

United States Department of the Treasury

HAF Quarterly Report

Submitted by State Of Oklahoma

Oklahoma - HAF QR 2023Q2

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	\$4,672,620.50	\$4,459,374.66
Financial Assistance	\$41,778,422.00	\$19,789,749.52	\$19,590,888.15
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	\$36,800.19	\$36,800.19
Payment Assistance Fees	\$100,000.00	\$98,074.89	\$97,649.89
Payment Assistance Loans	\$120,000.00	\$0.00	\$0.00
Payment Assistance Taxes	\$3,500,000.00	\$1,575,509.68	\$1,574,129.12
Counseling or Education	\$3,000,000.00	\$38,521.50	\$18,634.50
Legal Services	\$0.00	\$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
None	\$0.00	\$0.00	\$0.00
Administrative Expenses Subtotal	\$13,058,545.00	\$4,324,161.80	\$4,115,355.32
salary, taxes, insurance, & retirement	\$6,904,000.00	\$2,104,912.75	\$2,104,912.75
Software fees	\$775,000.00	\$758,757.00	\$549,950.52
Contract labor	\$622,000.00	\$112,454.26	\$112,454.26
Legal	\$135,000.00	\$9,550.20	\$9,550.20
Office Rent	\$388,000.00	\$170,811.79	\$170,811.79
Training and Travel	\$120,000.00	\$13,420.91	\$13,420.91

HAF Original Plan Budget	Current Budgeted Amount	Cumulative to Date Obligations	Cumulative to Date Expenditures
Postage and related	\$135,000.00	\$7,627.81	\$7,627.81
Advertising	\$125,000.00	\$1,632.87	\$1,632.87
Telephone	\$108,000.00	\$61,423.30	\$61,423.30
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	\$108,046.07	\$108,046.07
HHS approved indirect cost rate (currently 66.7% of direct labor)	\$3,291,787.00	\$975,524.84	\$975,524.84
Totals	\$87,056,967.00	\$30,535,438.08	\$29,892,831.83

Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	5435
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	5435
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	176
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	1860
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	1745
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	1933
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.	1895
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	895
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.	1804
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
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 **\$26,211,276.28**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$25,777,476.51**.

15. Please enter the number of unique Homeowners that applied for assistance after previously receiving HAF monetary assistance (i.e. homeowner seeking, 2nd, 3rd, ... HAF payment).

0

16. Please enter the number of unique Homeowners that received assistance on more than one application. Num HO Assisted On Mult Apps (HAF).	0
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	739	739	25	233	256
Asian - Chinese	1	1	0	1	0
Asian - Filipino	7	7	0	2	4
Asian - Indian	5	5	0	0	1
Asian - Japanese	1	1	0	0	1
Asian - Korean	1	1	0	0	1
Asian - Vietnamese	3	3	0	0	3
Asian - Other	6	6	0	1	2
Asian – sub-category data not collected	48	48	4	15	13
Black or African American	1171	1171	38	454	320
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	1	1	0	0	0
Pacific Islander – sub-category data not collected	7	7	0	2	5
White	3102	3102	95	1034	1034
Declined to Answer	0	0	0	0	0
Data Not Collected	340	340	14	118	105
Totals	5435	5435	176	1860	1745

Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	422	422	11	125	148
Not Hispanic or Latino/a	5010	5010	163	1734	1593
Declined to Answer	0	0	0	0	0
Data Not Collected	3	3	2	1	4
Totals	5435	5435	176	1860	1745

Gender Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	2448	2448	74	787	813
Female	2984	2984	100	1072	928
Non-binary	0	0	0	0	0
Declined to Answer	0	0	0	0	0
Data Not Collected	3	3	2	1	4
Totals	5435	5435	176	1860	1745

Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	1474	1474	46	622	345
Greater than 50% and less than or equal 80%	1610	1610	42	462	399
Greater than 80% and less than or equal to 100%	160	160	3	36	80
Greater than 100% and less than or equal to 150%	133	133	3	2	98
Greater than 150%	0	0	2	0	2
Fact Specific Proxy	2058	2058	80	738	821
Data Not Collected	0	0	0	0	0

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Totals	5435	5435	176	1860	1745

Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	770
Delinquency amount exceeds program cap	9
Income Eligibility	164
Lack of COVID Related Financial Hardship	98
Principal Balance Exceeded Conforming Loan Limit	0
Property Not Primary Residence	63
Servicer(s) not participating	11
Homeowner Not Delinquent (if required by state)	0
Other	630
Totals	1745

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	244	161	\$3,434,267.61	\$3,404,416.71
Asian - Chinese	1	0	\$4,182.34	\$4,182.34
Asian - Filipino	2	2	\$23,474.21	\$23,474.21
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	\$23,164.37	\$22,505.32
Asian – sub-category data not collected	17	10	\$189,514.98	\$188,384.12
Black or African American	472	352	\$6,291,459.22	\$6,193,938.79
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	\$37,811.82	\$37,811.82
White	1077	291	\$14,390,860.65	\$14,128,791.35
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	127	80	\$1,816,541.08	\$1,773,971.85
Totals	1,944	897	\$26,211,276.28	\$25,777,476.51

Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Hispanic or Latino/a	132	87	\$1,918,287.87	\$1,870,113.41
Not Hispanic or Latino/a	1811	809	\$24,275,997.16	\$23,890,371.85
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	1	1	\$16,991.25	\$16,991.25
Totals	1,944	897	\$26,211,276.28	\$25,777,476.51

Gender Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Male	821	356	\$12,079,379.28	\$11,877,234.66
Female	1122	540	\$14,114,905.75	\$13,883,250.60
Non-binary	0	0	\$0.00	\$0.00
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	1	1	\$16,991.25	\$16,991.25
Totals	1,944	897	\$26,211,276.28	\$25,777,476.51

Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Below or equal to 50%	635	259	\$9,068,342.88	\$8,916,184.08
Greater than 50% and less than or equal 80%	472	205	\$7,956,507.84	\$7,801,770.74
Greater than 80% and less than or equal to 100%	37	32	\$727,308.67	\$686,623.74
Greater than 100% and less than or equal to 150%	2	2	\$32,172.96	\$32,172.96
Greater than 150%	0	0	\$0.00	\$0.00
Fact Specific Proxy	798	399	\$8,426,943.93	\$8,340,724.99
Data Not Collected	0	0	\$0.00	\$0.00

Segment	Homeowners	SDIs	Obligated	Expended
Totals	1,944	897	\$26,211,276.28	\$25,777,476.51

Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	639	639	\$9,152,227.74	\$9,064,852.99
Majority-Minority Census Tract-Targeted	165	165	\$1,681,176.67	\$1,656,606.46
Limited English Proficiency-Targeted	50	50	\$639,184.02	\$634,320.98
Resident US Territory; Indian Reservation; or Department of Hawaiian Home Lands-Targeted	78	78	\$1,032,631.92	\$1,011,492.62
Persistent Poverty County-Targeted	223	223	\$2,618,397.56	\$2,589,414.71
Other	303	303	\$3,889,904.47	\$3,858,100.03
N/A	475	0	\$7,197,753.90	\$6,962,688.72
Totals	1,933	1,458	\$26,211,276.28	\$25,777,476.51

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	644	299	\$11,161,791.12	\$10,978,620.43
VA Mortgages	122	53	\$2,485,244.79	\$2,462,787.46
USDA Mortgages	110	52	\$1,738,021.60	\$1,721,911.99
Government Sponsored Enterprise (GSE)	105	45	\$1,883,448.91	\$1,835,122.60
Private-label Securities	208	85	\$3,588,062.48	\$3,555,313.66
Reverse Mortgages	8	2	\$54,475.29	\$54,475.29
Portfolio Lending	93	39	\$1,697,947.10	\$1,688,375.14
Land Contracts	0	0	\$0.00	\$0.00
Other	0	0	\$0.00	\$0.00
N/A	56	37	\$533,859.35	\$527,166.67
Data Not Collected	598	285	\$3,068,425.64	\$2,953,703.27
Totals	1,944	897	\$26,211,276.28	\$25,777,476.51

Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Condominium	17	7	\$117,425.15	\$116,198.13
Manufactured Housing	97	31	\$974,869.20	\$966,169.80
Single Family Home	1478	689	\$20,040,398.74	\$19,689,652.66
Other	18	9	\$175,115.42	\$173,831.85
Data Not Collected	334	161	\$4,903,467.77	\$4,831,624.07
Totals	1,944	897	\$26,211,276.28	\$25,777,476.51

