

# **United States Department of the Treasury**

## **HAF Quarterly Report**

**Submitted by State Of Oklahoma**

**Oklahoma - HAF QR 2022Q4**

## 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
Valentia Doolin	Director of Homeownership	valentia.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	\$1,176,660.59	\$1,037,461.20
Financial Assistance	\$41,778,422.00	\$7,947,324.44	\$7,759,712.94
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	\$28,834.19	\$28,834.19
Payment Assistance Fees	\$100,000.00	\$69,567.39	\$68,881.71
Payment Assistance Loans	\$120,000.00	\$0.00	\$0.00
Payment Assistance Taxes	\$3,500,000.00	\$611,094.34	\$606,886.30
Counseling or Education	\$3,000,000.00	\$14,047.50	\$14,047.50
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>\$3,157,393.25</b>	<b>\$2,900,983.33</b>
salary, taxes, insurance, & retirement	\$6,904,000.00	\$1,339,409.82	\$1,339,409.82
Software fees	\$775,000.00	\$759,937.00	\$503,527.08
Contract labor	\$622,000.00	\$89,108.61	\$89,108.61
Legal	\$135,000.00	\$8,176.70	\$8,176.70
Office Rent	\$388,000.00	\$111,543.69	\$111,543.69
Training and Travel	\$120,000.00	\$8,339.74	\$8,339.74

<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	\$4,037.83	\$4,037.83
Advertising	\$125,000.00	\$1,632.87	\$1,632.87
Telephone	\$108,000.00	\$51,038.16	\$51,038.16
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	\$80,279.02	\$80,279.02
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>\$13,004,921.70</b>	<b>\$12,416,807.17</b>

## Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	3769
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	3769
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	110
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	868
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	767
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	930
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.	910
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	462
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).	4
10. Please enter the number of Delinquencies that were resolved with monetary HAF assistance Expended.	844
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.

<b>HAF Original Plan Budget</b>	<b>Cumulative to Date Obligations</b>	<b>Cumulative to Date Expenditures</b>
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 **\$9,847,528.45**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$9,515,823.84**.

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	524	524	17	119	112
Asian - Chinese	1	1	0	0	0
Asian - Filipino	4	4	0	1	0
Asian - Indian	2	2	0	0	0
Asian - Japanese	1	1	0	0	0
Asian - Korean	1	1	0	0	1
Asian - Vietnamese	0	0	0	0	0
Asian - Other	4	4	0	0	0
Asian – sub-category data not collected	44	44	2	9	10
Black or African American	838	838	25	224	148
Pacific Islander - Guamanian or Chamorro	0	0	0	0	0
Pacific Islander - Native Hawaiian	1	1	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	6	6	0	2	3
White	2112	2112	57	459	445
Declined to Answer	0	0	0	0	0
Data Not Collected	231	231	9	54	48
<b>Totals</b>	<b>3769</b>	<b>3769</b>	<b>110</b>	<b>868</b>	<b>767</b>

## Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	287	287	7	58	72
Not Hispanic or Latino/a	3481	3481	101	809	692
Declined to Answer	0	0	0	0	0
Data Not Collected	1	1	2	1	3
<b>Totals</b>	<b>3769</b>	<b>3769</b>	<b>110</b>	<b>868</b>	<b>767</b>

## Gender Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	1647	1647	39	361	333
Female	2121	2121	69	506	431
Non-binary	0	0	0	0	0
Declined to Answer	0	0	0	0	0
Data Not Collected	1	1	2	1	3
<b>Totals</b>	<b>3769</b>	<b>3769</b>	<b>110</b>	<b>868</b>	<b>767</b>

## Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	1573	1573	55	372	381
Greater than 50% and less than or equal 80%	1060	1060	28	263	145
Greater than 80% and less than or equal to 100%	957	957	23	212	161
Greater than 100% and less than or equal to 150%	111	111	2	19	35
Greater than 150%	67	67	0	1	43
Data Not Collected	1	1	2	1	2
<b>Totals</b>	<b>3769</b>	<b>3769</b>	<b>110</b>	<b>868</b>	<b>767</b>

## Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	181
Delinquency amount exceeds program cap	3
Income Eligibility	88
Lack of COVID Related Financial Hardship	31
Principal Balance Exceeded Conforming Loan Limit	0
Property Not Primary Residence	31
Servicer(s) not participating	3
Other	430
<b>Totals</b>	<b>767</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	132	90	\$1,338,924.02	\$1,291,615.02
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	0	0	\$0.00	\$0.00
Asian – sub-category data not collected	10	6	\$53,224.63	\$50,208.26
Black or African American	245	192	\$2,470,638.94	\$2,392,272.85
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	2	1	\$28,749.24	\$28,749.24
White	501	144	\$5,301,649.20	\$5,139,501.03
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	59	38	\$641,674.38	\$600,809.40
<b>Totals</b>	<b>950</b>	<b>472</b>	<b>\$9,847,528.45</b>	<b>\$9,515,823.84</b>

## Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Hispanic or Latino/a	63	42	\$815,717.59	\$803,986.55
Not Hispanic or Latino/a	886	430	\$9,031,740.86	\$8,711,837.29
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	1	0	\$70.00	\$0.00
<b>Totals</b>	<b>950</b>	<b>472</b>	<b>\$9,847,528.45</b>	<b>\$9,515,823.84</b>

## Gender Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Male	390	185	\$4,424,223.05	\$4,304,352.48
Female	559	287	\$5,423,235.40	\$5,211,471.36
Non-binary	0	0	\$0.00	\$0.00
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	1	0	\$70.00	\$0.00
<b>Totals</b>	<b>950</b>	<b>472</b>	<b>\$9,847,528.45</b>	<b>\$9,515,823.84</b>

## Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Below or equal to 50%	423	233	\$3,365,189.58	\$3,260,345.47
Greater than 50% and less than or equal 80%	281	115	\$2,989,076.76	\$2,874,619.53
Greater than 80% and less than or equal to 100%	224	104	\$3,204,046.95	\$3,101,674.03
Greater than 100% and less than or equal to 150%	20	19	\$261,332.74	\$252,756.14
Greater than 150%	1	1	\$27,812.42	\$26,428.67
Data Not Collected	1	0	\$70.00	\$0.00
<b>Totals</b>	<b>950</b>	<b>472</b>	<b>\$9,847,528.45</b>	<b>\$9,515,823.84</b>

## Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	373	373	\$4,129,070.25	\$3,983,643.51
Majority-Minority Census Tract-Targeted	79	79	\$632,949.22	\$616,232.48
Limited English Proficiency-Targeted	28	28	\$273,116.61	\$269,630.44
Resident US Territory; Indian Reservation; or Department of Hawaiian Home Lands-Targeted	29	29	\$348,581.59	\$346,857.64
Persistent Poverty County-Targeted	108	108	\$972,960.32	\$960,525.24
Other	154	154	\$1,706,024.32	\$1,683,805.16
N/A	159	0	\$1,784,826.14	\$1,655,129.37
<b>Totals</b>	<b>930</b>	<b>771</b>	<b>\$9,847,528.45</b>	<b>\$9,515,823.84</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	294	148	\$4,016,715.58	\$3,838,919.30
VA Mortgages	52	27	\$902,580.57	\$881,406.07
USDA Mortgages	48	27	\$740,292.45	\$725,824.11
Government Sponsored Enterprise (GSE)	25	11	\$361,330.90	\$358,070.25
Private-label Securities	106	44	\$1,490,534.69	\$1,433,459.97
Reverse Mortgages	6	2	\$36,771.96	\$36,771.96
Portfolio Lending	39	17	\$647,243.48	\$621,201.88
Land Contracts	0	0	\$0.00	\$0.00
Other	0	0	\$0.00	\$0.00
N/A	50	36	\$323,997.51	\$310,433.86
Data Not Collected	330	160	\$1,328,061.31	\$1,309,736.44
<b>Totals</b>	<b>950</b>	<b>472</b>	<b>\$9,847,528.45</b>	<b>\$9,515,823.84</b>

## Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Condominium	7	3	\$60,286.09	\$59,869.65
Manufactured Housing	41	14	\$335,737.87	\$324,110.55
Single Family Home	659	333	\$6,969,463.13	\$6,735,939.67
Other	8	6	\$72,794.44	\$68,716.19
Data Not Collected	235	116	\$2,409,246.92	\$2,327,187.78
<b>Totals</b>	<b>950</b>	<b>472</b>	<b>\$9,847,528.45</b>	<b>\$9,515,823.84</b>

