

# **United States Department of the Treasury**

## **HAF Quarterly Report**

**Submitted by State Of Oklahoma**

**State Of Oklahoma - HAF QR 2023Q3**

## 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:**

<b>Name</b>	<b>Title</b>	<b>Email</b>	<b>Roles</b>
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	\$6,946,378.11	\$6,684,095.26
Financial Assistance	\$41,778,422.00	\$24,460,938.35	\$24,222,947.17
Mortgage Principal Reduction	\$0.00	\$0.00	\$0.00
Facilitating Interest Rate	\$0.00	\$0.00	\$0.00
Payment Assistance Utilities	\$0.00	\$0.00	\$0.00
Payment Assistance Internet	\$0.00	\$0.00	\$0.00
Payment Assistance Insurance	\$2,500,000.00	\$51,740.04	\$51,740.04
Payment Assistance Fees	\$100,000.00	\$107,548.51	\$107,548.51
Payment Assistance Loans	\$120,000.00	\$0.00	\$0.00
Payment Assistance Taxes	\$3,500,000.00	\$1,745,093.04	\$1,722,479.61
Counseling or Education	\$3,000,000.00	\$42,646.50	\$36,946.50
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>\$4,197,950.34</b>	<b>\$4,016,412.75</b>
salary, taxes, insurance, & retirement	\$6,904,000.00	\$2,464,536.18	\$2,464,536.18
Software fees	\$775,000.00	\$746,962.59	\$565,425.00
Contract labor	\$622,000.00	\$143,540.69	\$143,540.69
Legal	\$135,000.00	\$10,876.74	\$10,876.74
Office Rent	\$388,000.00	\$253,678.02	\$253,678.02
Training and Travel	\$120,000.00	\$15,728.41	\$15,728.41

<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	\$9,013.65	\$9,013.65
Advertising	\$125,000.00	\$1,632.87	\$1,632.87
Telephone	\$108,000.00	\$69,404.47	\$69,404.47
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	\$117,135.45	\$117,135.45
HHS approved indirect cost rate (currently 66.7% of direct labor)	\$3,291,787.00	\$365,441.27	\$365,441.27
<b>Totals</b>	<b>\$87,056,967.00</b>	<b>\$37,552,294.89</b>	<b>\$36,842,169.84</b>

## Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	6069
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	6069
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	180
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	2208
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	1885
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	2273
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.	2232
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	1035
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.	2182
11. Please enter the number of unique Homeowners receiving HAF assistance that were not Delinquent prior to receiving HAF assistance.	0



12. In the Budget Reporting section, you indicated \$ **0.00** obligated for reimbursement expenses, and \$ **0.00** Expense.expended for reimbursement expenses. Please provide a breakdown of these expenses to program design elements and administrative expenses.

HAF Original Plan Budget	Cumulative to Date Obligations	Cumulative to Date Expenditures
Mortgage Payment Assistance	\$0.00	\$0.00
Financial Assistance	\$0.00	\$0.00
Mortgage Principal Reduction	\$0.00	\$0.00
Facilitating Interest Rate	\$0.00	\$0.00
Payment Assistance Utilities	\$0.00	\$0.00
Payment Assistance Internet	\$0.00	\$0.00
Payment Assistance Insurance	\$0.00	\$0.00
Payment Assistance Fees	\$0.00	\$0.00
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$0.00	\$0.00
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$0.00	\$0.00
Legal Services	\$0.00	\$0.00
Administrative Expenses	\$0.00	\$0.00
<b>Totals</b>	<b>\$0.00</b>	<b>\$0.00</b>

13. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Obligations for HAF assistance are **\$33,354,344.55**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$32,825,757.09**.

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

0



16. Please enter the number of unique Homeowners that received assistance on more than one application. Num HO Assisted On Mult Apps (HAF).	0
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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
American Indian or Alaska Native	821	821	25	282	274
Asian - Chinese	1	1	0	1	0
Asian - Filipino	9	9	0	3	4
Asian - Indian	5	5	0	0	1
Asian - Japanese	1	1	0	0	1
Asian - Korean	2	2	0	0	1
Asian - Vietnamese	4	4	0	0	3
Asian - Other	6	6	0	1	3
Asian – sub-category data not collected	50	50	4	19	13
Black or African American	1308	1308	40	526	341
Pacific Islander - Guamanian or Chamorro	1	1	0	1	0
Pacific Islander - Native Hawaiian	3	3	0	0	0
Pacific Islander - Samoan	0	0	0	0	0
Pacific Islander - Other	3	3	0	0	0
Pacific Islander – sub-category data not collected	7	7	0	2	5
White	3465	3465	96	1233	1130
Declined to Answer	0	0	0	0	0
Data Not Collected	383	383	15	140	109
<b>Totals</b>	<b>6069</b>	<b>6069</b>	<b>180</b>	<b>2208</b>	<b>1885</b>

## Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	479	479	11	158	157
Not Hispanic or Latino/a	5587	5587	166	2049	1724
Declined to Answer	0	0	0	0	0
Data Not Collected	3	3	3	1	4
<b>Totals</b>	<b>6069</b>	<b>6069</b>	<b>180</b>	<b>2208</b>	<b>1885</b>

## Gender Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	2750	2750	75	944	883
Female	3316	3316	102	1263	998
Non-binary	0	0	0	0	0
Declined to Answer	0	0	0	0	0
Data Not Collected	3	3	3	1	4
<b>Totals</b>	<b>6069</b>	<b>6069</b>	<b>180</b>	<b>2208</b>	<b>1885</b>

## Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	2062	2062	80	824	841
Greater than 50% and less than or equal 80%	1471	1471	48	725	374
Greater than 80% and less than or equal to 100%	2209	2209	44	619	478
Greater than 100% and less than or equal to 150%	173	173	2	38	87
Greater than 150%	154	154	4	2	103
Fact Specific Proxy	0	0	0	0	0
Data Not Collected	0	0	2	0	2

Segment	Submitted	Completed	Withdrawn	Approved	Denied
<b>Totals</b>	<b>6069</b>	<b>6069</b>	<b>180</b>	<b>2208</b>	<b>1885</b>

### Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	819
Delinquency amount exceeds program cap	9
Income Eligibility	179
Lack of COVID Related Financial Hardship	101
Principal Balance Exceeded Conforming Loan Limit	0
Property Not Primary Residence	69
Servicer(s) not participating	13
Homeowner Not Delinquent (if required by state)	0
Other	695
<b>Totals</b>	<b>1885</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	292	195	\$4,294,437.90	\$4,265,511.40
Asian - Chinese	1	0	\$7,639.18	\$6,774.97
Asian - Filipino	3	3	\$49,884.22	\$48,364.04
Asian - Indian	0	0	\$0.00	\$0.00
Asian - Japanese	0	0	\$0.00	\$0.00
Asian - Korean	0	0	\$0.00	\$0.00
Asian - Vietnamese	0	0	\$0.00	\$0.00
Asian - Other	1	0	\$23,866.40	\$23,866.40
Asian – sub-category data not collected	21	11	\$224,441.76	\$222,480.29
Black or African American	543	399	\$7,905,485.92	\$7,786,479.82
Pacific Islander - Guamanian or Chamorro	1	1	\$21,052.77	\$21,052.77
Pacific Islander - Native Hawaiian	1	0	\$0.00	\$0.00
Pacific Islander - Samoan	0	0	\$0.00	\$0.00
Pacific Islander - Other	0	0	\$0.00	\$0.00
Pacific Islander – sub-category data not collected	2	1	\$37,811.82	\$37,811.82
White	1274	339	\$18,346,230.68	\$17,996,536.90
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	148	93	\$2,443,493.90	\$2,416,878.68
<b>Totals</b>	<b>2,287</b>	<b>1,042</b>	<b>\$33,354,344.55</b>	<b>\$32,825,757.09</b>

## Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Hispanic or Latino/a	164	105	\$2,712,472.98	\$2,652,181.73
Not Hispanic or Latino/a	2122	936	\$30,618,780.00	\$30,152,008.87
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	1	1	\$23,091.57	\$21,566.49
<b>Totals</b>	<b>2,287</b>	<b>1,042</b>	<b>\$33,354,344.55</b>	<b>\$32,825,757.09</b>

## Gender Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Male	976	421	\$15,449,739.48	\$15,205,859.82
Female	1310	620	\$17,881,513.50	\$17,598,330.78
Non-binary	0	0	\$0.00	\$0.00
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	1	1	\$23,091.57	\$21,566.49
<b>Totals</b>	<b>2,287</b>	<b>1,042</b>	<b>\$33,354,344.55</b>	<b>\$32,825,757.09</b>

## Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Below or equal to 50%	881	429	\$10,065,524.46	\$9,900,034.50
Greater than 50% and less than or equal 80%	737	296	\$11,209,738.58	\$11,062,380.72
Greater than 80% and less than or equal to 100%	628	282	\$11,223,228.96	\$11,011,327.21
Greater than 100% and less than or equal to 150%	39	33	\$820,211.63	\$817,240.73
Greater than 150%	2	2	\$35,640.92	\$34,773.93
Fact Specific Proxy	0	0	\$0.00	\$0.00
Data Not Collected	0	0	\$0.00	\$0.00

Segment	Homeowners	SDIs	Obligated	Expended
<b>Totals</b>	<b>2,287</b>	<b>1,042</b>	<b>\$33,354,344.55</b>	<b>\$32,825,757.09</b>

### Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	733	733	\$11,348,851.26	\$11,161,922.97
Majority-Minority Census Tract-Targeted	184	184	\$2,166,175.39	\$2,140,659.25
Limited English Proficiency-Targeted	56	56	\$800,307.30	\$772,495.28
Resident US Territory; Indian Reservation; or Department of Hawaiian Home Lands-Targeted	102	102	\$1,407,084.21	\$1,401,761.14
Persistent Poverty County-Targeted	259	259	\$3,335,334.57	\$3,285,678.11
Other	354	354	\$5,087,573.27	\$4,962,463.49
N/A	585	0	\$9,209,018.55	\$9,100,776.85
<b>Totals</b>	<b>2,273</b>	<b>1,688</b>	<b>\$33,354,344.55</b>	<b>\$32,825,757.09</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	688	324	\$13,216,488.29	\$13,063,500.75
VA Mortgages	130	56	\$2,908,679.62	\$2,886,144.50
USDA Mortgages	119	57	\$2,041,280.53	\$2,020,793.03
Government Sponsored Enterprise (GSE)	116	48	\$2,372,959.89	\$2,310,557.72
Private-label Securities	218	91	\$3,958,154.13	\$3,931,578.04
Reverse Mortgages	8	2	\$54,475.29	\$54,475.29
Portfolio Lending	102	48	\$2,018,194.02	\$2,002,373.26
Land Contracts	0	0	\$0.00	\$0.00
Other	0	0	\$0.00	\$0.00
N/A	57	37	\$522,602.44	\$522,302.44
Data Not Collected	849	379	\$6,261,510.34	\$6,034,032.06
<b>Totals</b>	<b>2,287</b>	<b>1,042</b>	<b>\$33,354,344.55</b>	<b>\$32,825,757.09</b>

## Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Condominium	18	7	\$134,636.80	\$132,023.97
Manufactured Housing	118	41	\$1,336,663.32	\$1,299,743.25
Single Family Home	1783	813	\$26,195,985.64	\$25,761,187.53
Other	19	10	\$203,493.36	\$200,035.50
Data Not Collected	349	171	\$5,483,565.43	\$5,432,766.84
<b>Totals</b>	<b>2,287</b>	<b>1,042</b>	<b>\$33,354,344.55</b>	<b>\$32,825,757.09</b>



## Geographic Data

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73003	16	0	\$280,054.82	\$276,934.48
OK	73005	4	0	\$59,847.78	\$59,847.78
OK	73007	2	0	\$27,881.26	\$27,881.26
OK	73008	17	0	\$257,943.22	\$256,961.60
OK	73010	8	0	\$172,124.10	\$172,124.10
OK	73012	24	0	\$579,811.89	\$574,525.09
OK	73013	37	0	\$659,357.60	\$633,973.98
OK	73014	1	0	\$5,342.40	\$5,342.40
OK	73016	2	0	\$35,774.24	\$35,774.24
OK	73018	7	0	\$128,451.13	\$126,887.77
OK	73020	13	0	\$214,986.33	\$213,029.58
OK	73024	2	0	\$42,861.04	\$42,861.04
OK	73025	3	0	\$82,939.68	\$80,978.21
OK	73026	2	0	\$20,272.65	\$20,272.65
OK	73027	1	0	\$26,518.85	\$26,518.85
OK	73028	3	0	\$50,648.25	\$50,648.25
OK	73029	1	0	\$10,254.04	\$10,254.04
OK	73030	2	0	\$20,531.73	\$20,531.73
OK	73032	1	0	\$229.90	\$229.90
OK	73034	17	0	\$355,799.24	\$355,799.24
OK	73036	13	0	\$236,662.36	\$235,910.29
OK	73038	1	0	\$2,231.41	\$2,231.41
OK	73040	1	0	\$8,257.27	\$8,257.27
OK	73044	15	0	\$193,598.30	\$191,644.69