Geographic Data

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73003	13	0	\$228,177.94	\$228,177.94
OK	73005	3	0	\$42,883.32	\$42,271.76
OK	73007	2	0	\$27,881.26	\$27,881.26
OK	73008	15	0	\$210,326.83	\$210,176.83
OK	73010	8	0	\$161,770.39	\$161,770.39
OK	73012	21	0	\$459,839.91	\$458,865.76
OK	73013	31	0	\$466,976.94	\$464,535.12
OK	73014	1	0	\$5,342.40	\$5,342.40
OK	73016	1	0	\$19,622.60	\$19,622.60
OK	73018	7	0	\$121,520.17	\$120,842.65
OK	73020	11	0	\$138,185.01	\$136,247.06
OK	73024	2	0	\$39,942.04	\$39,942.04
OK	73025	2	0	\$39,207.56	\$39,207.56
OK	73026	1	0	\$2,344.03	\$2,344.03
OK	73027	1	0	\$26,518.85	\$26,368.85
OK	73028	3	0	\$46,813.29	\$44,895.81
OK	73030	2	0	\$15,672.47	\$15,672.47
OK	73032	1	0	\$229.90	\$229.90
OK	73034	16	0	\$316,541.37	\$308,351.29
OK	73036	10	0	\$185,119.99	\$184,231.88
OK	73038	1	0	\$150.00	\$0.00
OK	73040	1	0	\$8,257.27	\$8,257.27
OK	73044	12	0	\$172,261.66	\$172,111.66
OK	73045	5	0	\$74,263.56	\$73,035.97

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73047	2	0	\$22,426.56	\$21,588.49
OK	73049	2	0	\$39,346.57	\$39,346.57
OK	73051	1	0	\$19,648.43	\$19,648.43
OK	73052	1	0	\$6,263.34	\$6,263.34
OK	73054	3	0	\$41,801.17	\$41,801.17
OK	73055	6	0	\$119,014.55	\$117,670.82
OK	73056	1	0	\$5,127.20	\$5,127.20
OK	73059	1	0	\$21,066.29	\$20,374.16
OK	73062	1	0	\$11,507.85	\$11,357.85
OK	73064	17	0	\$306,225.57	\$305,475.57
OK	73065	1	0	\$12,325.51	\$12,325.51
OK	73067	1	0	\$24,317.05	\$24,317.05
OK	73068	8	0	\$138,241.69	\$138,241.69
OK	73069	3	0	\$79,092.48	\$78,384.65
OK	73071	14	0	\$252,545.92	\$250,812.56
OK	73072	6	0	\$72,400.46	\$72,100.46
OK	73073	1	0	\$27,765.27	\$27,765.27
OK	73075	1	0	\$22,981.12	\$22,981.12
OK	73077	2	0	\$23,454.65	\$23,454.65
OK	73078	9	0	\$185,342.31	\$185,342.31
OK	73080	6	0	\$135,434.96	\$135,434.96
OK	73084	20	0	\$168,109.15	\$167,316.50
OK	73086	3	0	\$33,344.76	\$33,344.76
OK	73089	12	0	\$142,232.03	\$141,932.03
OK	73092	2	0	\$959.19	\$959.19
OK	73093	2	0	\$21,948.88	\$21,948.88
OK	73096	4	0	\$91,662.07	\$91,512.07

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73098	1	0	\$14,411.36	\$14,411.36
OK	73099	71	0	\$1,249,404.12	\$1,230,768.43
OK	73105	9	0	\$66,791.53	\$66,341.53
OK	73106	2	0	\$30,282.81	\$30,282.81
OK	73107	11	0	\$99,189.07	\$98,739.07
OK	73108	8	0	\$28,219.57	\$27,919.57
OK	73109	10	0	\$51,265.03	\$51,115.03
OK	73110	39	0	\$396,302.38	\$393,268.23
OK	73111	21	0	\$192,800.58	\$189,669.02
OK	73112	17	0	\$220,785.16	\$217,593.43
OK	73114	29	0	\$277,823.57	\$273,080.47
OK	73115	26	0	\$291,415.95	\$278,183.27
OK	73116	1	0	\$6,131.34	\$6,131.34
OK	73117	10	0	\$91,664.34	\$91,364.34
OK	73118	4	0	\$32,510.80	\$32,510.80
OK	73119	10	0	\$90,569.29	\$89,502.76
OK	73120	19	0	\$275,134.22	\$273,685.62
OK	73121	7	0	\$71,659.49	\$70,771.44
OK	73122	9	0	\$80,279.94	\$80,279.94
OK	73127	9	0	\$80,050.19	\$80,050.19
OK	73128	1	0	\$12,485.24	\$12,485.24
OK	73129	6	0	\$29,077.35	\$29,077.35
OK	73130	27	0	\$298,121.11	\$292,289.18
OK	73131	2	0	\$29,985.12	\$29,985.12
OK	73132	27	0	\$415,224.94	\$410,809.40
OK	73134	4	0	\$39,304.62	\$39,304.62
OK	73135	21	0	\$279,482.08	\$277,029.21

