

United States Department of the Treasury

HAF Quarterly Report

Submitted by State Of Oklahoma

Oklahoma - HAF QR 2022Q3

Participant Information:

Entity Name	Oklahoma
Type of Recipient	State/DC
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City	Oklahoma City
State	Oklahoma
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Name	Title	Email	Roles
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Name	Title	Email	Roles
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Josh McGoldrick	Chief of Staff/ General Counsel	josh.mcgoldrick@okcommerce.gov	

Budget Reporting:

HAF Original Plan Budget	Current Budgeted Amount	Cumulative to Date Obligations	Cumulative to Date Expenditures
Mortgage Payment Assistance	\$23,000,000.00	\$342,387.96	\$334,598.13
Financial Assistance	\$41,778,422.00	\$3,819,594.78	\$3,551,448.57
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	\$25,901.64	\$23,381.64
Payment Assistance Fees	\$100,000.00	\$25,258.33	\$25,085.33
Payment Assistance Loans	\$120,000.00	\$0.00	\$0.00
Payment Assistance Taxes	\$3,500,000.00	\$435,163.97	\$376,261.26
Counseling or Education	\$3,000,000.00	\$14,047.50	\$14,047.50
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	\$2,864,478.13	\$2,504,258.95
Legal	\$135,000.00	\$8,176.70	\$8,176.70
salary, taxes, insurance, & retirement	\$6,904,000.00	\$1,023,635.99	\$1,023,635.99
Software fees	\$775,000.00	\$840,534.59	\$480,315.41
Contract labor	\$622,000.00	\$67,508.51	\$67,508.51
Office Rent	\$388,000.00	\$94,620.96	\$94,620.96
Training and Travel	\$120,000.00	\$3,835.33	\$3,835.33

HAF Original Plan Budget	Current Budgeted Amount	Cumulative to Date Obligations	Cumulative to Date Expenditures
Postage and related	\$135,000.00	\$3,808.85	\$3,808.85
Advertising	\$125,000.00	\$1,632.87	\$1,632.87
Telephone	\$108,000.00	\$45,409.24	\$45,409.24
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	\$71,425.28	\$71,425.28
HHS approved indirect cost rate (currently 66.7% of direct labor)	\$3,291,787.00	\$703,889.81	\$703,889.81
Totals	\$87,056,967.00	\$7,526,832.31	\$6,829,081.38

Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	2867
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	2867
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	87
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	498
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	630
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	542
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.	528
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	259
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.	458
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 **\$4,662,354.18**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$4,324,822.43**.

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

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

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	411	411	10	69	89
Asian - Chinese	0	0	0	0	0
Asian - Filipino	2	2	0	0	0
Asian - Indian	1	1	0	0	0
Asian - Japanese	0	0	0	0	0
Asian - Korean	1	1	0	0	0
Asian - Vietnamese	0	0	0	0	0
Asian - Other	1	1	0	0	0
Asian – sub-category data not collected	36	36	1	6	8
Black or African American	648	648	20	123	125
Pacific Islander - Guamanian or Chamorro	0	0	0	0	0
Pacific Islander - Native Hawaiian	0	0	0	0	0
Pacific Islander - Samoan	0	0	0	0	0
Pacific Islander - Other	0	0	0	0	0
Pacific Islander – sub-category data not collected	6	6	0	1	3
White	1594	1594	50	269	364
Declined to Answer	0	0	0	0	0
Data Not Collected	167	167	6	30	41
Totals	2867	2867	87	498	630

Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	215	215	5	29	62
Not Hispanic or Latino/a	2651	2651	80	469	565
Declined to Answer	0	0	0	0	0
Data Not Collected	1	1	2	0	3
Totals	2867	2867	87	498	630

Gender Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	1242	1242	29	212	269
Female	1624	1624	56	286	358
Non-binary	0	0	0	0	0
Declined to Answer	0	0	0	0	0
Data Not Collected	1	1	2	0	3
Totals	2867	2867	87	498	630

Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	1225	1225	43	232	315
Greater than 50% and less than or equal 80%	792	792	26	139	119
Greater than 80% and less than or equal to 100%	722	722	16	114	130
Greater than 100% and less than or equal to 150%	81	81	0	12	30
Greater than 150%	46	46	0	1	34
Data Not Collected	1	1	2	0	2
Totals	2867	2867	87	498	630

Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	144
Delinquency amount exceeds program cap	1
Income Eligibility	67
Servicer(s) not participating	1
Lack of COVID Related Financial Hardship	18
Principal Balance Exceeded Conforming Loan Limit	0
Property Not Primary Residence	25
Other	374
Totals	630

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	84	58	\$635,583.51	\$560,270.35
Asian - Chinese	0	0	\$0.00	\$0.00
Asian - Filipino	0	0	\$0.00	\$0.00
Asian - Indian	0	0	\$0.00	\$0.00
Asian - Japanese	0	0	\$0.00	\$0.00
Asian - Korean	0	0	\$0.00	\$0.00
Asian - Vietnamese	0	0	\$0.00	\$0.00
Asian - Other	0	0	\$0.00	\$0.00
Asian – sub-category data not collected	7	5	\$37,334.66	\$37,334.66
Black or African American	142	111	\$1,060,281.35	\$950,027.69
Pacific Islander - Guamanian or Chamorro	0	0	\$0.00	\$0.00
Pacific Islander - Native Hawaiian	0	0	\$0.00	\$0.00
Pacific Islander - Samoan	0	0	\$0.00	\$0.00
Pacific Islander - Other	0	0	\$0.00	\$0.00
Pacific Islander – sub-category data not collected	1	0	\$14,285.00	\$14,112.00
White	309	86	\$2,634,682.60	\$2,496,268.54
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	35	19	\$280,187.06	\$266,809.19
Totals	578	279	\$4,662,354.18	\$4,324,822.43

Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Hispanic or Latino/a	33	22	\$308,200.85	\$294,822.98
Not Hispanic or Latino/a	545	257	\$4,354,153.33	\$4,029,999.45
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	0	0	\$0.00	\$0.00
Totals	578	279	\$4,662,354.18	\$4,324,822.43

Gender Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Male	245	113	\$2,139,452.86	\$1,948,343.76
Female	333	166	\$2,522,901.32	\$2,376,478.67
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
Totals	578	279	\$4,662,354.18	\$4,324,822.43

Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Below or equal to 50%	284	157	\$1,457,130.19	\$1,358,601.19
Greater than 50% and less than or equal 80%	156	59	\$1,444,661.11	\$1,323,071.10
Greater than 80% and less than or equal to 100%	124	50	\$1,627,549.27	\$1,511,297.11
Greater than 100% and less than or equal to 150%	13	12	\$110,736.19	\$109,575.61
Greater than 150%	1	1	\$22,277.42	\$22,277.42
Data Not Collected	0	0	\$0.00	\$0.00
Totals	578	279	\$4,662,354.18	\$4,324,822.43

Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	226	226	\$1,850,766.49	\$1,730,567.20
Majority-Minority Census Tract-Targeted	49	49	\$286,560.71	\$268,925.95
Limited English Proficiency-Targeted	18	18	\$126,078.14	\$126,078.14
Resident US Territory; Indian Reservation; or Department of Hawaiian Home Lands-Targeted	7	7	\$28,490.35	\$15,437.35
Persistent Poverty County-Targeted	66	66	\$479,981.04	\$450,603.37
Other	92	92	\$749,059.73	\$686,486.40
N/A	0	0	\$0.00	\$0.00
Totals	458	458	\$3,520,936.46	\$3,278,098.41

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	128	57	\$1,608,237.64	\$1,433,777.78
VA Mortgages	30	14	\$471,608.32	\$437,302.85
USDA Mortgages	18	11	\$326,740.18	\$290,688.39
Government Sponsored Enterprise (GSE)	18	9	\$263,890.25	\$263,890.25
Private-label Securities	51	21	\$632,614.73	\$623,778.10
Reverse Mortgages	0	0	\$0.00	\$0.00
Portfolio Lending	23	11	\$274,033.17	\$253,877.86
Land Contracts	0	0	\$0.00	\$0.00
Other	0	0	\$0.00	\$0.00
N/A	27	19	\$86,072.16	\$85,700.98
Data Not Collected	283	137	\$999,157.73	\$935,806.22
Totals	578	279	\$4,662,354.18	\$4,324,822.43

Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Condominium	4	2	\$22,280.63	\$22,280.63
Manufactured Housing	23	7	\$124,353.53	\$124,353.53
Single Family Home	395	197	\$3,469,501.25	\$3,248,281.92
Other	1	1	\$0.00	\$0.00
Data Not Collected	155	72	\$1,046,218.77	\$929,906.35
Totals	578	279	\$4,662,354.18	\$4,324,822.43

Geographic Data

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73003	2	0	\$664.38	\$664.38
OK	73007	1	0	\$14,714.16	\$0.00
OK	73008	5	0	\$22,844.84	\$22,844.84
OK	73010	3	0	\$50,718.25	\$50,718.25
OK	73012	4	0	\$77,598.60	\$48,485.57
OK	73013	12	0	\$63,760.00	\$63,760.00
OK	73014	1	0	\$2,374.40	\$2,374.40
OK	73016	1	0	\$19,622.60	\$19,622.60
OK	73018	2	0	\$31,817.34	\$0.00
OK	73020	3	0	\$14,652.09	\$14,652.09
OK	73024	1	0	\$8,782.08	\$8,782.08
OK	73026	1	0	\$2,344.03	\$2,344.03
OK	73032	1	0	\$229.90	\$229.90
OK	73034	5	0	\$40,653.65	\$40,653.65
OK	73036	3	0	\$41,000.64	\$41,000.64
OK	73040	1	0	\$3,771.92	\$3,771.92
OK	73044	4	0	\$35,768.86	\$35,768.86
OK	73049	1	0	\$33,704.36	\$33,704.36
OK	73051	1	0	\$14,117.11	\$14,117.11
OK	73055	1	0	\$25,936.24	\$25,210.74
OK	73064	5	0	\$45,429.95	\$45,429.95
OK	73068	1	0	\$0.00	\$0.00
OK	73071	5	0	\$44,313.67	\$29,846.83
OK	73072	4	0	\$62,202.90	\$62,202.90

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73077	2	0	\$23,454.65	\$23,454.65
OK	73078	2	0	\$5,015.28	\$5,015.28
OK	73080	2	0	\$53,713.00	\$53,713.00
OK	73084	5	0	\$24,958.09	\$24,436.83
OK	73086	1	0	\$15,921.60	\$15,921.60
OK	73089	4	0	\$60,887.05	\$60,887.05
OK	73092	2	0	\$959.19	\$959.19
OK	73093	1	0	\$4,559.58	\$4,559.58
OK	73099	20	0	\$125,049.87	\$123,869.29
OK	73105	5	0	\$24,746.53	\$19,482.19
OK	73107	3	0	\$9,031.79	\$8,062.61
OK	73108	2	0	\$4,981.65	\$4,981.65
OK	73109	3	0	\$11,517.72	\$8,991.36
OK	73110	9	0	\$25,585.56	\$22,637.11
OK	73111	6	0	\$47,595.97	\$46,383.04
OK	73112	6	0	\$49,665.04	\$49,665.04
OK	73114	7	0	\$50,990.32	\$50,990.32
OK	73115	7	0	\$28,606.47	\$28,606.47
OK	73116	1	0	\$6,131.34	\$6,131.34
OK	73117	2	0	\$8,918.00	\$8,918.00
OK	73118	2	0	\$12,863.91	\$12,863.91
OK	73119	3	0	\$37,994.05	\$37,994.05
OK	73120	8	0	\$91,263.12	\$88,047.01
OK	73121	3	0	\$15,973.36	\$15,973.36
OK	73122	3	0	\$22,270.10	\$2,178.35
OK	73127	1	0	\$6,672.69	\$6,672.69
OK	73129	2	0	\$5,168.90	\$5,168.90

