawaiian Home Lands-Targeted	47	47	\$564,054.16	\$556,516.21
Persistent Poverty County-Targeted	165	165	\$1,717,528.78	\$1,646,270.02
Other	230	230	\$2,665,127.31	\$2,590,012.04
N/A	266	0	\$3,702,454.55	\$3,512,194.40
<b>Totals</b>	<b>1,383</b>	<b>1,117</b>	<b>\$16,565,957.53</b>	<b>\$16,086,096.1</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	477	232	\$7,338,832.26	\$7,069,068.78
VA Mortgages	88	42	\$1,550,610.45	\$1,484,357.68
USDA Mortgages	76	40	\$1,189,971.41	\$1,146,531.26
Government Sponsored Enterprise (GSE)	60	26	\$804,392.34	\$771,932.21
Private-label Securities	162	69	\$2,551,768.57	\$2,533,384.78
Reverse Mortgages	6	2	\$40,207.96	\$40,207.96
Portfolio Lending	57	27	\$996,900.43	\$971,100.83
Land Contracts	0	0	\$0.00	\$0.00
Other	0	0	\$0.00	\$0.00
N/A	55	37	\$461,319.82	\$446,408.50
Data Not Collected	428	203	\$1,631,954.29	\$1,623,104.10
<b>Totals</b>	<b>1,409</b>	<b>678</b>	<b>\$16,565,957.53</b>	<b>\$16,086,096.1</b>

## Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Condominium	9	3	\$71,252.70	\$70,719.21
Manufactured Housing	62	23	\$624,408.89	\$612,880.85
Single Family Home	1042	509	\$12,162,711.52	\$11,801,356.44
Other	11	6	\$91,789.49	\$91,188.42
Data Not Collected	285	137	\$3,615,794.93	\$3,509,951.18
<b>Totals</b>	<b>1,409</b>	<b>678</b>	<b>\$16,565,957.53</b>	<b>\$16,086,096.1</b>



## Geographic Data

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73003	10	0	\$161,721.57	\$164,740.47
OK	73005	3	0	\$38,405.84	\$37,052.72
OK	73007	2	0	\$27,881.26	\$27,881.26
OK	73008	11	0	\$163,042.22	\$161,521.95
OK	73010	7	0	\$139,066.50	\$137,008.00
OK	73012	16	0	\$337,464.31	\$333,561.79
OK	73013	26	0	\$317,755.84	\$313,303.06
OK	73014	1	0	\$5,342.40	\$5,342.40
OK	73016	1	0	\$19,622.60	\$19,622.60
OK	73018	6	0	\$94,229.93	\$93,246.80
OK	73020	7	0	\$51,436.52	\$48,255.56
OK	73024	1	0	\$11,044.98	\$11,044.98
OK	73025	1	0	\$23,439.42	\$23,439.42
OK	73026	1	0	\$2,344.03	\$2,344.03
OK	73027	1	0	\$22,880.28	\$22,880.28
OK	73028	3	0	\$37,587.31	\$36,809.28
OK	73032	1	0	\$229.90	\$229.90
OK	73034	11	0	\$171,946.46	\$171,447.76
OK	73036	9	0	\$152,959.72	\$149,870.60
OK	73038	1	0	\$0.00	\$0.00
OK	73040	1	0	\$8,257.27	\$8,257.27
OK	73044	10	0	\$121,683.62	\$108,847.87
OK	73045	2	0	\$24,545.79	\$24,545.79
OK	73047	2	0	\$16,035.82	\$16,035.82

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73049	2	0	\$39,346.57	\$39,346.57
OK	73051	1	0	\$19,648.43	\$19,648.43
OK	73054	2	0	\$35,533.10	\$34,980.42
OK	73055	2	0	\$37,615.02	\$36,889.52
OK	73059	1	0	\$18,989.90	\$18,297.77
OK	73062	1	0	\$0.00	\$0.00
OK	73064	12	0	\$143,442.32	\$140,863.66
OK	73065	1	0	\$9,000.95	\$7,338.67
OK	73067	1	0	\$23,194.89	\$22,633.81
OK	73068	5	0	\$84,182.61	\$79,996.91
OK	73069	1	0	\$22,874.28	\$22,874.28
OK	73071	10	0	\$101,766.27	\$101,766.27
OK	73072	5	0	\$66,911.41	\$66,911.41
OK	73073	1	0	\$26,601.39	\$26,601.39
OK	73075	1	0	\$21,641.46	\$21,641.46
OK	73077	2	0	\$23,454.65	\$23,454.65
OK	73078	5	0	\$95,393.83	\$95,393.83
OK	73080	5	0	\$110,131.53	\$108,422.23
OK	73084	13	0	\$97,574.32	\$96,050.89
OK	73086	1	0	\$15,921.60	\$15,921.60
OK	73089	7	0	\$71,801.37	\$70,060.29
OK	73092	2	0	\$959.19	\$959.19
OK	73093	1	0	\$4,559.58	\$4,559.58
OK	73096	2	0	\$35,000.00	\$35,000.00
OK	73099	58	0	\$904,143.28	\$862,870.99
OK	73105	9	0	\$46,685.37	\$46,118.00
OK	73106	1	0	\$19,707.32	\$19,707.32

