

United States Department of the Treasury

HAF Quarterly Report

Submitted by State Of Oklahoma

State of Oklahoma - HAF QR 2023Q4

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

What is the end date of your organization's most recently completed fiscal year?	9/30/2023
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Have you expended \$750,000 or more in federal award funds during your most recently completed fiscal year?	Yes
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If 'yes', have you submitted a single audit or HAF program-specific audit report to the Federal Audit Clearinghouse (FAC)?	Yes
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If 'yes', when did you submit your single audit or program-specific audit to the FAC?	2/12/2024
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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	\$9,095,742.42	\$8,727,534.84
Financial Assistance	\$41,778,422.00	\$30,802,103.24	\$30,346,706.73
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	\$53,744.04	\$53,744.04
Payment Assistance Fees	\$100,000.00	\$133,652.00	\$130,252.00
Payment Assistance Loans	\$120,000.00	\$0.00	\$0.00
Payment Assistance Taxes	\$3,500,000.00	\$1,810,004.43	\$1,808,623.87
Counseling or Education	\$3,000,000.00	\$44,896.50	\$39,196.50
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	\$5,223,457.01	\$5,063,224.78
salary, taxes, insurance, & retirement	\$6,904,000.00	\$2,897,782.95	\$2,897,782.95
Software fees	\$775,000.00	\$746,934.59	\$586,702.36
Contract labor	\$622,000.00	\$147,934.58	\$147,934.58
Legal	\$135,000.00	\$10,876.74	\$10,876.74
Office Rent	\$388,000.00	\$301,267.42	\$301,267.42
Training and Travel	\$120,000.00	\$18,824.48	\$18,824.48

HAF Original Plan Budget	Current Budgeted Amount	Cumulative to Date Obligations	Cumulative to Date Expenditures
Postage and related	\$135,000.00	\$9,540.91	\$9,540.91
Advertising	\$125,000.00	\$1,632.87	\$1,632.87
Telephone	\$108,000.00	\$72,940.84	\$72,940.84
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	\$131,394.87	\$131,394.87
HHS approved indirect cost rate (currently 66.7% of direct labor)	\$3,291,787.00	\$884,326.76	\$884,326.76
Totals	\$87,056,967.00	\$47,163,599.64	\$46,169,282.76

Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	6685
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	6685
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	192
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	2581
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	2098
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	2650
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.	2603
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	1191
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.	2552
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 **\$41,940,142.63**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$41,106,057.98**.

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).

49

16. Please enter the number of unique Homeowners that received assistance on more than one application. Num HO Assisted On Mult Apps (HAF).	0
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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
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Disaggregated Application Data

Race Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Asian - Filipino	11	11	0	3	4
Asian - Korean	2	2	0	0	2
American Indian or Alaska Native	907	907	27	320	311
Asian - Chinese	1	1	0	1	0
Asian - Indian	7	7	0	0	1
Asian - Japanese	1	1	0	0	1
Asian - Vietnamese	5	5	0	0	3
Asian - Other	7	7	0	2	3
Asian – sub-category data not collected	52	52	4	20	15
Black or African American	1423	1423	43	630	371
Pacific Islander - Other	4	4	0	1	0
Pacific Islander - Guamanian or Chamorro	1	1	0	1	0
Pacific Islander - Native Hawaiian	4	4	1	0	0
Pacific Islander - Samoan	1	1	0	0	0
Pacific Islander – sub-category data not collected	7	7	0	2	5
White	3808	3808	101	1437	1258
Declined to Answer	0	0	0	0	0
Data Not Collected	444	444	16	164	124
Totals	6685	6685	192	2581	2098

Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	531	531	13	183	171
Not Hispanic or Latino/a	6143	6143	176	2397	1923
Declined to Answer	0	0	0	0	0
Data Not Collected	11	11	3	1	4
Totals	6685	6685	192	2581	2098

Gender Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	3013	3013	83	1113	983
Female	3661	3661	106	1467	1111
Non-binary	0	0	0	0	0
Declined to Answer	0	0	0	0	0
Data Not Collected	11	11	3	1	4
Totals	6685	6685	192	2581	2098

Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	2046	2046	82	881	877
Greater than 50% and less than or equal 80%	1477	1477	52	807	395
Greater than 80% and less than or equal to 100%	2798	2798	50	847	618
Greater than 100% and less than or equal to 150%	192	192	2	44	96
Greater than 150%	164	164	4	2	110
Fact Specific Proxy	0	0	0	0	0
Data Not Collected	8	8	2	0	2

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Totals	6685	6685	192	2581	2098

Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	843
Delinquency amount exceeds program cap	9
Income Eligibility	196
Lack of COVID Related Financial Hardship	110
Principal Balance Exceeded Conforming Loan Limit	1
Property Not Primary Residence	77
Servicer(s) not participating	13
Homeowner Not Delinquent (if required by state)	0
Other	849
Totals	2098

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, loan not eligible, or previously received HAF monetary assistance on another application.

Disaggregated Assistance Data

Race Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Asian - Filipino	3	3	\$59,817.18	\$57,333.94
Asian - Korean	0	0	\$0.00	\$0.00
American Indian or Alaska Native	332	216	\$5,164,960.43	\$5,055,225.46
Asian - Chinese	1	0	\$7,639.18	\$7,639.18
Asian - Indian	0	0	\$0.00	\$0.00
Asian - Japanese	0	0	\$0.00	\$0.00
Asian - Vietnamese	0	0	\$0.00	\$0.00
Asian - Other	2	0	\$58,866.40	\$58,866.40
Asian – sub-category data not collected	22	11	\$338,102.61	\$309,574.36
Black or African American	645	467	\$10,224,492.47	\$10,043,542.44
Pacific Islander - Other	1	1	\$11,726.60	\$10,948.21
Pacific Islander - Guamanian or Chamorro	1	1	\$26,396.77	\$25,060.77
Pacific Islander - Native Hawaiian	1	0	\$0.00	\$0.00
Pacific Islander - Samoan	0	0	\$0.00	\$0.00
Pacific Islander – sub-category data not collected	2	1	\$37,811.82	\$37,811.82
White	1483	387	\$23,061,566.99	\$22,617,954.19
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	173	110	\$2,948,762.18	\$2,882,101.21
Totals	2,666	1,197	\$41,940,142.63	\$41,106,057.98

Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Hispanic or Latino/a	191	117	\$3,227,928.41	\$3,166,191.68
Not Hispanic or Latino/a	2474	1079	\$38,686,003.09	\$37,913,655.17
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	1	1	\$26,211.13	\$26,211.13
Totals	2,666	1,197	\$41,940,142.63	\$41,106,057.98

Gender Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Male	1148	482	\$19,584,628.29	\$19,174,291.97
Female	1517	714	\$22,329,303.21	\$21,905,554.88
Non-binary	0	0	\$0.00	\$0.00
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	1	1	\$26,211.13	\$26,211.13
Totals	2,666	1,197	\$41,940,142.63	\$41,106,057.98

Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Below or equal to 50%	941	452	\$11,497,989.99	\$11,321,892.82
Greater than 50% and less than or equal 80%	820	319	\$13,292,715.20	\$13,079,509.32
Greater than 80% and less than or equal to 100%	858	385	\$16,174,932.29	\$15,735,792.20
Greater than 100% and less than or equal to 150%	45	39	\$937,997.24	\$932,355.73
Greater than 150%	2	2	\$36,507.91	\$36,507.91
Fact Specific Proxy	0	0	\$0.00	\$0.00
Data Not Collected	0	0	\$0.00	\$0.00

Segment	Homeowners	SDIs	Obligated	Expended
Totals	2,666	1,197	\$41,940,142.63	\$41,106,057.98

Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	835	835	\$13,677,646.86	\$13,481,890.19
Majority-Minority Census Tract-Targeted	220	220	\$2,899,789.68	\$2,858,480.45
Limited English Proficiency-Targeted	61	61	\$915,114.19	\$908,685.12
Resident US Territory; Indian Reservation; or Department of Hawaiian Home Lands-Targeted	128	128	\$1,920,813.04	\$1,900,546.62
Persistent Poverty County-Targeted	303	303	\$4,202,042.34	\$4,104,205.78
Other	408	408	\$6,273,194.71	\$6,182,102.11
N/A	695	0	\$12,051,541.81	\$11,670,147.71
Totals	2,650	1,955	\$41,940,142.63	\$41,106,057.98