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73045	6	0	\$106,944.74	\$106,208.41
OK	73047	2	0	\$26,303.09	\$26,303.09
OK	73049	2	0	\$39,346.57	\$39,346.57
OK	73051	1	0	\$19,648.43	\$19,648.43
OK	73052	1	0	\$6,263.34	\$6,263.34
OK	73054	3	0	\$46,443.29	\$46,443.29
OK	73055	7	0	\$150,052.86	\$148,015.67
OK	73056	1	0	\$7,232.00	\$7,232.00
OK	73059	2	0	\$41,629.91	\$41,629.91
OK	73062	1	0	\$13,311.09	\$13,311.09
OK	73064	19	0	\$365,998.87	\$359,422.23
OK	73065	1	0	\$12,325.51	\$12,325.51
OK	73067	1	0	\$24,317.05	\$24,317.05
OK	73068	11	0	\$196,175.06	\$194,141.35
OK	73069	4	0	\$88,996.32	\$88,996.32
OK	73071	17	0	\$310,658.21	\$307,294.44
OK	73072	6	0	\$76,543.96	\$75,508.73
OK	73073	1	0	\$27,765.27	\$27,765.27
OK	73075	2	0	\$25,936.04	\$25,936.04
OK	73077	3	0	\$32,546.04	\$32,546.04
OK	73078	9	0	\$205,826.77	\$205,826.77
OK	73080	8	0	\$188,011.16	\$188,011.16
OK	73084	23	0	\$231,456.15	\$203,797.84
OK	73086	3	0	\$36,736.36	\$35,888.46
OK	73089	12	0	\$160,940.60	\$157,034.21
OK	73090	1	0	\$10,846.74	\$10,846.74
OK	73092	2	0	\$959.19	\$959.19

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73093	3	0	\$48,841.35	\$48,841.35
OK	73096	5	0	\$139,818.03	\$136,516.03
OK	73097	1	0	\$24,474.19	\$24,474.19
OK	73098	1	0	\$17,510.64	\$16,735.82
OK	73099	84	0	\$1,569,033.35	\$1,532,668.62
OK	73105	11	0	\$120,875.72	\$119,843.40
OK	73106	2	0	\$30,282.81	\$30,282.81
OK	73107	12	0	\$119,169.33	\$118,394.67
OK	73108	8	0	\$28,219.57	\$28,219.57
OK	73109	10	0	\$77,824.59	\$77,066.50
OK	73110	43	0	\$521,513.28	\$513,090.45
OK	73111	24	0	\$274,922.78	\$273,441.21
OK	73112	21	0	\$251,746.29	\$251,746.29
OK	73114	33	0	\$324,149.12	\$317,450.51
OK	73115	27	0	\$345,006.55	\$341,856.31
OK	73116	3	0	\$21,312.85	\$21,312.85
OK	73117	10	0	\$106,988.29	\$105,952.09
OK	73118	5	0	\$51,703.98	\$51,703.98
OK	73119	10	0	\$93,684.63	\$93,684.63
OK	73120	22	0	\$348,218.80	\$347,307.62
OK	73121	7	0	\$83,785.09	\$82,055.95
OK	73122	13	0	\$167,205.92	\$164,172.66
OK	73127	11	0	\$105,710.20	\$105,710.20
OK	73128	2	0	\$21,151.49	\$21,151.49
OK	73129	8	0	\$38,375.32	\$37,515.63
OK	73130	30	0	\$354,681.38	\$351,667.37
OK	73131	3	0	\$41,720.62	\$41,720.62

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73132	31	0	\$562,812.96	\$561,601.63
OK	73134	4	0	\$57,218.06	\$57,218.06
OK	73135	26	0	\$379,377.34	\$377,012.05
OK	73139	7	0	\$76,662.12	\$76,662.12
OK	73140	1	0	\$23,865.92	\$23,865.92
OK	73141	5	0	\$110,996.16	\$110,996.16
OK	73142	11	0	\$248,678.43	\$246,351.20
OK	73149	2	0	\$13,387.02	\$13,387.02
OK	73150	2	0	\$43,567.49	\$43,567.49
OK	73151	1	0	\$27,359.16	\$26,045.51
OK	73159	32	0	\$503,722.28	\$480,767.51
OK	73160	47	0	\$816,496.15	\$808,940.87
OK	73162	39	0	\$754,449.19	\$749,172.12
OK	73165	5	0	\$107,049.92	\$105,079.81
OK	73170	32	0	\$571,850.63	\$567,863.38
OK	73173	3	0	\$95,729.21	\$70,157.32
OK	73179	14	0	\$286,451.16	\$284,930.98
OK	73401	19	0	\$207,658.36	\$206,720.72
OK	73430	1	0	\$2,759.24	\$2,759.24
OK	73432	1	0	\$23,393.86	\$23,393.86
OK	73434	1	0	\$6,889.56	\$6,889.56
OK	73439	2	0	\$13,669.90	\$13,669.90
OK	73443	3	0	\$55,641.96	\$55,641.96
OK	73446	4	0	\$37,820.21	\$37,239.18
OK	73448	1	0	\$3,290.50	\$2,661.03
OK	73449	1	0	\$9,644.58	\$9,644.58
OK	73456	1	0	\$5,419.82	\$5,419.82