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73107	8	0	\$52,382.68	\$52,382.68
OK	73108	6	0	\$18,382.99	\$18,382.99
OK	73109	5	0	\$14,335.47	\$14,335.47
OK	73110	26	0	\$211,873.96	\$208,355.48
OK	73111	15	0	\$126,673.05	\$126,673.05
OK	73112	13	0	\$155,212.58	\$153,717.41
OK	73114	18	0	\$131,639.57	\$131,051.66
OK	73115	21	0	\$163,532.29	\$160,639.00
OK	73116	1	0	\$6,131.34	\$6,131.34
OK	73117	7	0	\$60,044.52	\$59,195.22
OK	73118	3	0	\$21,577.26	\$21,577.26
OK	73119	9	0	\$70,461.60	\$70,461.60
OK	73120	16	0	\$247,717.18	\$245,577.06
OK	73121	5	0	\$45,725.50	\$45,725.50
OK	73122	7	0	\$57,198.83	\$62,266.45
OK	73127	6	0	\$57,355.92	\$55,507.48
OK	73128	1	0	\$12,485.24	\$12,485.24
OK	73129	5	0	\$20,763.18	\$20,184.06
OK	73130	14	0	\$136,919.25	\$133,711.16
OK	73132	22	0	\$276,545.05	\$272,939.77
OK	73134	4	0	\$39,304.62	\$39,304.62
OK	73135	18	0	\$229,373.09	\$225,683.10
OK	73139	5	0	\$39,367.10	\$38,695.38
OK	73140	1	0	\$16,314.51	\$16,314.51
OK	73141	4	0	\$36,340.06	\$36,340.06
OK	73142	5	0	\$80,946.88	\$98,556.68
OK	73149	1	0	\$0.00	\$0.00

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73150	1	0	\$35,000.00	\$35,000.00
OK	73159	17	0	\$200,473.57	\$183,413.17
OK	73160	25	0	\$337,470.69	\$312,015.45
OK	73162	26	0	\$325,298.68	\$323,917.31
OK	73165	2	0	\$33,738.10	\$33,738.10
OK	73170	22	0	\$305,319.93	\$282,718.25
OK	73173	1	0	\$28,802.65	\$27,087.75
OK	73179	9	0	\$189,861.20	\$189,861.20
OK	73401	10	0	\$123,808.19	\$122,005.59
OK	73432	1	0	\$23,393.86	\$23,393.86
OK	73434	1	0	\$5,271.64	\$5,271.64
OK	73439	2	0	\$13,669.90	\$13,669.90
OK	73443	2	0	\$19,287.83	\$18,426.89
OK	73446	3	0	\$27,232.43	\$22,545.04
OK	73456	1	0	\$3,097.04	\$3,097.04
OK	73463	1	0	\$6,535.90	\$6,535.90
OK	73501	9	0	\$93,724.65	\$92,532.46
OK	73505	19	0	\$211,996.24	\$211,450.92
OK	73507	11	0	\$151,163.48	\$151,163.48
OK	73521	1	0	\$3,835.93	\$3,835.93
OK	73527	2	0	\$5,771.19	\$5,771.19
OK	73533	4	0	\$47,255.61	\$47,255.61
OK	73538	2	0	\$5,220.08	\$4,067.66
OK	73543	1	0	\$1,371.19	\$1,371.19
OK	73552	1	0	\$8,339.57	\$8,339.57
OK	73554	2	0	\$21,512.00	\$21,512.00
OK	73566	1	0	\$3,592.03	\$3,592.03