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
USDA Mortgages	175	75	\$2,859,193.20	\$2,806,393.43
FHA Mortgages	883	391	\$17,070,363.83	\$16,685,689.98
VA Mortgages	189	82	\$4,302,451.09	\$4,266,413.31
Government Sponsored Enterprise (GSE)	160	61	\$3,328,298.70	\$3,268,578.86
Private-label Securities	242	104	\$4,415,896.01	\$4,350,662.25
Reverse Mortgages	10	3	\$71,181.50	\$71,181.50
Portfolio Lending	117	57	\$2,419,522.53	\$2,348,649.86
Land Contracts	0	0	\$0.00	\$0.00
Other	0	0	\$0.00	\$0.00
N/A	78	45	\$818,236.69	\$811,585.79
Data Not Collected	812	379	\$6,654,999.08	\$6,496,903.00
Totals	2,666	1,197	\$41,940,142.63	\$41,106,057.98

Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Condominium	21	9	\$170,192.53	\$168,901.41
Manufactured Housing	134	48	\$1,587,597.30	\$1,566,230.12
Single Family Home	2126	953	\$33,987,972.22	\$33,222,078.08
Other	23	12	\$240,660.21	\$239,106.79
Data Not Collected	362	175	\$5,953,720.37	\$5,909,741.58
Totals	2,666	1,197	\$41,940,142.63	\$41,106,057.98

Geographic Data

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73012	28	0	\$694,926.91	\$693,135.88
OK	73003	17	0	\$307,906.66	\$304,044.43
OK	73005	4	0	\$63,309.98	\$61,911.53
OK	73007	2	0	\$27,881.26	\$27,881.26
OK	73008	20	0	\$345,004.31	\$311,928.97
OK	73010	10	0	\$232,606.20	\$232,606.20
OK	73013	49	0	\$1,001,805.13	\$990,395.35
OK	73014	1	0	\$5,342.40	\$5,342.40
OK	73016	3	0	\$52,846.18	\$50,558.25
OK	73018	8	0	\$159,615.20	\$159,615.20
OK	73020	16	0	\$276,615.40	\$274,199.10
OK	73024	2	0	\$44,807.04	\$44,807.04
OK	73028	4	0	\$77,878.15	\$77,878.15
OK	73025	5	0	\$102,851.53	\$101,366.37
OK	73026	4	0	\$82,452.80	\$55,020.32
OK	73027	1	0	\$26,518.85	\$26,518.85
OK	73029	2	0	\$19,779.44	\$19,165.03
OK	73030	2	0	\$23,890.21	\$23,890.21
OK	73032	1	0	\$229.90	\$229.90
OK	73034	21	0	\$411,901.11	\$409,360.66
OK	73036	16	0	\$287,223.42	\$284,760.96
OK	73038	1	0	\$4,264.53	\$4,264.53
OK	73040	1	0	\$8,257.27	\$8,257.27
OK	73044	17	0	\$280,376.34	\$279,151.69

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73045	7	0	\$128,376.38	\$127,355.57
OK	73047	2	0	\$26,303.09	\$26,303.09
OK	73049	3	0	\$40,865.55	\$40,865.55
OK	73051	1	0	\$19,648.43	\$19,648.43
OK	73052	4	0	\$53,033.89	\$53,033.89
OK	73053	1	0	\$32,162.34	\$32,162.34
OK	73054	4	0	\$60,548.93	\$60,548.93
OK	73055	7	0	\$157,887.31	\$155,257.01
OK	73056	1	0	\$8,635.20	\$8,635.20
OK	73059	2	0	\$45,030.61	\$44,162.07
OK	73062	1	0	\$14,513.25	\$14,513.25
OK	73064	22	0	\$468,201.15	\$436,713.90
OK	73065	5	0	\$88,904.60	\$60,815.73
OK	73067	1	0	\$24,317.05	\$24,317.05
OK	73068	13	0	\$254,297.28	\$253,539.02
OK	73069	5	0	\$105,459.61	\$104,846.11
OK	73071	21	0	\$382,221.46	\$381,114.60
OK	73072	9	0	\$157,165.76	\$155,924.28
OK	73073	1	0	\$27,765.27	\$27,765.27
OK	73075	3	0	\$33,962.26	\$33,486.44
OK	73077	3	0	\$35,712.88	\$34,921.17
OK	73078	12	0	\$285,514.04	\$282,882.68
OK	73086	3	0	\$37,568.36	\$37,568.36
OK	73080	8	0	\$202,716.75	\$199,991.01
OK	73082	1	0	\$22,296.28	\$22,296.28
OK	73084	26	0	\$286,068.92	\$272,285.06
OK	73089	13	0	\$198,433.31	\$198,433.31