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73130	4	0	\$25,474.71	\$19,638.97
OK	73132	5	0	\$26,620.77	\$25,745.78
OK	73134	3	0	\$39,304.62	\$39,304.62
OK	73135	8	0	\$39,291.53	\$37,536.03
OK	73139	3	0	\$14,821.67	\$14,821.67
OK	73141	2	0	\$1,340.06	\$225.00
OK	73142	2	0	\$29,841.32	\$29,841.32
OK	73150	1	0	\$35,000.00	\$0.00
OK	73159	5	0	\$67,720.38	\$67,720.38
OK	73160	10	0	\$55,943.39	\$55,943.39
OK	73162	12	0	\$135,286.13	\$135,286.13
OK	73165	1	0	\$26,976.22	\$26,976.22
OK	73170	9	0	\$55,137.52	\$55,137.52
OK	73179	2	0	\$38,946.10	\$35,000.00
OK	73401	2	0	\$1,148.38	\$1,148.38
OK	73432	1	0	\$20,822.91	\$20,822.91
OK	73439	2	0	\$13,669.90	\$13,669.90
OK	73501	4	0	\$24,121.41	\$24,121.41
OK	73505	11	0	\$73,198.18	\$73,198.18
OK	73507	7	0	\$69,310.45	\$69,310.45
OK	73521	1	0	\$3,835.93	\$3,835.93
OK	73527	1	0	\$1,561.35	\$1,561.35
OK	73533	1	0	\$1,795.21	\$1,795.21
OK	73538	1	0	\$486.13	\$486.13
OK	73554	1	0	\$19,827.90	\$19,827.90
OK	73572	1	0	\$1,606.18	\$1,606.18
OK	73601	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	73644	1	0	\$0.00	\$0.00
OK	73645	1	0	\$0.00	\$0.00
OK	73651	2	0	\$14,868.00	\$14,868.00
OK	73662	3	0	\$45,123.89	\$45,123.89
OK	73701	6	0	\$27,970.96	\$27,970.96
OK	73703	4	0	\$32,247.69	\$31,087.11
OK	73720	1	0	\$4,220.16	\$4,220.16
OK	73750	1	0	\$21,388.26	\$21,388.26
OK	73768	1	0	\$0.00	\$0.00
OK	73801	3	0	\$8,289.92	\$8,289.92
OK	74008	6	0	\$107,176.86	\$107,176.86
OK	73840	1	0	\$150.00	\$150.00
OK	74003	5	0	\$47,114.08	\$47,114.08
OK	74006	8	0	\$70,773.13	\$67,178.03
OK	74011	6	0	\$59,704.59	\$59,047.70
OK	74012	10	0	\$192,642.37	\$172,487.06
OK	74014	7	0	\$39,964.25	\$39,403.27
OK	74017	4	0	\$18,476.30	\$10,437.38
OK	74019	3	0	\$44,994.84	\$44,994.84
OK	74021	2	0	\$9,348.80	\$9,348.80
OK	74023	1	0	\$8,469.25	\$8,469.25
OK	74033	3	0	\$16,523.85	\$16,523.85
OK	74036	2	0	\$28,216.52	\$28,216.52
OK	74037	3	0	\$5,825.14	\$1,254.30
OK	74041	1	0	\$20,836.65	\$20,836.65
OK	74044	1	0	\$0.00	\$0.00
OK	74054	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	74055	8	0	\$103,838.80	\$68,838.80
OK	74056	1	0	\$0.00	\$0.00
OK	74059	3	0	\$31,405.82	\$31,405.82
OK	74063	6	0	\$28,261.79	\$23,676.48
OK	74066	7	0	\$1,532.16	\$1,462.76
OK	74079	2	0	\$1,707.37	\$1,707.37
OK	74070	1	0	\$27,116.33	\$24,801.20
OK	74074	1	0	\$13,177.69	\$13,177.69
OK	74075	1	0	\$4,644.23	\$4,644.23
OK	74105	5	0	\$20,599.44	\$20,599.44
OK	74106	6	0	\$49,742.89	\$49,742.89
OK	74107	4	0	\$43,541.27	\$43,541.27
OK	74108	3	0	\$19,596.16	\$19,596.16
OK	74110	5	0	\$20,643.11	\$20,259.19
OK	74112	6	0	\$68,491.75	\$67,182.80
OK	74114	1	0	\$3,207.42	\$3,207.42
OK	74115	3	0	\$5,465.25	\$2,506.06
OK	74119	1	0	\$0.00	\$0.00
OK	74126	3	0	\$14,236.34	\$14,236.34
OK	74127	3	0	\$16,409.14	\$16,409.14
OK	74128	1	0	\$2,217.06	\$2,217.06
OK	74129	4	0	\$29,929.01	\$29,929.01
OK	74132	2	0	\$26,390.22	\$26,390.22
OK	74133	5	0	\$78,388.16	\$78,388.16
OK	74134	4	0	\$42,901.61	\$42,901.61
OK	74135	2	0	\$3,367.74	\$3,367.74
OK	74136	4	0	\$49,344.11	\$38,300.67