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73572	3	0	\$23,676.06	\$21,862.82
OK	73601	2	0	\$15,116.64	\$15,116.64
OK	73627	1	0	\$1,505.05	\$1,505.05
OK	73644	3	0	\$25,852.17	\$25,852.17
OK	73645	2	0	\$15,384.94	\$15,384.94
OK	73651	2	0	\$16,928.68	\$16,928.68
OK	73662	4	0	\$80,123.89	\$80,123.89
OK	73701	7	0	\$44,683.64	\$44,683.64
OK	73703	6	0	\$74,516.98	\$73,557.98
OK	73718	1	0	\$10,329.01	\$10,329.01
OK	73720	1	0	\$10,550.40	\$10,550.40
OK	73730	1	0	\$9,289.84	\$9,289.84
OK	73736	1	0	\$3,416.26	\$3,416.26
OK	73750	1	0	\$25,698.26	\$25,698.26
OK	73768	1	0	\$23,650.28	\$22,445.64
OK	73772	1	0	\$0.00	\$0.00
OK	73773	1	0	\$9,526.90	\$9,526.90
OK	73801	7	0	\$66,558.38	\$65,756.15
OK	73840	2	0	\$2,970.57	\$2,970.57
OK	73951	1	0	\$8,238.72	\$7,508.23
OK	74003	6	0	\$60,983.35	\$60,983.35
OK	74006	13	0	\$157,531.65	\$156,501.31
OK	74008	17	0	\$256,322.76	\$256,322.76
OK	74010	3	0	\$66,002.40	\$65,145.59
OK	74011	15	0	\$209,582.45	\$177,955.28
OK	74012	28	0	\$446,286.52	\$440,910.32
OK	74014	19	0	\$184,282.10	\$179,352.65

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74017	5	0	\$68,471.38	\$68,471.38
OK	74019	8	0	\$89,091.61	\$89,091.61
OK	74020	2	0	\$41,316.91	\$41,316.91
OK	74021	9	0	\$144,516.22	\$143,248.74
OK	74022	1	0	\$6,568.69	\$6,568.69
OK	74023	4	0	\$51,532.93	\$28,974.65
OK	74029	1	0	\$4,971.69	\$4,971.69
OK	74032	1	0	\$11,484.39	\$11,484.39
OK	74033	10	0	\$100,340.83	\$99,405.03
OK	74036	5	0	\$80,337.44	\$78,096.69
OK	74037	5	0	\$25,531.53	\$24,949.53
OK	74039	1	0	\$23,695.62	\$0.00
OK	74041	2	0	\$26,660.65	\$26,660.65
OK	74044	1	0	\$0.00	\$0.00
OK	74054	1	0	\$0.00	\$0.00
OK	74055	21	0	\$310,086.74	\$305,276.31
OK	74056	1	0	\$0.00	\$0.00
OK	74059	4	0	\$87,164.73	\$87,164.73
OK	74061	1	0	\$25,321.10	\$25,321.10
OK	74063	22	0	\$264,761.51	\$262,759.33
OK	74066	15	0	\$168,613.12	\$164,679.28
OK	74070	3	0	\$75,251.65	\$40,251.65
OK	74074	1	0	\$13,177.69	\$13,177.69
OK	74075	4	0	\$72,702.22	\$70,964.43
OK	74079	2	0	\$1,707.37	\$1,707.37
OK	74104	2	0	\$20,654.32	\$20,654.32
OK	74105	12	0	\$123,191.68	\$120,773.49

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74106	15	0	\$103,405.45	\$97,697.43
OK	74107	10	0	\$93,976.83	\$93,274.47
OK	74108	5	0	\$50,600.30	\$50,600.30
OK	74110	7	0	\$45,445.47	\$45,445.47
OK	74112	11	0	\$142,203.70	\$140,823.73
OK	74114	2	0	\$30,346.15	\$30,346.15
OK	74115	4	0	\$12,029.76	\$12,029.76
OK	74119	1	0	\$0.00	\$0.00
OK	74120	2	0	\$38,582.43	\$38,582.43
OK	74126	3	0	\$17,622.62	\$17,622.62
OK	74127	10	0	\$111,836.61	\$109,738.06
OK	74128	6	0	\$12,719.22	\$12,719.22
OK	74129	13	0	\$127,456.00	\$124,725.00
OK	74132	4	0	\$86,090.34	\$86,090.34
OK	74133	16	0	\$244,403.02	\$240,298.03
OK	74134	12	0	\$143,494.13	\$141,566.34
OK	74135	4	0	\$19,953.14	\$12,520.04
OK	74136	8	0	\$118,659.65	\$101,589.13
OK	74137	2	0	\$24,596.25	\$24,596.25
OK	74145	7	0	\$70,325.40	\$70,325.40
OK	74146	7	0	\$85,611.82	\$85,611.82
OK	74155	1	0	\$32,653.69	\$32,653.69
OK	74301	2	0	\$10,563.16	\$10,563.16
OK	74331	1	0	\$0.00	\$0.00
OK	74337	5	0	\$54,627.02	\$54,627.02
OK	74338	1	0	\$28,702.81	\$27,838.06
OK	74344	2	0	\$27,794.21	\$26,764.46