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73090	1	0	\$14,259.94	\$13,406.64
OK	73092	2	0	\$959.19	\$959.19
OK	73093	3	0	\$58,453.89	\$56,923.44
OK	73096	6	0	\$167,106.76	\$167,106.76
OK	73097	1	0	\$28,940.91	\$27,824.23
OK	73098	1	0	\$17,510.64	\$17,510.64
OK	73099	99	0	\$1,923,005.34	\$1,906,736.42
OK	73105	11	0	\$127,180.57	\$126,331.34
OK	73106	4	0	\$75,929.08	\$75,929.08
OK	73107	14	0	\$172,139.09	\$171,666.94
OK	73108	8	0	\$56,201.12	\$56,201.12
OK	73109	10	0	\$82,925.12	\$82,085.66
OK	73110	48	0	\$649,121.71	\$618,453.10
OK	73111	28	0	\$349,942.69	\$327,870.63
OK	73112	22	0	\$295,777.65	\$268,318.84
OK	73114	38	0	\$476,256.12	\$450,521.34
OK	73115	31	0	\$416,739.14	\$413,007.77
OK	73116	6	0	\$100,457.05	\$99,456.75
OK	73117	11	0	\$123,472.17	\$122,312.65
OK	73118	6	0	\$82,142.81	\$81,169.89
OK	73119	13	0	\$122,303.37	\$121,714.19
OK	73120	30	0	\$559,031.70	\$545,620.96
OK	73121	10	0	\$157,761.74	\$145,666.40
OK	73122	13	0	\$185,560.74	\$181,056.91
OK	73127	12	0	\$122,737.64	\$120,879.40
OK	73128	2	0	\$29,893.89	\$27,758.71
OK	73129	8	0	\$40,939.94	\$40,728.63

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73130	35	0	\$453,449.23	\$449,015.57
OK	73131	3	0	\$41,720.62	\$41,720.62
OK	73132	36	0	\$738,073.54	\$726,658.06
OK	73134	4	0	\$66,224.58	\$63,972.95
OK	73135	32	0	\$509,822.79	\$504,114.58
OK	73149	2	0	\$13,387.02	\$13,387.02
OK	73139	7	0	\$84,775.99	\$83,634.81
OK	73140	1	0	\$23,865.92	\$23,865.92
OK	73141	6	0	\$148,330.02	\$148,330.02
OK	73142	14	0	\$322,428.37	\$318,544.16
OK	73150	2	0	\$43,567.49	\$43,567.49
OK	73151	1	0	\$27,359.16	\$27,359.16
OK	73159	38	0	\$627,050.07	\$619,326.08
OK	73160	55	0	\$1,025,007.27	\$1,016,325.87
OK	73162	44	0	\$956,137.27	\$930,582.10
OK	73165	5	0	\$112,490.25	\$111,398.62
OK	73170	35	0	\$636,198.90	\$624,801.68
OK	73173	5	0	\$152,381.37	\$125,230.19
OK	73179	16	0	\$379,627.90	\$375,580.87
OK	73401	22	0	\$248,414.18	\$242,956.84
OK	73430	2	0	\$6,234.56	\$6,234.56
OK	73432	1	0	\$23,393.86	\$23,393.86
OK	73434	1	0	\$6,889.56	\$6,889.56
OK	73438	3	0	\$32,389.92	\$19,357.02
OK	73439	2	0	\$13,669.90	\$13,669.90
OK	73443	3	0	\$57,953.36	\$57,953.36
OK	73446	4	0	\$37,820.21	\$37,820.21