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73463	6	0	\$29,386.32	\$29,386.32
OK	73501	11	0	\$126,938.42	\$126,938.42
OK	73505	24	0	\$299,416.69	\$298,179.33
OK	73507	14	0	\$199,462.20	\$199,462.20
OK	73521	2	0	\$38,835.93	\$38,835.93
OK	73527	2	0	\$7,713.33	\$7,713.33
OK	73529	2	0	\$18,040.76	\$18,040.76
OK	73533	7	0	\$115,572.80	\$115,572.80
OK	73537	1	0	\$9,748.37	\$9,307.34
OK	73538	4	0	\$37,433.96	\$37,433.96
OK	73542	2	0	\$8,459.80	\$8,459.80
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	\$33,321.04	\$30,476.56
OK	73627	1	0	\$1,505.05	\$1,505.05
OK	73644	5	0	\$70,920.58	\$69,359.28
OK	73645	2	0	\$18,011.62	\$18,011.62
OK	73647	2	0	\$28,283.67	\$27,882.03
OK	73651	2	0	\$16,928.68	\$16,928.68
OK	73662	5	0	\$81,170.58	\$81,170.58
OK	73701	11	0	\$142,571.45	\$141,408.45
OK	73703	10	0	\$171,278.62	\$168,245.70
OK	73718	1	0	\$13,321.57	\$13,321.57
OK	73720	1	0	\$10,550.40	\$10,550.40

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73730	1	0	\$12,078.70	\$12,078.70
OK	73736	1	0	\$5,418.86	\$5,418.86
OK	73750	1	0	\$25,698.26	\$25,698.26
OK	73754	1	0	\$6,577.88	\$5,849.04
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	8	0	\$85,134.81	\$85,134.81
OK	73838	1	0	\$9,634.37	\$8,679.00
OK	73840	2	0	\$6,219.54	\$6,219.54
OK	73852	2	0	\$28,057.30	\$28,057.30
OK	73857	1	0	\$16,139.44	\$16,139.44
OK	73951	1	0	\$9,699.70	\$9,699.70
OK	74002	2	0	\$24,733.55	\$24,733.55
OK	74003	10	0	\$104,333.83	\$104,333.83
OK	74006	24	0	\$278,351.81	\$253,475.68
OK	74008	21	0	\$358,536.49	\$358,236.49
OK	74010	5	0	\$95,691.93	\$95,691.93
OK	74011	28	0	\$582,891.48	\$573,334.08
OK	74012	43	0	\$765,062.96	\$759,012.53
OK	74014	27	0	\$456,061.99	\$454,958.58
OK	74015	3	0	\$45,033.34	\$42,245.71
OK	74017	11	0	\$161,661.71	\$138,026.21
OK	74019	13	0	\$231,208.69	\$225,180.75
OK	74020	3	0	\$86,694.86	\$86,694.86
OK	74021	19	0	\$327,390.41	\$323,640.61

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74022	1	0	\$6,568.69	\$6,568.69
OK	74023	5	0	\$82,706.14	\$82,706.14
OK	74029	2	0	\$7,537.29	\$7,537.29
OK	74030	3	0	\$50,928.23	\$50,176.53
OK	74032	1	0	\$16,298.91	\$15,496.49
OK	74033	18	0	\$232,949.88	\$228,660.61
OK	74036	8	0	\$117,578.31	\$116,208.89
OK	74037	11	0	\$182,118.47	\$180,077.76
OK	74039	4	0	\$57,823.73	\$55,884.75
OK	74041	2	0	\$26,660.65	\$26,660.65
OK	74044	3	0	\$81,556.61	\$80,539.27
OK	74047	1	0	\$11,373.71	\$11,373.71
OK	74048	2	0	\$23,066.65	\$23,066.65
OK	74053	2	0	\$43,628.04	\$43,628.04
OK	74054	1	0	\$0.00	\$0.00
OK	74055	38	0	\$664,796.31	\$660,246.91
OK	74056	1	0	\$0.00	\$0.00
OK	74059	5	0	\$92,218.94	\$92,218.94
OK	74061	1	0	\$34,171.59	\$34,171.59
OK	74063	31	0	\$451,182.40	\$449,113.64
OK	74066	21	0	\$297,685.11	\$294,560.46
OK	74070	4	0	\$89,939.40	\$88,649.09
OK	74073	4	0	\$60,744.50	\$60,744.50
OK	74074	4	0	\$65,146.02	\$65,146.02
OK	74075	5	0	\$106,841.20	\$105,823.27
OK	74079	4	0	\$11,823.62	\$11,049.53
OK	74081	2	0	\$28,597.86	\$26,471.69