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73139	6	0	\$67,606.21	\$67,257.63
OK	73140	1	0	\$21,329.08	\$20,060.66
OK	73141	5	0	\$71,558.92	\$71,408.92
OK	73142	10	0	\$218,544.06	\$216,311.45
OK	73149	2	0	\$13,387.02	\$13,237.02
OK	73150	2	0	\$43,567.49	\$43,567.49
OK	73151	1	0	\$22,104.56	\$22,104.56
OK	73159	27	0	\$421,206.45	\$417,162.11
OK	73160	40	0	\$616,091.01	\$580,100.50
OK	73162	36	0	\$620,588.86	\$612,639.51
OK	73165	4	0	\$89,760.85	\$89,460.85
OK	73170	26	0	\$440,444.13	\$437,430.57
OK	73173	2	0	\$65,583.36	\$65,583.36
OK	73179	12	0	\$231,020.80	\$228,306.36
OK	73401	14	0	\$172,968.94	\$171,385.31
OK	73432	1	0	\$23,393.86	\$23,393.86
OK	73434	1	0	\$6,889.56	\$6,889.56
OK	73439	2	0	\$13,669.90	\$13,669.90
OK	73443	2	0	\$23,252.41	\$22,476.50
OK	73446	4	0	\$35,496.09	\$34,938.19
OK	73448	1	0	\$1,402.09	\$0.00
OK	73449	1	0	\$6,394.23	\$6,394.23
OK	73456	1	0	\$5,419.82	\$5,419.82
OK	73463	5	0	\$26,331.75	\$25,024.57
OK	73501	10	0	\$111,553.68	\$110,146.40
OK	73505	22	0	\$253,220.61	\$252,620.61
OK	73507	11	0	\$164,568.69	\$161,872.84

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73521	2	0	\$38,835.93	\$38,835.93
OK	73527	2	0	\$7,713.33	\$7,713.33
OK	73529	1	0	\$1,626.72	\$1,626.72
OK	73533	6	0	\$99,512.88	\$98,555.31
OK	73537	1	0	\$7,913.78	\$7,913.78
OK	73538	2	0	\$5,796.29	\$5,796.29
OK	73542	2	0	\$7,753.49	\$7,753.49
OK	73543	1	0	\$5,484.76	\$5,484.76
OK	73552	1	0	\$11,823.57	\$10,952.57
OK	73554	2	0	\$23,743.25	\$23,743.25
OK	73566	1	0	\$16,099.15	\$15,847.37
OK	73572	3	0	\$28,254.18	\$27,954.18
OK	73601	3	0	\$22,274.71	\$21,085.49
OK	73627	1	0	\$1,505.05	\$1,505.05
OK	73644	4	0	\$58,918.59	\$57,924.28
OK	73645	2	0	\$17,136.06	\$16,698.28
OK	73647	1	0	\$2,254.37	\$2,254.37
OK	73651	2	0	\$16,928.68	\$16,928.68
OK	73662	4	0	\$80,273.89	\$80,123.89
OK	73701	9	0	\$79,530.40	\$79,530.40
OK	73703	9	0	\$134,318.69	\$134,168.69
OK	73718	1	0	\$13,321.57	\$12,573.43
OK	73720	1	0	\$10,550.40	\$10,550.40
OK	73730	1	0	\$11,157.66	\$10,697.14
OK	73736	1	0	\$5,418.86	\$4,871.74
OK	73750	1	0	\$25,698.26	\$25,698.26
OK	73754	1	0	\$3,651.09	\$3,651.09