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73448	1	0	\$5,178.91	\$4,549.44
OK	73449	1	0	\$11,811.48	\$11,811.48
OK	73456	2	0	\$31,360.56	\$31,360.56
OK	73507	15	0	\$211,925.78	\$209,290.96
OK	73463	6	0	\$31,602.64	\$31,048.56
OK	73501	12	0	\$148,890.44	\$147,970.17
OK	73505	25	0	\$356,241.05	\$355,029.93
OK	73521	2	0	\$38,835.93	\$38,835.93
OK	73527	2	0	\$7,713.33	\$7,713.33
OK	73529	2	0	\$19,851.52	\$19,398.83
OK	73533	7	0	\$120,765.44	\$119,467.28
OK	73537	1	0	\$10,630.43	\$10,630.43
OK	73538	4	0	\$45,786.44	\$44,042.15
OK	73542	2	0	\$9,088.40	\$9,088.40
OK	73543	1	0	\$8,227.14	\$8,227.14
OK	73552	1	0	\$12,694.57	\$12,694.57
OK	73554	2	0	\$25,914.41	\$25,914.41
OK	73566	1	0	\$16,597.62	\$16,597.62
OK	73572	3	0	\$30,416.62	\$30,116.62
OK	73601	4	0	\$38,416.68	\$34,691.35
OK	73627	2	0	\$8,487.91	\$8,487.91
OK	73632	1	0	\$8,704.21	\$8,704.21
OK	73644	5	0	\$75,033.30	\$75,033.30
OK	73645	2	0	\$18,011.62	\$18,011.62
OK	73701	13	0	\$182,566.21	\$182,024.46
OK	73647	2	0	\$32,644.43	\$31,755.06
OK	73651	2	0	\$16,928.68	\$16,928.68

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73662	5	0	\$84,757.34	\$83,860.65
OK	73703	11	0	\$199,517.00	\$198,359.76
OK	73718	1	0	\$13,321.57	\$13,321.57
OK	73720	1	0	\$10,550.40	\$10,550.40
OK	73730	1	0	\$12,539.22	\$12,539.22
OK	73736	1	0	\$5,418.86	\$4,871.74
OK	73739	1	0	\$13,907.49	\$13,907.49
OK	73750	1	0	\$25,698.26	\$25,698.26
OK	73754	1	0	\$7,306.72	\$7,306.72
OK	73757	1	0	\$33,347.38	\$33,347.38
OK	73768	1	0	\$24,854.92	\$24,854.92
OK	73772	1	0	\$150.00	\$150.00
OK	73773	1	0	\$9,526.90	\$9,526.90
OK	73801	10	0	\$95,986.14	\$95,986.14
OK	73838	1	0	\$11,545.11	\$11,545.11
OK	73840	2	0	\$6,219.54	\$6,219.54
OK	73852	2	0	\$30,057.18	\$30,057.18
OK	73857	1	0	\$16,953.37	\$16,953.37
OK	73942	1	0	\$6,530.39	\$5,768.92
OK	73951	1	0	\$9,699.70	\$9,699.70
OK	74002	2	0	\$30,668.48	\$30,668.48
OK	74003	13	0	\$145,259.62	\$134,182.95
OK	74006	26	0	\$314,859.15	\$301,627.02
OK	74008	22	0	\$406,146.55	\$399,892.57
OK	74010	5	0	\$101,034.65	\$99,971.40
OK	74011	33	0	\$712,629.45	\$705,076.03
OK	74012	52	0	\$945,443.50	\$915,342.36

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74014	36	0	\$642,647.72	\$637,458.02
OK	74015	4	0	\$68,581.97	\$67,296.15
OK	74020	4	0	\$121,694.86	\$121,694.86
OK	74016	2	0	\$28,295.47	\$28,295.47
OK	74017	14	0	\$227,226.75	\$224,013.42
OK	74019	15	0	\$284,238.74	\$274,436.00
OK	74021	23	0	\$434,942.85	\$432,912.34
OK	74022	2	0	\$33,009.97	\$33,009.97
OK	74023	5	0	\$86,009.34	\$85,183.54
OK	74028	1	0	\$5,675.00	\$4,540.00
OK	74029	2	0	\$7,537.29	\$7,537.29
OK	74030	3	0	\$57,451.06	\$57,451.06
OK	74032	1	0	\$16,298.91	\$16,298.91
OK	74033	18	0	\$244,983.37	\$243,386.55
OK	74036	8	0	\$129,366.03	\$125,049.68
OK	74037	12	0	\$225,884.43	\$221,194.38
OK	74039	4	0	\$66,582.13	\$64,661.70
OK	74041	2	0	\$26,660.65	\$26,660.65
OK	74043	1	0	\$8,482.35	\$8,482.35
OK	74054	1	0	\$0.00	\$0.00
OK	74044	3	0	\$83,269.23	\$83,269.23
OK	74047	2	0	\$46,029.99	\$46,029.99
OK	74048	3	0	\$44,069.06	\$44,069.06
OK	74053	3	0	\$55,989.15	\$54,690.80
OK	74055	47	0	\$841,140.13	\$836,580.36
OK	74056	1	0	\$0.00	\$0.00
OK	74059	5	0	\$94,992.06	\$94,298.78