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74137	2	0	\$24,596.25	\$24,596.25
OK	74145	5	0	\$36,125.91	\$32,351.97
OK	74146	3	0	\$39,899.90	\$39,899.90
OK	74331	1	0	\$0.00	\$0.00
OK	74337	3	0	\$24,570.56	\$24,570.56
OK	74344	1	0	\$9,505.54	\$9,505.54
OK	74346	2	0	\$23,730.94	\$23,730.94
OK	74352	1	0	\$7,753.67	\$7,753.67
OK	74354	3	0	\$48,124.48	\$13,124.48
OK	74361	1	0	\$877.56	\$877.56
OK	74401	4	0	\$10,183.45	\$10,183.45
OK	74403	5	0	\$30,485.61	\$26,241.17
OK	74423	1	0	\$0.00	\$0.00
OK	74425	1	0	\$17,973.08	\$17,973.08
OK	74426	3	0	\$21,261.22	\$21,261.22
OK	74429	2	0	\$30,712.43	\$30,712.43
OK	74434	2	0	\$19,657.08	\$16,927.54
OK	74436	3	0	\$16,777.82	\$16,777.82
OK	74437	2	0	\$12,857.25	\$12,857.25
OK	74441	1	0	\$5,247.67	\$4,876.49
OK	74442	1	0	\$20,467.59	\$20,467.59
OK	74446	1	0	\$5,713.75	\$5,713.75
OK	74447	6	0	\$60,980.59	\$55,780.64
OK	74450	1	0	\$477.89	\$477.89
OK	74451	1	0	\$3,194.16	\$3,194.16
OK	74464	5	0	\$21,981.78	\$21,981.78
OK	74470	1	0	\$20,000.00	\$20,000.00

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74472	1	0	\$24,600.12	\$24,600.12
OK	74501	2	0	\$22,124.16	\$22,124.16
OK	74578	3	0	\$29,872.89	\$29,872.89
OK	74601	1	0	\$5,608.20	\$5,608.20
OK	74604	4	0	\$13,998.31	\$13,998.31
OK	74701	2	0	\$6,325.74	\$5,273.95
OK	74733	1	0	\$574.66	\$574.66
OK	74735	2	0	\$3,194.04	\$3,194.04
OK	74745	2	0	\$281.65	\$281.65
OK	74764	1	0	\$0.00	\$0.00
OK	74801	4	0	\$27,152.58	\$27,152.58
OK	74804	1	0	\$9,609.37	\$9,609.37
OK	74820	6	0	\$52,873.85	\$52,873.85
OK	74834	2	0	\$2,563.87	\$0.00
OK	74851	3	0	\$3,233.58	\$3,233.58
OK	74857	2	0	\$22,852.20	\$22,852.20
OK	74868	2	0	\$50,304.88	\$50,304.88
OK	74873	1	0	\$4,748.92	\$4,748.92
OK	74880	1	0	\$1,670.54	\$1,670.54
OK	74901	2	0	\$4,910.64	\$4,910.64
OK	74902	2	0	\$13,151.85	\$4,253.99
OK	74948	1	0	\$2,210.28	\$2,210.28
OK	74955	4	0	\$38,531.21	\$38,531.21
OK	74959	2	0	\$7,901.78	\$7,901.78
OK	74960	1	0	\$432.73	\$432.73
OK	74962	2	0	\$14,362.66	\$14,362.66
OK	74965	1	0	\$1,021.76	\$1,021.76

Total Unique Homeowners Assisted:	578
Total Amount Obligated:	\$4,662,354.18
Total Amount Expended:	\$4,324,822.43