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74104	3	0	\$31,926.66	\$32,870.82
OK	74105	19	0	\$224,149.34	\$224,149.34
OK	74106	28	0	\$239,951.25	\$227,588.90
OK	74107	13	0	\$169,262.30	\$167,659.11
OK	74108	7	0	\$94,508.37	\$93,661.72
OK	74110	12	0	\$101,086.93	\$100,289.79
OK	74112	15	0	\$208,950.70	\$207,614.80
OK	74114	4	0	\$50,599.54	\$50,599.54
OK	74115	10	0	\$52,720.63	\$52,720.63
OK	74119	2	0	\$7,026.23	\$7,026.23
OK	74120	3	0	\$56,647.80	\$55,727.81
OK	74126	11	0	\$81,382.49	\$81,382.49
OK	74127	20	0	\$221,536.23	\$220,731.67
OK	74128	10	0	\$91,604.42	\$91,304.42
OK	74129	18	0	\$227,417.59	\$226,350.60
OK	74130	1	0	\$18,020.27	\$18,020.27
OK	74131	1	0	\$9,301.74	\$7,496.27
OK	74132	6	0	\$113,468.52	\$113,468.52
OK	74133	27	0	\$502,900.63	\$482,536.70
OK	74134	20	0	\$286,161.09	\$282,853.02
OK	74135	8	0	\$84,939.11	\$83,088.78
OK	74136	14	0	\$257,148.88	\$219,835.79
OK	74137	10	0	\$199,572.67	\$197,067.28
OK	74145	14	0	\$173,952.33	\$171,787.84
OK	74146	8	0	\$98,438.86	\$98,438.86
OK	74155	2	0	\$52,237.07	\$33,817.97
OK	74301	3	0	\$19,860.82	\$19,860.82



State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74331	2	0	\$11,671.85	\$11,671.85
OK	74332	1	0	\$11,706.25	\$10,317.46
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	\$66,968.70	\$66,968.70
OK	74347	2	0	\$62,967.47	\$62,967.47
OK	74352	5	0	\$83,357.80	\$81,832.72
OK	74354	11	0	\$169,120.50	\$167,951.14
OK	74361	6	0	\$76,142.94	\$74,993.50
OK	74364	1	0	\$8,639.56	\$8,135.41
OK	74365	3	0	\$32,058.93	\$31,758.93
OK	74366	1	0	\$18,091.77	\$18,091.77
OK	74369	1	0	\$1,984.51	\$1,984.51
OK	74401	7	0	\$56,995.29	\$56,508.26
OK	74403	16	0	\$236,828.88	\$231,047.81
OK	74421	3	0	\$25,305.95	\$24,355.66
OK	74422	1	0	\$34,833.56	\$34,833.56
OK	74423	1	0	\$12,836.04	\$12,836.04
OK	74425	1	0	\$23,780.48	\$23,780.48
OK	74426	4	0	\$47,405.50	\$46,457.26
OK	74429	15	0	\$199,242.88	\$195,771.89
OK	74432	3	0	\$32,764.10	\$32,764.10
OK	74434	7	0	\$82,632.14	\$81,581.65
OK	74435	1	0	\$1,233.95	\$1,233.95
OK	74436	7	0	\$49,291.12	\$49,291.12
OK	74437	5	0	\$52,600.07	\$52,600.07