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74061	1	0	\$34,171.59	\$34,171.59
OK	74063	35	0	\$500,534.51	\$499,255.67
OK	74066	24	0	\$363,649.40	\$359,468.44
OK	74070	6	0	\$130,552.57	\$128,848.04
OK	74073	4	0	\$63,085.42	\$63,085.42
OK	74074	5	0	\$88,997.57	\$88,997.57
OK	74075	5	0	\$106,841.20	\$106,841.20
OK	74079	5	0	\$28,437.95	\$26,457.35
OK	74080	1	0	\$26,887.16	\$26,887.16
OK	74081	2	0	\$31,836.70	\$31,304.52
OK	74104	5	0	\$61,822.17	\$62,766.33
OK	74105	19	0	\$237,775.37	\$234,524.35
OK	74106	32	0	\$304,582.54	\$298,715.04
OK	74107	13	0	\$191,503.78	\$191,203.78
OK	74114	7	0	\$93,755.91	\$64,674.15
OK	74108	8	0	\$110,333.54	\$108,742.17
OK	74110	15	0	\$107,816.37	\$107,496.37
OK	74112	19	0	\$248,623.05	\$248,011.74
OK	74115	10	0	\$56,858.51	\$55,824.04
OK	74119	2	0	\$7,026.23	\$7,026.23
OK	74120	3	0	\$59,407.77	\$58,487.78
OK	74126	12	0	\$83,121.34	\$83,121.34
OK	74127	22	0	\$308,129.39	\$304,958.68
OK	74128	13	0	\$115,029.74	\$112,876.86
OK	74129	22	0	\$278,514.13	\$277,290.55
OK	74130	1	0	\$20,859.89	\$20,166.86
OK	74131	1	0	\$14,718.15	\$12,912.68

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74132	6	0	\$116,233.06	\$116,233.06
OK	74133	33	0	\$642,848.61	\$637,112.07
OK	74134	24	0	\$341,463.93	\$338,752.94
OK	74135	11	0	\$146,768.56	\$146,768.56
OK	74136	17	0	\$324,609.37	\$324,609.37
OK	74137	11	0	\$217,231.23	\$214,190.58
OK	74145	17	0	\$230,767.53	\$227,699.66
OK	74146	10	0	\$135,143.46	\$134,595.31
OK	74155	3	0	\$68,587.47	\$67,765.08
OK	74301	4	0	\$44,140.80	\$43,529.05
OK	74331	3	0	\$26,098.32	\$25,426.83
OK	74332	1	0	\$11,706.25	\$11,706.25
OK	74337	5	0	\$98,237.00	\$98,237.00
OK	74338	1	0	\$28,702.81	\$28,702.81
OK	74344	3	0	\$33,663.19	\$33,363.19
OK	74346	5	0	\$71,706.42	\$71,298.75
OK	74347	2	0	\$62,967.47	\$62,967.47
OK	74352	5	0	\$91,953.04	\$90,584.12
OK	74365	3	0	\$36,144.85	\$34,823.37
OK	74354	13	0	\$219,938.35	\$214,713.89
OK	74361	9	0	\$101,927.25	\$100,953.80
OK	74364	1	0	\$9,143.71	\$9,143.71
OK	74366	1	0	\$18,536.82	\$18,536.82
OK	74369	1	0	\$4,065.83	\$3,545.50
OK	74401	11	0	\$88,934.72	\$88,934.72
OK	74403	17	0	\$257,163.93	\$256,091.10
OK	74421	3	0	\$25,305.95	\$25,305.95