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73757	1	0	\$29,875.07	\$29,875.07
OK	73768	1	0	\$24,854.92	\$24,854.92
OK	73772	1	0	\$150.00	\$0.00
OK	73773	1	0	\$9,526.90	\$9,526.90
OK	73801	8	0	\$82,954.82	\$81,076.42
OK	73838	1	0	\$5,812.89	\$5,812.89
OK	73840	2	0	\$4,888.11	\$4,888.11
OK	73852	2	0	\$22,112.04	\$22,112.04
OK	73857	1	0	\$13,697.65	\$13,697.65
OK	73951	1	0	\$9,699.70	\$9,699.70
OK	74002	2	0	\$18,798.62	\$18,798.62
OK	74003	8	0	\$85,114.38	\$85,114.38
OK	74006	21	0	\$227,796.74	\$226,945.44
OK	74008	17	0	\$308,804.19	\$306,436.03
OK	74010	4	0	\$80,035.01	\$80,035.01
OK	74011	23	0	\$405,062.03	\$401,349.20
OK	74012	39	0	\$641,095.16	\$633,621.09
OK	74014	23	0	\$327,556.84	\$323,236.16
OK	74015	2	0	\$17,591.78	\$17,591.78
OK	74017	8	0	\$106,246.97	\$106,246.97
OK	74019	13	0	\$214,764.91	\$204,807.35
OK	74020	2	0	\$50,432.65	\$48,165.93
OK	74021	14	0	\$235,406.69	\$214,799.00
OK	74022	1	0	\$6,568.69	\$6,568.69
OK	74023	4	0	\$67,400.95	\$66,567.01
OK	74029	2	0	\$7,293.20	\$7,049.11
OK	74030	2	0	\$40,215.66	\$40,215.66

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74032	1	0	\$13,089.23	\$13,089.23
OK	74033	15	0	\$196,839.06	\$195,744.15
OK	74036	5	0	\$86,162.27	\$84,792.85
OK	74037	8	0	\$101,815.12	\$101,515.12
OK	74039	2	0	\$35,595.37	\$34,194.73
OK	74041	2	0	\$26,660.65	\$26,660.65
OK	74044	2	0	\$39,918.32	\$39,918.32
OK	74047	1	0	\$11,373.71	\$11,373.71
OK	74048	1	0	\$10,958.70	\$10,958.70
OK	74053	2	0	\$35,866.20	\$35,866.20
OK	74054	1	0	\$0.00	\$0.00
OK	74055	33	0	\$556,474.52	\$548,347.22
OK	74056	1	0	\$0.00	\$0.00
OK	74059	4	0	\$89,747.88	\$89,747.88
OK	74061	1	0	\$31,918.10	\$31,918.10
OK	74063	30	0	\$421,359.82	\$414,199.00
OK	74066	20	0	\$277,702.76	\$275,176.40
OK	74070	4	0	\$83,642.88	\$82,507.60
OK	74073	3	0	\$21,062.69	\$21,062.69
OK	74074	2	0	\$39,951.82	\$39,951.82
OK	74075	5	0	\$102,595.38	\$100,969.81
OK	74079	3	0	\$7,900.09	\$7,900.09
OK	74081	1	0	\$11,003.74	\$11,003.74
OK	74104	2	0	\$23,326.21	\$24,270.37
OK	74105	16	0	\$187,130.56	\$158,771.01
OK	74106	23	0	\$155,820.85	\$152,418.96
OK	74107	13	0	\$161,291.95	\$159,652.28