## Geographic Data

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74856	1	0	\$11,357.01	\$11,357.01
OK	73003	6	0	\$67,342.87	\$39,021.22
OK	73005	1	0	\$26,221.64	\$26,221.64
OK	73007	1	0	\$14,714.16	\$14,714.16
OK	73008	10	0	\$138,856.90	\$138,856.90
OK	73010	4	0	\$102,754.51	\$101,576.51
OK	73012	10	0	\$193,452.45	\$192,104.45
OK	73013	18	0	\$170,706.86	\$150,318.70
OK	73014	1	0	\$4,748.80	\$4,155.20
OK	73016	1	0	\$19,622.60	\$19,622.60
OK	73018	5	0	\$56,935.64	\$55,849.71
OK	73020	3	0	\$20,678.33	\$19,171.77
OK	73024	1	0	\$10,592.40	\$10,139.82
OK	73026	1	0	\$2,344.03	\$2,344.03
OK	73027	1	0	\$17,710.94	\$17,710.94
OK	73028	1	0	\$10,052.30	\$10,052.30
OK	73032	1	0	\$229.90	\$229.90
OK	73034	8	0	\$109,980.82	\$109,280.84
OK	73036	6	0	\$106,942.10	\$85,259.06
OK	73040	1	0	\$7,360.20	\$6,463.13
OK	73044	8	0	\$103,299.43	\$92,631.77
OK	73045	1	0	\$19,387.16	\$19,387.16
OK	73049	2	0	\$39,346.57	\$39,346.57
OK	73051	1	0	\$19,648.43	\$18,265.60



State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73054	1	0	\$2,393.02	\$2,393.02
OK	73055	1	0	\$26,661.74	\$25,936.24
OK	73064	9	0	\$75,600.62	\$72,760.67
OK	73065	1	0	\$2,351.83	\$2,351.83
OK	73067	1	0	\$21,038.41	\$21,038.41
OK	73068	5	0	\$66,978.97	\$65,060.01
OK	73071	8	0	\$42,098.48	\$42,098.48
OK	73072	5	0	\$65,727.53	\$65,727.53
OK	73073	1	0	\$23,109.75	\$23,109.75
OK	73075	1	0	\$19,631.97	\$19,631.97
OK	73077	2	0	\$23,454.65	\$23,454.65
OK	73078	4	0	\$57,174.12	\$57,174.12
OK	73080	5	0	\$96,579.72	\$95,822.71
OK	73084	10	0	\$68,449.28	\$68,449.28
OK	73086	1	0	\$15,921.60	\$15,921.60
OK	73089	5	0	\$65,602.68	\$63,257.05
OK	73092	2	0	\$959.19	\$959.19
OK	73093	1	0	\$4,559.58	\$4,559.58
OK	73096	1	0	\$35,000.00	\$35,000.00
OK	73099	33	0	\$349,831.92	\$316,864.75
OK	73105	7	0	\$38,650.20	\$38,650.20
OK	73107	5	0	\$28,183.79	\$28,183.79
OK	73108	2	0	\$7,239.85	\$6,675.30
OK	73109	3	0	\$12,611.16	\$12,611.16
OK	73110	18	0	\$140,738.91	\$131,448.42
OK	73111	9	0	\$70,085.99	\$68,946.45
OK	73112	9	0	\$107,004.87	\$80,113.44