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74422	1	0	\$34,833.56	\$34,222.72
OK	74423	1	0	\$12,836.04	\$12,836.04
OK	74425	1	0	\$23,780.48	\$23,780.48
OK	74426	4	0	\$47,405.50	\$47,405.50
OK	74429	19	0	\$288,600.89	\$267,213.64
OK	74432	4	0	\$54,815.62	\$54,260.92
OK	74434	8	0	\$116,476.15	\$116,476.15
OK	74435	1	0	\$1,233.95	\$1,233.95
OK	74436	7	0	\$53,568.96	\$52,499.50
OK	74437	6	0	\$69,051.02	\$68,541.55
OK	74441	3	0	\$21,747.52	\$21,000.79
OK	74442	2	0	\$36,283.34	\$35,829.79
OK	74445	3	0	\$30,338.94	\$30,004.41
OK	74446	2	0	\$20,196.07	\$19,644.35
OK	74447	15	0	\$198,870.28	\$195,863.88
OK	74450	2	0	\$16,602.51	\$16,110.56
OK	74451	5	0	\$54,402.60	\$54,105.91
OK	74462	3	0	\$53,854.04	\$53,129.01
OK	74464	15	0	\$173,327.48	\$172,369.66
OK	74467	16	0	\$234,416.08	\$229,511.75
OK	74470	3	0	\$62,541.27	\$62,241.27
OK	74471	1	0	\$20,918.63	\$20,918.63
OK	74472	1	0	\$27,729.59	\$27,729.59
OK	74501	23	0	\$320,321.92	\$297,054.69
OK	74525	1	0	\$5,178.39	\$5,178.39
OK	74531	1	0	\$10,384.59	\$9,739.85
OK	74547	4	0	\$35,203.23	\$34,645.40

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74552	1	0	\$13,461.72	\$13,461.72
OK	74578	6	0	\$94,018.11	\$94,018.11
OK	74563	1	0	\$33,267.22	\$33,267.22
OK	74571	2	0	\$22,401.92	\$20,686.41
OK	74572	1	0	\$3,740.72	\$3,740.72
OK	74601	6	0	\$37,737.36	\$36,853.23
OK	74604	10	0	\$131,673.02	\$129,798.54
OK	74631	5	0	\$55,612.88	\$55,612.88
OK	74653	3	0	\$32,943.19	\$32,943.19
OK	74701	11	0	\$159,851.90	\$159,345.38
OK	74720	1	0	\$13,784.87	\$13,784.87
OK	74723	1	0	\$17,961.36	\$17,961.36
OK	74728	1	0	\$19,688.97	\$19,688.97
OK	74729	2	0	\$20,584.29	\$20,584.29
OK	74730	3	0	\$36,189.84	\$35,986.68
OK	74731	1	0	\$13,402.26	\$12,627.29
OK	74733	1	0	\$574.66	\$574.66
OK	74735	2	0	\$3,194.04	\$3,194.04
OK	74736	2	0	\$8,808.96	\$7,933.40
OK	74740	1	0	\$10,381.93	\$9,899.80
OK	74741	1	0	\$10,329.27	\$10,329.27
OK	74743	2	0	\$14,344.74	\$13,080.27
OK	74745	4	0	\$9,045.18	\$9,045.18
OK	74754	1	0	\$8,973.12	\$8,973.12
OK	74759	1	0	\$32,266.06	\$32,266.06
OK	74820	26	0	\$323,281.82	\$320,473.98
OK	74764	2	0	\$7,887.80	\$7,887.80

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74801	14	0	\$153,745.66	\$146,919.30
OK	74804	9	0	\$173,471.89	\$158,518.27
OK	74824	2	0	\$20,646.85	\$20,192.90
OK	74825	1	0	\$29,314.75	\$29,314.75
OK	74834	5	0	\$58,700.97	\$56,119.61
OK	74840	3	0	\$35,407.27	\$17,046.04
OK	74848	3	0	\$26,379.09	\$25,691.76
OK	74851	11	0	\$174,893.06	\$174,141.66
OK	74855	1	0	\$34,896.07	\$34,896.07
OK	74856	1	0	\$22,464.99	\$22,464.99
OK	74857	9	0	\$118,133.18	\$118,133.18
OK	74859	1	0	\$4,391.43	\$4,391.43
OK	74860	1	0	\$12,338.05	\$12,338.05
OK	74864	1	0	\$20,002.66	\$19,577.01
OK	74868	7	0	\$155,961.05	\$153,270.94
OK	74871	1	0	\$28,500.07	\$27,840.17
OK	74872	2	0	\$32,316.83	\$31,511.22
OK	74873	6	0	\$71,382.88	\$69,217.02
OK	74880	1	0	\$1,670.54	\$1,670.54
OK	74881	3	0	\$42,373.94	\$41,292.32
OK	74901	2	0	\$4,910.64	\$4,910.64
OK	74902	5	0	\$89,858.10	\$89,858.10
OK	74953	3	0	\$50,458.34	\$49,716.13
OK	74930	1	0	\$34,277.10	\$34,277.10
OK	74937	1	0	\$16,141.96	\$16,141.96
OK	74948	5	0	\$59,906.74	\$58,113.13
OK	74954	3	0	\$73,012.36	\$72,358.08