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74441	3	0	\$18,722.68	\$18,722.68
OK	74442	2	0	\$34,469.14	\$34,469.14
OK	74445	3	0	\$29,000.82	\$28,708.37
OK	74446	2	0	\$17,953.55	\$17,953.55
OK	74447	13	0	\$173,782.41	\$172,031.69
OK	74450	2	0	\$14,634.71	\$14,634.71
OK	74451	4	0	\$42,897.92	\$42,897.92
OK	74462	3	0	\$50,953.92	\$50,449.33
OK	74464	13	0	\$152,552.39	\$151,382.28
OK	74467	10	0	\$155,560.57	\$154,898.06
OK	74470	2	0	\$55,300.00	\$55,000.00
OK	74471	1	0	\$20,918.63	\$20,918.63
OK	74472	1	0	\$27,729.59	\$27,729.59
OK	74501	19	0	\$235,461.19	\$231,268.88
OK	74525	1	0	\$4,580.62	\$3,982.85
OK	74531	1	0	\$7,805.63	\$7,805.63
OK	74547	3	0	\$16,205.44	\$16,205.44
OK	74552	1	0	\$12,504.56	\$12,504.56
OK	74563	1	0	\$33,267.22	\$33,267.22
OK	74571	1	0	\$3,790.93	\$3,790.93
OK	74572	1	0	\$3,740.72	\$3,740.72
OK	74578	4	0	\$40,966.62	\$40,966.62
OK	74601	5	0	\$29,750.45	\$29,750.45
OK	74604	9	0	\$81,848.72	\$81,022.54
OK	74631	5	0	\$53,918.81	\$52,603.28
OK	74653	3	0	\$32,296.27	\$32,296.27
OK	74701	9	0	\$114,588.45	\$114,588.45

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74720	1	0	\$0.00	\$0.00
OK	74723	1	0	\$17,207.42	\$17,207.42
OK	74728	1	0	\$19,688.97	\$19,688.97
OK	74729	2	0	\$20,584.29	\$20,584.29
OK	74730	3	0	\$33,550.47	\$33,550.47
OK	74733	1	0	\$574.66	\$574.66
OK	74735	2	0	\$3,194.04	\$3,194.04
OK	74736	2	0	\$5,306.72	\$5,306.72
OK	74740	1	0	\$7,971.28	\$7,971.28
OK	74741	1	0	\$10,329.27	\$10,329.27
OK	74743	1	0	\$8,450.45	\$7,947.60
OK	74745	4	0	\$9,045.18	\$8,587.48
OK	74754	1	0	\$8,423.55	\$7,873.98
OK	74764	2	0	\$6,195.00	\$5,348.60
OK	74801	13	0	\$138,450.59	\$133,448.49
OK	74804	7	0	\$121,346.84	\$119,147.85
OK	74820	25	0	\$299,545.06	\$296,312.49
OK	74824	2	0	\$18,831.05	\$18,831.05
OK	74834	5	0	\$48,375.53	\$47,502.17
OK	74840	1	0	\$15,118.21	\$15,118.21
OK	74848	3	0	\$20,630.25	\$20,630.25
OK	74851	12	0	\$173,614.63	\$163,429.23
OK	74855	1	0	\$34,896.07	\$34,896.07
OK	74856	1	0	\$22,464.99	\$22,464.99
OK	74857	8	0	\$83,133.18	\$83,133.18
OK	74859	1	0	\$4,391.43	\$4,391.43
OK	74860	1	0	\$12,338.05	\$12,338.05