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 Delinq Resolv Non-M HAF Assist: Cumul
Mortgage Payment Assistance	PROG-0622	Mon Jan 10 00:00:00 GMT 2022	\$0.00	\$0.00	Provide up to three months of mortgage payment assistance to homeowners who are delinquent by at least one mortgage payment and unable to make ongoing mortgage payments due to a continuing financial hardship associated with the Coronavirus pandemic. Payments for this program are prioritized in the following order for eligible expenses incurred after January 21, 2020: . Up to three months of forward mortgage payments, if applicant's maximum assistance has not been exhausted. Property taxes, insurance, HOA and condominium fees due within 90 days of application submission, if applicant's maximum assistance has not been exhausted.	\$342,387.96	\$334,598.13	184	79	184	

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 Delinq Resolv Non-M HAF Assist: Cumul
Government or Nonprofit Down Payment Loan Reinstatement	PROG-0623	Mon Jan 10 00:00:00 GMT 2022	\$0.00	\$0.00	Provide funds to eliminate or reduce past due loan payments to government or nonprofit entities for down payment assistance. HAF funds may be used to supplement other loss mitigation options, as long as assistance is not duplicated. Payments for this program will be prioritized in the following order for eligible expenses incurred after January 21, 2020: . Past due loan payments to government or nonprofit entities for down payment assistance . Reasonable lender assessed fees	\$0.00	\$0.00	0	0	0	
					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						

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 Delinq Resolv Non-M HAF Assist: Cumul
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-0624	Mon Jan 10 00:00:00 GMT 2022	\$0.00	\$0.00	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 .	\$486,323.94	\$424,728.23	166	89	166	

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 Delinq Resolv Non-M HAF Assist: Cumul
					Non-escrowed condominium/Homeowner Association fees.						
Mortgage Reinstatement Program	PROG-0625	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 required legal fees. Payments for this program will be prioritized in the following order for eligible expenses incurred after January 21, 2020: .First and subordinate mortgage, including escrowed charges .Reasonable lender assessed fees	\$3,819,594.78	\$3,551,448.57	264	122	264	

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 Delinq Resolv Non-M HAF Assist: Cumul
HUD Certified Counselor Referral	PROG-0626	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.	\$14,047.50	\$14,047.50	75	36	75	

Design Elements

Program Name	Id	Design Element	Total Expenditures to Date	Total Obligations to Date	# of Homeowners Assisted Cumulative	# of S Assis Cumu
Mortgage Payment Assistance	PROG-0622	Mortgage Payment Assistance	\$334,598.13	\$342,387.96	184	
Government or Nonprofit Down Payment Loan Reinstatement	PROG-0623	Payment Assistance Loans	\$0.00	\$0.00	0	
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-0624	Payment Assistance Taxes	\$376,261.26	\$435,163.97	138	
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-0624	Payment Assistance Insurance	\$23,381.64	\$25,901.64	10	
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-0624	Payment Assistance Fees	\$25,085.33	\$25,258.33	18	

Program Name	Id	Design Element	Total Expenditures to Date	Total Obligations to Date	# of Homeowners Assisted Cumulative	# of S Assis Cumu
Mortgage Reinstatement Program	PROG-0625	Financial Assistance	\$3,551,448.57	\$3,819,594.78	264	
HUD Certified Counselor Referral	PROG-0626	Counseling or Education	\$14,047.50	\$14,047.50	75	

Obligations & Expenditures Verification

Design Element Expenditures

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$342,387.96	\$334,598.13
Financial Assistance	\$3,819,594.78	\$3,551,448.57
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	\$25,901.64	\$23,381.64
Payment Assistance Fees	\$25,258.33	\$25,085.33
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$435,163.97	\$376,261.26
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$14,047.50	\$14,047.50
Legal Services	\$0.00	\$0.00
Totals	\$4,662,354.18	\$4,324,822.43

Participant Compliance

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

No

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

Yes

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

Yes

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

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

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

Confirm

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

\$4547444.88

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.

\$4192969.40

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:	11/15/2022 4:24 PM
Submitted by	JULIE MCKENZIE, julie.mckenzie@ohfa.org
Certified by	Julie McKenzie