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74955	14	0	\$274,624.71	\$272,684.55
OK	74956	2	0	\$69,201.27	\$68,268.67
OK	74959	4	0	\$42,267.18	\$42,267.18
OK	74960	4	0	\$25,340.15	\$25,340.15
OK	74962	2	0	\$14,798.40	\$14,798.40
OK	74965	4	0	\$38,540.11	\$37,708.37
Total Unique Homeowners Assisted:					2,666
Total Amount Obligated:					\$41,940,142.68
Total Amount Expended:					\$41,106,057.98

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
HUD Certified Counselor Referral	PROG-2404	January 10, 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.	\$44,896.50	\$39,196.50	186	90	186	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-2402	January 10, 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.	\$30,802,103.24	\$30,346,706.73	2072	920	2072	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 Payment Assistance	PROG-2403	January 10, 2022	\$0.00	\$0.00	Provide up to three months of mortgage payment assistance to homeowners who are delinquent by at least one mortgage payment and unable to make ongoing mortgage payments due to a continuing financial hardship associated with the Coronavirus pandemic. Payments for this program are prioritized in the following order for eligible expenses incurred after January 21, 2020. Up to six months of forward mortgage payments, if applicant's maximum assistance has not been exhausted. Property taxes, insurance, HOA and condominium fees due within 90 days of application submission, if applicant's maximum assistance has not been exhausted.	\$9,095,742.42	\$8,727,534.84	1812	801	1812	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-2405	January 10, 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.	\$1,997,400.47	\$1,992,619.91	527	273	527	0

Design Elements

Program Name	Id	Design Element	Total Expenditures to Date	Total Obligations to Date	# of Homeowners Assisted Cumulative	# of SDIs Assisted Cumulative
HUD Certified Counselor Referral	PROG-2404	Counseling or Education	\$39,196.50	\$44,896.50	186	90
Mortgage Reinstatement Program	PROG-2402	Financial Assistance	\$30,346,706.73	\$30,802,103.24	2072	920
Mortgage Payment Assistance	PROG-2403	Mortgage Payment Assistance	\$8,727,534.84	\$9,095,742.42	1879	831
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-2405	Payment Assistance Insurance	\$53,744.04	\$53,744.04	19	9
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-2405	Payment Assistance Fees	\$130,252.00	\$133,652.00	85	42
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-2405	Payment Assistance Taxes	\$1,808,623.87	\$1,810,004.43	423	222

Obligations & Expenditures Verification

Design Element Expenditures

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$9,095,742.42	\$8,727,534.84
Financial Assistance	\$30,802,103.24	\$30,346,706.73
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	\$53,744.04	\$53,744.04
Payment Assistance Fees	\$133,652.00	\$130,252.00
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$1,810,004.43	\$1,808,623.87
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$44,896.50	\$39,196.50
Legal Services	\$0.00	\$0.00
Totals	\$41,940,142.63	\$41,106,057.98

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.

\$40965637.00

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.

\$40137194.00

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

7. Have you used HAF funds to acquire equipment as defined in 2 CFR 200.1 valued at \$5,000 or more?

No

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.

The period of performance for the HAF awards ends on September 30, 2026. If you have completed all award objectives and applicable administrative actions for your HAF award, please indicate if you would like to proceed with early closeout at this time?	No
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Report Status:	Submitted
Date Submitted:	2/14/2024 11:48 AM
Submitted by	JULIE MCKENZIE, julie.mckenzie@ohfa.org
Certified by	Julie McKenzie