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74108	6	0	\$62,527.75	\$61,374.63
OK	74110	11	0	\$96,957.70	\$96,957.70
OK	74137	1	0	\$5,645.52	\$5,645.52
OK	74112	13	0	\$158,733.18	\$158,733.18
OK	74114	3	0	\$44,455.57	\$44,455.57
OK	74115	7	0	\$23,859.95	\$23,859.95
OK	74119	1	0	\$0.00	\$0.00
OK	74120	2	0	\$41,464.19	\$40,743.75
OK	74126	11	0	\$80,668.31	\$80,668.31
OK	74127	15	0	\$176,711.16	\$176,711.16
OK	74128	9	0	\$63,558.84	\$61,970.97
OK	74129	15	0	\$172,737.90	\$169,318.60
OK	74132	6	0	\$112,115.10	\$111,438.39
OK	74133	23	0	\$418,549.76	\$416,795.02
OK	74134	19	0	\$255,230.69	\$252,486.09
OK	74135	8	0	\$73,095.75	\$72,610.87
OK	74136	12	0	\$195,003.64	\$193,985.89
OK	74137	7	0	\$136,183.64	\$109,942.20
OK	74145	11	0	\$122,622.83	\$120,869.57
OK	74146	7	0	\$91,683.25	\$91,683.25
OK	74155	1	0	\$33,817.97	\$33,817.97
OK	74301	3	0	\$17,785.45	\$17,785.45
OK	74331	1	0	\$0.00	\$0.00
OK	74332	1	0	\$6,151.09	\$6,151.09
OK	74337	5	0	\$95,168.21	\$95,168.21
OK	74338	1	0	\$28,702.81	\$28,702.81
OK	74344	3	0	\$33,663.19	\$33,363.19

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74346	5	0	\$60,210.91	\$58,847.29
OK	74347	2	0	\$59,845.83	\$59,133.67
OK	74352	4	0	\$67,522.54	\$67,522.54
OK	74354	9	0	\$133,039.42	\$102,779.55
OK	74361	6	0	\$66,668.60	\$51,019.69
OK	74364	1	0	\$6,622.96	\$6,622.96
OK	74365	2	0	\$17,330.64	\$17,030.64
OK	74366	1	0	\$16,756.62	\$16,756.62
OK	74401	7	0	\$55,047.17	\$55,047.17
OK	74403	14	0	\$189,631.23	\$187,957.46
OK	74421	3	0	\$21,514.90	\$21,514.90
OK	74422	1	0	\$33,108.56	\$33,108.56
OK	74423	1	0	\$12,836.04	\$12,836.04
OK	74425	1	0	\$23,780.48	\$23,780.48
OK	74426	4	0	\$43,612.54	\$43,612.54
OK	74429	13	0	\$151,721.14	\$148,302.48
OK	74432	2	0	\$30,973.75	\$30,397.23
OK	74434	7	0	\$77,031.58	\$76,332.28
OK	74435	1	0	\$1,233.95	\$1,233.95
OK	74436	5	0	\$36,868.64	\$36,868.64
OK	74437	4	0	\$42,240.36	\$41,724.17
OK	74441	1	0	\$7,898.93	\$7,898.93
OK	74442	1	0	\$25,388.93	\$25,388.93
OK	74445	2	0	\$12,403.18	\$12,403.18
OK	74446	1	0	\$9,795.00	\$9,795.00
OK	74447	11	0	\$122,008.47	\$120,369.93
OK	74450	1	0	\$2,867.34	\$2,867.34

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74451	4	0	\$42,897.92	\$42,897.92
OK	74462	2	0	\$40,736.90	\$40,116.43
OK	74464	12	0	\$127,557.63	\$125,729.82
OK	74467	7	0	\$133,016.82	\$131,644.63
OK	74470	2	0	\$55,300.00	\$55,000.00
OK	74471	1	0	\$19,713.03	\$19,110.23
OK	74472	1	0	\$27,729.59	\$27,729.59
OK	74501	15	0	\$157,103.13	\$154,978.50
OK	74525	1	0	\$2,189.54	\$2,189.54
OK	74547	1	0	\$4,945.89	\$4,945.89
OK	74552	1	0	\$11,068.82	\$11,068.82
OK	74563	1	0	\$33,267.22	\$33,267.22
OK	74572	1	0	\$3,740.72	\$3,740.72
OK	74578	4	0	\$39,474.36	\$39,474.36
OK	74601	4	0	\$22,420.70	\$22,420.70
OK	74604	8	0	\$47,096.32	\$46,136.32
OK	74631	4	0	\$47,544.74	\$47,544.74
OK	74653	3	0	\$27,111.70	\$27,111.70
OK	74701	8	0	\$101,046.78	\$99,931.21
OK	74720	1	0	\$0.00	\$0.00
OK	74723	1	0	\$14,945.60	\$14,945.60
OK	74728	1	0	\$19,688.97	\$18,101.52
OK	74729	2	0	\$18,568.44	\$16,552.59
OK	74730	3	0	\$28,092.36	\$28,092.36
OK	74733	1	0	\$574.66	\$574.66
OK	74735	2	0	\$3,194.04	\$3,194.04
OK	74736	1	0	\$2,680.04	\$2,680.04