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73114	13	0	\$98,392.32	\$94,013.05
OK	73115	15	0	\$97,138.72	\$97,138.72
OK	73116	1	0	\$6,131.34	\$6,131.34
OK	73117	5	0	\$43,314.68	\$43,314.68
OK	73118	3	0	\$18,423.01	\$17,719.56
OK	73119	5	0	\$43,836.94	\$42,575.08
OK	73120	12	0	\$171,795.08	\$170,597.48
OK	73121	4	0	\$22,802.75	\$22,802.75
OK	73122	5	0	\$38,723.24	\$38,723.24
OK	73127	6	0	\$46,355.04	\$45,606.74
OK	73128	1	0	\$12,485.24	\$12,485.24
OK	73129	4	0	\$15,350.30	\$12,404.12
OK	73130	7	0	\$48,758.03	\$47,657.73
OK	73132	13	0	\$166,807.96	\$165,831.37
OK	73134	3	0	\$39,304.62	\$39,304.62
OK	73135	13	0	\$105,221.76	\$101,989.57
OK	73139	5	0	\$30,126.54	\$30,126.54
OK	73141	3	0	\$36,340.06	\$36,340.06
OK	73142	2	0	\$29,841.32	\$29,841.32
OK	73150	1	0	\$35,000.00	\$35,000.00
OK	73159	7	0	\$100,730.42	\$100,730.42
OK	73160	14	0	\$130,490.24	\$128,786.22
OK	73162	18	0	\$194,582.91	\$193,919.92
OK	73165	1	0	\$33,738.10	\$32,047.63
OK	73170	15	0	\$201,319.82	\$196,093.73
OK	73173	1	0	\$21,989.37	\$21,989.37
OK	73179	4	0	\$63,114.13	\$63,114.13

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73401	9	0	\$74,806.38	\$74,205.31
OK	73432	1	0	\$22,365.48	\$22,365.48
OK	73434	1	0	\$2,844.76	\$2,844.76
OK	73439	2	0	\$13,669.90	\$13,669.90
OK	73443	1	0	\$7,978.05	\$7,978.05
OK	73446	1	0	\$3,011.84	\$0.00
OK	73456	1	0	\$774.26	\$774.26
OK	73501	5	0	\$27,223.69	\$27,223.69
OK	73505	15	0	\$198,077.86	\$194,283.67
OK	73507	8	0	\$106,799.23	\$105,109.77
OK	73521	1	0	\$3,835.93	\$3,835.93
OK	73527	2	0	\$3,829.05	\$3,829.05
OK	73533	2	0	\$18,148.57	\$18,148.57
OK	73538	2	0	\$2,915.24	\$2,915.24
OK	73554	1	0	\$19,827.90	\$19,827.90
OK	73572	2	0	\$10,095.99	\$10,095.99
OK	73601	1	0	\$0.00	\$0.00
OK	73644	1	0	\$0.00	\$0.00
OK	73645	1	0	\$0.00	\$0.00
OK	73651	2	0	\$16,928.68	\$16,413.51
OK	73662	3	0	\$45,123.89	\$45,123.89
OK	73701	7	0	\$41,695.21	\$41,695.21
OK	73703	6	0	\$68,879.96	\$66,979.59
OK	73720	1	0	\$8,440.32	\$7,385.28
OK	73750	1	0	\$24,836.26	\$23,974.26
OK	73768	1	0	\$18,859.85	\$18,859.85
OK	73773	1	0	\$9,526.90	\$9,526.90

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73801	4	0	\$13,905.53	\$13,905.53
OK	73840	1	0	\$150.00	\$150.00
OK	73951	1	0	\$5,304.49	\$5,304.49
OK	74003	6	0	\$60,188.35	\$59,790.85
OK	74006	12	0	\$133,559.93	\$131,558.23
OK	74008	9	0	\$139,230.60	\$136,266.94
OK	74010	2	0	\$24,380.11	\$24,380.11
OK	74011	7	0	\$83,303.08	\$81,939.54
OK	74012	20	0	\$335,957.18	\$318,821.04
OK	74014	14	0	\$111,083.26	\$100,824.34
OK	74017	4	0	\$29,848.44	\$26,999.00
OK	74019	3	0	\$44,994.84	\$44,994.84
OK	74021	4	0	\$44,293.62	\$43,175.53
OK	74023	1	0	\$11,423.87	\$10,662.65
OK	74033	9	0	\$62,918.50	\$60,686.13
OK	74036	5	0	\$71,137.30	\$69,767.88
OK	74037	4	0	\$22,742.53	\$22,281.53
OK	74041	1	0	\$25,204.65	\$25,204.65
OK	74044	1	0	\$0.00	\$0.00
OK	74054	1	0	\$0.00	\$0.00
OK	74055	13	0	\$170,794.89	\$169,241.85
OK	74056	1	0	\$0.00	\$0.00
OK	74059	3	0	\$51,065.67	\$50,028.67
OK	74063	14	0	\$157,701.51	\$157,701.51
OK	74066	12	0	\$87,050.96	\$86,068.01
OK	74070	1	0	\$34,061.72	\$31,746.59
OK	74074	1	0	\$13,177.69	\$13,177.69