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74346	3	0	\$40,146.82	\$40,146.82
OK	74347	1	0	\$27,493.77	\$27,493.77
OK	74352	3	0	\$50,038.82	\$49,546.35
OK	74354	7	0	\$89,717.56	\$88,933.55
OK	74361	2	0	\$5,298.54	\$5,298.54
OK	74365	2	0	\$15,015.30	\$15,015.30
OK	74366	1	0	\$225.00	\$225.00
OK	74401	7	0	\$46,859.28	\$42,814.45
OK	74403	10	0	\$94,402.47	\$91,597.91
OK	74421	1	0	\$10,728.43	\$10,728.43
OK	74422	1	0	\$31,383.56	\$31,383.56
OK	74423	1	0	\$12,836.04	\$12,836.04
OK	74425	1	0	\$23,780.48	\$23,780.48
OK	74426	4	0	\$41,716.06	\$27,199.54
OK	74429	10	0	\$107,349.16	\$77,697.10
OK	74432	2	0	\$26,335.59	\$26,335.59
OK	74434	6	0	\$61,563.70	\$60,958.14
OK	74435	1	0	\$1,233.95	\$1,233.95
OK	74436	5	0	\$34,387.05	\$33,345.86
OK	74437	4	0	\$37,555.01	\$37,555.01
OK	74441	1	0	\$7,156.57	\$7,156.57
OK	74442	1	0	\$25,388.93	\$25,388.93
OK	74445	1	0	\$10,348.55	\$10,348.55
OK	74446	1	0	\$9,795.00	\$9,795.00
OK	74447	9	0	\$103,300.98	\$93,419.82
OK	74450	1	0	\$2,867.34	\$2,867.34
OK	74451	4	0	\$37,010.64	\$35,889.32



State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74462	1	0	\$30,630.27	\$30,630.27
OK	74464	8	0	\$74,492.46	\$73,640.35
OK	74467	5	0	\$88,621.77	\$87,504.97
OK	74470	2	0	\$55,000.00	\$55,000.00
OK	74471	1	0	\$17,301.83	\$17,301.83
OK	74472	1	0	\$27,729.59	\$27,729.59
OK	74501	10	0	\$85,567.18	\$83,661.23
OK	74563	1	0	\$32,507.19	\$31,747.16
OK	74572	1	0	\$2,337.95	\$2,337.95
OK	74578	3	0	\$35,388.27	\$35,388.27
OK	74601	3	0	\$11,180.31	\$11,180.31
OK	74604	7	0	\$28,844.34	\$28,844.34
OK	74631	1	0	\$17,430.40	\$17,430.40
OK	74653	2	0	\$16,368.99	\$16,126.50
OK	74701	6	0	\$52,076.94	\$52,076.94
OK	74720	1	0	\$0.00	\$0.00
OK	74728	1	0	\$14,926.62	\$13,339.17
OK	74729	2	0	\$12,208.14	\$12,208.14
OK	74730	2	0	\$16,953.03	\$16,953.03
OK	74733	1	0	\$574.66	\$574.66
OK	74735	2	0	\$3,194.04	\$3,194.04
OK	74741	1	0	\$10,329.27	\$9,181.54
OK	74745	4	0	\$5,799.62	\$3,242.46
OK	74764	1	0	\$0.00	\$0.00
OK	74801	9	0	\$61,276.12	\$59,990.88
OK	74804	3	0	\$24,806.20	\$24,806.20
OK	74820	18	0	\$205,159.70	\$181,506.17