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74741	1	0	\$10,329.27	\$10,329.27
OK	74745	4	0	\$7,214.38	\$7,214.38
OK	74754	1	0	\$6,225.27	\$6,225.27
OK	74764	2	0	\$2,763.84	\$2,763.84
OK	74801	11	0	\$89,009.16	\$84,428.76
OK	74804	5	0	\$84,434.51	\$53,124.52
OK	74820	23	0	\$275,087.85	\$274,723.59
OK	74824	1	0	\$11,501.65	\$10,208.17
OK	74834	3	0	\$5,979.77	\$5,979.77
OK	74840	1	0	\$13,322.68	\$13,322.68
OK	74848	1	0	\$1,195.78	\$1,195.78
OK	74851	9	0	\$115,197.67	\$114,562.23
OK	74855	1	0	\$34,896.07	\$34,896.07
OK	74856	1	0	\$22,464.99	\$22,464.99
OK	74857	6	0	\$70,425.59	\$69,286.13
OK	74859	1	0	\$4,391.43	\$4,391.43
OK	74860	1	0	\$12,338.05	\$12,338.05
OK	74868	4	0	\$77,831.62	\$77,831.62
OK	74873	4	0	\$40,487.65	\$40,081.78
OK	74880	1	0	\$1,670.54	\$1,670.54
OK	74881	2	0	\$7,913.32	\$7,913.32
OK	74901	2	0	\$4,910.64	\$4,910.64
OK	74902	5	0	\$82,948.84	\$82,948.84
OK	74930	1	0	\$31,864.36	\$31,864.36
OK	74937	1	0	\$11,559.16	\$11,559.16
OK	74948	3	0	\$39,707.37	\$39,011.89
OK	74953	1	0	\$8,230.25	\$8,230.25

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74954	3	0	\$71,035.06	\$71,035.06
OK	74955	9	0	\$155,196.56	\$152,925.92
OK	74956	1	0	\$27,841.15	\$27,841.15
OK	74959	3	0	\$38,522.69	\$38,522.69
OK	74960	3	0	\$14,392.66	\$13,964.66
OK	74962	2	0	\$14,798.40	\$14,798.40
OK	74965	3	0	\$26,209.49	\$25,079.40
Total Unique Homeowners Assisted:				1,944	
Total Amount Obligated:				\$26,211,276.28	
Total Amount Expended:				\$25,777,476.51	

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-1435	Tue Jan 10 00:00:00 GMT 2023	\$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.	\$4,672,620.50	\$4,459,374.66	1160	522	1160	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-1436	Mon Jan 10 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.	\$1,710,384.76	\$1,708,579.20	444	237	444	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-1437	Mon Jan 10 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	\$19,789,749.52	\$19,590,888.15	1392	634	1392	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
HUD Certified Counselor Referral	PROG-1438	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.	\$38,521.50	\$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-1435	Mortgage Payment Assistance	\$4,459,374.66	\$4,672,620.50	1160	522
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-1436	Payment Assistance Insurance	\$36,800.19	\$36,800.19	16	8
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-1436	Payment Assistance Fees	\$97,649.89	\$98,074.89	60	29
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-1436	Payment Assistance Taxes	\$1,574,129.12	\$1,575,509.68	368	200
Mortgage Reinstatement Program	PROG-1437	Financial Assistance	\$19,590,888.15	\$19,789,749.52	1392	634
HUD Certified Counselor Referral	PROG-1438	Counseling or Education	\$18,634.50	\$38,521.50	95	43

Obligations & Expenditures Verification

Design Element Expenditures

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$4,672,620.50	\$4,459,374.66
Financial Assistance	\$19,789,749.52	\$19,590,888.15
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	\$36,800.19	\$36,800.19
Payment Assistance Fees	\$98,074.89	\$97,649.89
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$1,575,509.68	\$1,574,129.12
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$38,521.50	\$18,634.50
Legal Services	\$0.00	\$0.00
Totals	\$26,211,276.28	\$25,777,476.51

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.

\$17752384.40

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.

\$17404803.60

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:	8/16/2023 10:23 AM
Submitted by	JULIE MCKENZIE, julie.mckenzie@ohfa.org
Certified by	Julie McKenzie