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74075	3	0	\$46,265.79	\$46,265.79
OK	74079	2	0	\$1,707.37	\$1,707.37
OK	74101	1	0	\$70.00	\$0.00
OK	74104	1	0	\$2,630.60	\$1,972.95
OK	74105	9	0	\$64,366.88	\$64,366.88
OK	74106	7	0	\$64,112.54	\$54,136.27
OK	74107	6	0	\$56,750.60	\$55,338.76
OK	74108	4	0	\$29,055.10	\$28,450.84
OK	74110	6	0	\$43,323.47	\$42,824.47
OK	74112	10	0	\$100,914.55	\$99,018.28
OK	74114	2	0	\$26,042.98	\$26,042.98
OK	74115	4	0	\$11,047.74	\$5,465.25
OK	74119	1	0	\$0.00	\$0.00
OK	74120	1	0	\$28,978.62	\$28,978.62
OK	74126	3	0	\$15,929.48	\$15,929.48
OK	74127	9	0	\$61,993.35	\$59,468.16
OK	74128	3	0	\$4,558.82	\$4,558.82
OK	74129	7	0	\$80,911.59	\$80,911.59
OK	74132	2	0	\$26,390.22	\$26,390.22
OK	74133	14	0	\$196,039.49	\$193,383.20
OK	74134	7	0	\$72,791.25	\$71,184.86
OK	74135	2	0	\$3,367.74	\$3,367.74
OK	74136	6	0	\$90,245.61	\$87,057.00
OK	74137	2	0	\$24,596.25	\$24,596.25
OK	74145	5	0	\$42,250.79	\$41,201.73
OK	74146	4	0	\$64,846.70	\$63,688.42
OK	74155	1	0	\$28,915.03	\$28,915.03

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74301	1	0	\$8,938.06	\$8,125.51
OK	74331	1	0	\$0.00	\$0.00
OK	74337	4	0	\$36,876.44	\$36,150.79
OK	74338	1	0	\$25,243.81	\$25,243.81
OK	74344	2	0	\$24,008.87	\$23,408.49
OK	74346	2	0	\$30,678.78	\$28,941.82
OK	74352	2	0	\$13,068.94	\$13,068.94
OK	74354	5	0	\$67,486.62	\$66,702.61
OK	74361	1	0	\$877.56	\$877.56
OK	74365	1	0	\$11,930.95	\$11,930.95
OK	74401	6	0	\$32,681.41	\$30,512.63
OK	74403	6	0	\$41,984.15	\$41,237.11
OK	74421	1	0	\$6,640.39	\$6,640.39
OK	74423	1	0	\$11,115.08	\$6,649.50
OK	74425	1	0	\$22,619.00	\$21,457.52
OK	74426	3	0	\$25,602.10	\$24,516.88
OK	74429	4	0	\$43,416.94	\$41,833.94
OK	74432	1	0	\$20,419.82	\$20,419.82
OK	74434	5	0	\$45,170.74	\$44,271.74
OK	74435	1	0	\$1,233.95	\$1,233.95
OK	74436	5	0	\$27,841.50	\$27,841.50
OK	74437	2	0	\$14,271.12	\$14,271.12
OK	74441	1	0	\$6,414.21	\$6,414.21
OK	74442	1	0	\$25,388.93	\$24,089.02
OK	74445	1	0	\$8,748.14	\$8,748.14
OK	74446	1	0	\$8,978.75	\$8,162.50
OK	74447	6	0	\$67,458.25	\$67,458.25