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74824	1	0	\$6,777.73	\$6,777.73
OK	74834	2	0	\$2,563.87	\$2,563.87
OK	74840	1	0	\$12,772.49	\$12,772.49
OK	74851	8	0	\$45,442.23	\$44,609.18
OK	74855	1	0	\$34,896.07	\$34,896.07
OK	74856	1	0	\$18,565.23	\$16,615.35
OK	74857	5	0	\$55,519.02	\$55,001.41
OK	74859	1	0	\$4,391.43	\$4,391.43
OK	74860	1	0	\$11,951.99	\$11,951.99
OK	74868	3	0	\$70,851.92	\$70,851.92
OK	74873	4	0	\$38,105.10	\$37,346.03
OK	74880	1	0	\$1,670.54	\$1,670.54
OK	74901	2	0	\$4,910.64	\$4,910.64
OK	74902	4	0	\$71,934.95	\$71,934.95
OK	74937	1	0	\$9,267.76	\$0.00
OK	74948	2	0	\$26,908.56	\$26,908.56
OK	74953	1	0	\$6,691.03	\$6,691.03
OK	74954	2	0	\$45,255.85	\$45,255.85
OK	74955	9	0	\$139,944.09	\$139,294.35
OK	74959	3	0	\$36,229.73	\$36,229.73
OK	74960	2	0	\$1,286.07	\$1,286.07
OK	74962	2	0	\$14,798.40	\$14,798.40
OK	74965	2	0	\$15,072.71	\$15,072.71
<b>Total Unique Homeowners Assisted:</b>				<b>1,409</b>	
<b>Total Amount Obligated:</b>				<b>\$16,565,957.53</b>	
<b>Total Amount Expended:</b>				<b>\$16,086,096.10</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 Delinquencies Resolved w/ Non-Monetary HAF Assistance Cumulative
Mortgage Payment Assistance	PROG-1246	Sat Jan 01 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 six 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.	\$2,648,053.05	\$2,479,698.21	743	350	743	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 Delinquencies Resolved w/ Non-Monetary HAF Assistance Cumulative
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-1247	Sat Jan 01 00:00:00 GMT 2022	\$0.00	\$0.00	Provide funds to resolve any property charge default that threatens a homeowner's ability to sustain ownership of property, whether 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 . Non-escrowed condominium/Homeowner Association fees.	\$935,658.78	\$934,278.22	288	157	288	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 Delinquencies Resolved w/ Non-Monetary HAF Assistance Cumulative
Mortgage Reinstatement Program	PROG-1248	Sat Jan 01 00:00:00 GMT 2022	\$0.00	\$0.00	Provide funds to eliminate or reduce past 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 acquired 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.	\$12,963,611.20	\$12,653,485.17	924	447	924	4

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
HUD Certified Counselor Referral	PROG-1249	Mon Jan 10 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.	\$18,634.50	\$18,634.50	95	43	95	0

### Design Elements

Program Name	Id	Design Element	Total Expenditures to Date	Total Obligations to Date	# of Homeowners Assisted Cumulative	# of SDIs Assisted Cumulative
Mortgage Payment Assistance	PROG-1246	Mortgage Payment Assistance	\$2,479,698.21	\$2,648,053.05	743	350
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-1247	Payment Assistance Insurance	\$33,903.19	\$33,903.19	15	7
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-1247	Payment Assistance Fees	\$76,783.23	\$76,783.23	41	19
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-1247	Payment Assistance Taxes	\$823,591.80	\$824,972.36	232	131
Mortgage Reinstatement Program	PROG-1248	Financial Assistance	\$12,653,485.17	\$12,963,611.20	924	447
HUD Certified Counselor Referral	PROG-1249	Counseling or Education	\$18,634.50	\$18,634.50	95	43

# Obligations & Expenditures Verification

## Design Element Expenditures

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$2,648,053.05	\$2,479,698.21
Financial Assistance	\$12,963,611.20	\$12,653,485.17
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	\$33,903.19	\$33,903.19
Payment Assistance Fees	\$76,783.23	\$76,783.23
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$824,972.36	\$823,591.80
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$18,634.50	\$18,634.50
Legal Services	\$0.00	\$0.00
<b>Totals</b>	<b>\$16,565,957.53</b>	<b>\$16,086,096.10</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 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.

\$16090259.67

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.

\$15615011.75

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

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.

Report Status:	Submitted
Date Submitted:	5/15/2023 3:23 PM
Submitted by	JULIE MCKENZIE, julie.mckenzie@ohfa.org
Certified by	Julie McKenzie