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74864	1	0	\$18,300.06	\$18,300.06
OK	74868	6	0	\$135,014.60	\$135,014.60
OK	74871	1	0	\$25,860.47	\$25,860.47
OK	74872	1	0	\$12,654.66	\$12,654.66
OK	74873	6	0	\$63,220.68	\$63,220.68
OK	74880	1	0	\$1,670.54	\$1,670.54
OK	74881	3	0	\$36,627.48	\$34,686.03
OK	74901	2	0	\$4,910.64	\$4,910.64
OK	74902	5	0	\$87,346.95	\$87,346.95
OK	74930	1	0	\$34,277.10	\$34,277.10
OK	74937	1	0	\$16,141.96	\$14,996.26
OK	74948	4	0	\$48,159.98	\$48,031.29
OK	74953	3	0	\$45,451.60	\$45,451.60
OK	74954	3	0	\$73,012.36	\$73,012.36
OK	74955	12	0	\$228,733.27	\$228,733.27
OK	74956	2	0	\$63,539.93	\$62,607.33
OK	74959	4	0	\$42,267.18	\$40,451.99
OK	74960	3	0	\$18,211.69	\$18,211.69
OK	74962	2	0	\$14,798.40	\$14,798.40
OK	74965	4	0	\$35,213.15	\$34,513.88
<b>Total Unique Homeowners Assisted:</b>				<b>2,287</b>	
<b>Total Amount Obligated:</b>				<b>\$33,354,344.59</b>	
<b>Total Amount Expended:</b>				<b>\$32,825,757.19</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 Reinstatement Program	PROG-1833	Mon Jan 10 00:00:00 GMT 2022	\$0.00	\$0.00	Provide funds to eliminate or reduce past due mortgage payments, including escrow items and payments under a forbearance plan. HAF may be used to bring accounts current, with no remaining delinquent amounts, and to repay amounts advanced by the lender or servicer on the borrower's behalf for property charges, including property taxes, hazard insurance premiums, flood or wind insurance premiums, condominium fees, and homeowners' association fees. Payment may also include any reasonably acquired legal fees. Payments for this program will be prioritized in the following order for eligible expenses incurred after January 21, 2020: First and subordinate mortgage, including escrowed charges, reasonable lender assessed fees.	\$24,460,938.35	\$24,222,947.17	1680	758	1680	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-1831	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 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.	\$6,946,378.11	\$6,684,095.26	1495	665	1495	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-1834	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.	\$42,646.50	\$36,946.50	179	85	179	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-1832	Mon Jan 10 00:00:00 GMT 2022	\$0.00	\$0.00	Provide funds to resolve any property charge default that threatens a homeowner's ability to sustain ownership of property, whether concurrently with other loss mitigation options or in conjunction with other assistance programs, as long as assistance is not duplicative. HAF may be used to pay non-escrowed past due property taxes, insurance premiums, HOA fees, condominium fees, cooperative maintenance or common charges that threatened sustained ownership of the property. Funds may also be used to pay non-escrowed property taxes, insurance premiums, HOA & condominium fees due in the 90 days following application submission. Payments for this program will be prioritized in the following order for eligible expenses incurred after January 21, 2020: Non-escrowed delinquent property taxes. Non-escrowed hazard, flood and/or mortgage insurance. Non-escrowed condominium/Homeowner Association fees.	\$1,904,381.59	\$1,881,768.16	496	256	496	0



### Design Elements

Program Name	Id	Design Element	Total Expenditures to Date	Total Obligations to Date	# of Homeowners Assisted Cumulative	# of SDIs Assisted Cumulative
Mortgage Reinstatement Program	PROG-1833	Financial Assistance	\$24,222,947.17	\$24,460,938.35	1680	758
Mortgage Payment Assistance	PROG-1831	Mortgage Payment Assistance	\$6,684,095.26	\$6,946,378.11	1495	665
HUD Certified Counselor Referral	PROG-1834	Counseling or Education	\$36,946.50	\$42,646.50	179	85
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-1832	Payment Assistance Insurance	\$51,740.04	\$51,740.04	18	8
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-1832	Payment Assistance Fees	\$107,548.51	\$107,548.51	68	33
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-1832	Payment Assistance Taxes	\$1,722,479.61	\$1,745,093.04	410	215

# Obligations & Expenditures Verification

## Design Element Expenditures

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$6,946,378.11	\$6,684,095.26
Financial Assistance	\$24,460,938.35	\$24,222,947.17
Mortgage Principal Reduction	\$0.00	\$0.00
Facilitating Interest Rate	\$0.00	\$0.00
Payment Assistance Utilities	\$0.00	\$0.00
Payment Assistance Internet	\$0.00	\$0.00
Payment Assistance Insurance	\$51,740.04	\$51,740.04
Payment Assistance Fees	\$107,548.51	\$107,548.51
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$1,745,093.04	\$1,722,479.61
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$42,646.50	\$36,946.50
Legal Services	\$0.00	\$0.00
Totals	\$33,354,344.55	\$32,825,757.09

## 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.

\$32498492.00

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.

\$31973742.43

6. Did the HAF participant allocate at least 60% of HAF assistance to homeowners with incomes less than the greater of 100% AMI or US Median Income?

Yes

## Certification

I certify that the information provided is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF participant. The undersigned acknowledges that any materially false, fictitious, fraudulent statement, or representation (or concealment or omission of a material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 USC 1001, and also may subject me and the HAF participant to civil penalties, damages, and administrative remedies for false claims or otherwise (including under 31 USC 3729 et seq.) The undersigned is an authorized representative of the HAF participant with authority to make the above certifications and representations on behalf of the HAF participant.

Report Status:	Submitted
Date Submitted:	11/13/2023 10:53 AM
Submitted by	Valentia Doolin, valentia.doolin@ohfa.org
Certified by	Valentia Doolin