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74450	1	0	\$2,389.45	\$1,911.56
OK	74451	4	0	\$27,011.52	\$27,011.52
OK	74464	6	0	\$33,089.37	\$32,343.77
OK	74467	3	0	\$53,183.36	\$51,765.92
OK	74470	1	0	\$20,000.00	\$20,000.00
OK	74472	1	0	\$26,160.71	\$26,160.71
OK	74501	6	0	\$45,294.10	\$45,294.10
OK	74563	1	0	\$29,467.07	\$29,467.07
OK	74572	1	0	\$935.18	\$935.18
OK	74578	3	0	\$34,754.82	\$33,539.00
OK	74601	3	0	\$11,180.31	\$11,180.31
OK	74604	4	0	\$13,998.31	\$13,998.31
OK	74653	1	0	\$7,517.89	\$7,517.89
OK	74701	2	0	\$9,481.11	\$8,429.32
OK	74729	1	0	\$3,148.16	\$3,148.16
OK	74730	1	0	\$3,344.84	\$3,344.84
OK	74733	1	0	\$574.66	\$574.66
OK	74735	2	0	\$3,194.04	\$3,194.04
OK	74741	1	0	\$5,738.65	\$5,738.65
OK	74745	3	0	\$2,493.42	\$2,493.42
OK	74764	1	0	\$0.00	\$0.00
OK	74801	6	0	\$52,361.26	\$51,015.22
OK	74804	2	0	\$18,719.77	\$18,719.77
OK	74820	12	0	\$130,424.08	\$124,727.01
OK	74834	2	0	\$2,563.87	\$2,563.87
OK	74851	5	0	\$37,147.94	\$33,610.28
OK	74855	1	0	\$33,780.72	\$33,780.72

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74857	3	0	\$33,653.39	\$32,337.09
OK	74860	1	0	\$11,179.87	\$10,793.81
OK	74868	2	0	\$50,304.88	\$50,304.88
OK	74873	2	0	\$29,467.88	\$27,972.81
OK	74880	1	0	\$1,670.54	\$1,670.54
OK	74901	2	0	\$4,910.64	\$4,910.64
OK	74902	3	0	\$51,023.20	\$50,649.39
OK	74948	1	0	\$2,210.28	\$2,210.28
OK	74953	1	0	\$4,395.84	\$4,395.84
OK	74954	1	0	\$27,340.24	\$26,583.36
OK	74955	6	0	\$75,628.91	\$73,724.88
OK	74959	2	0	\$23,997.35	\$23,997.35
OK	74960	1	0	\$432.73	\$432.73
OK	74962	2	0	\$14,798.40	\$14,798.40
OK	74965	1	0	\$3,065.28	\$2,554.40
OK	73135	1	0	\$10,283.60	\$10,283.60
<b>Total Unique Homeowners Assisted:</b>					<b>950</b>
<b>Total Amount Obligated:</b>					<b>\$9,847,528.45</b>
<b>Total Amount Expended:</b>					<b>\$9,515,823.84</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-1103	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 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.	\$1,176,660.59	\$1,037,461.20	436	205	436	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-1105	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.	\$709,495.92	\$704,602.20	242	132	242	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-1106	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 equired 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	\$7,947,324.44	\$7,759,712.94	609	300	609	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-1107	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 upto5 hours of counseling services/HAF Homeowner Applicant for a feeof\$150/hour.	\$14,047.50	\$14,047.50	75	36	75	4

### 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-1103	Mortgage Payment Assistance	\$1,037,461.20	\$1,176,660.59	436	205
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-1105	Payment Assistance Insurance	\$28,834.19	\$28,834.19	13	7
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-1105	Payment Assistance Fees	\$68,881.71	\$69,567.39	32	14
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-1105	Payment Assistance Taxes	\$606,886.30	\$611,094.34	197	111
Mortgage Reinstatement Program	PROG-1106	Financial Assistance	\$7,759,712.94	\$7,947,324.44	609	300
HUD Certified Counselor Referral	PROG-1107	Counseling or Education	\$14,047.50	\$14,047.50	75	36

# Obligations & Expenditures Verification

## Design Element Expenditures

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$1,176,660.59	\$1,037,461.20
Financial Assistance	\$7,947,324.44	\$7,759,712.94
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	\$28,834.19	\$28,834.19
Payment Assistance Fees	\$69,567.39	\$68,881.71
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$611,094.34	\$606,886.30
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$14,047.50	\$14,047.50
Legal Services	\$0.00	\$0.00
Totals	\$9,847,528.45	\$9,515,823.84

## 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

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.

\$9558313.29

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.

\$9236639.03

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:	2/15/2023 5:19 PM
Submitted by	JULIE MCKENZIE, julie.mckenzie@ohfa.org
Certified by	Julie McKenzie