

United States Department of the Treasury

HAF Quarterly Report

Submitted by State Of Oklahoma

Oklahoma Housing Finance Agency - HAF QR 2024Q1

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	\$11,026,138.62	\$10,641,117.61
Financial Assistance	\$47,103,422.00	\$36,438,106.00	\$36,112,679.93
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	\$100,000.00	\$65,872.62	\$65,872.62
Payment Assistance Fees	\$220,000.00	\$144,828.83	\$141,428.83
Payment Assistance Loans	\$0.00	\$0.00	\$0.00
Payment Assistance Taxes	\$3,500,000.00	\$2,056,827.95	\$2,055,447.39
Counseling or Education	\$75,000.00	\$53,296.50	\$47,146.50
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	\$5,860,025.18	\$5,715,237.60
salary, taxes, insurance, & retirement	\$6,904,000.00	\$3,427,091.98	\$3,427,091.98
Software fees	\$775,000.00	\$752,767.35	\$607,979.77
Contract labor	\$622,000.00	\$173,594.33	\$173,594.33
Legal	\$135,000.00	\$10,876.74	\$10,876.74
Office Rent	\$388,000.00	\$354,202.84	\$354,202.84
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	\$10,572.73	\$10,572.73
Advertising	\$125,000.00	\$2,119.79	\$2,119.79
Telephone	\$108,000.00	\$78,630.19	\$78,630.19
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	\$147,017.99	\$147,017.99
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	\$55,645,095.70	\$54,778,930.48

Programmatic Information:

1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.	7515
2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.	7515
3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.	222
4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.	2978
5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.	2440
6. Please enter the number of unique Homeowners that received HAF assistance of any kind.	3044
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.	2993
8. Please enter the number of unique Homeowners classified as "Socially Disadvantaged Individuals" who received HAF assistance of any kind.	1342
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.	2956
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 **\$49,785,070.52**.

14. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$49,063,692.88**.

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

0

16. Please enter the number of unique Homeowners that received assistance on more than one application. Num HO Assisted On Mult Apps (HAF).	0
17. Is it part of your standard process to speak with Homeowner applicants about the availability of loss mitigation and other loss mitigation options? Please respond "Yes" if your organization includes communication with Homeowner applications about the availability of loss mitigation options, otherwise select "No."	Yes

Disaggregated Application Data

Race Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
American Indian or Alaska Native	1001	1001	33	366	360
Asian - Chinese	2	2	0	1	0
Asian - Filipino	13	13	0	3	5
Asian - Indian	9	9	0	0	1
Asian - Japanese	2	2	0	0	1
Asian - Korean	2	2	0	0	2
Asian - Vietnamese	9	9	0	1	4
Asian - Other	7	7	0	3	3
Asian – sub-category data not collected	53	53	4	22	18
Black or African American	1627	1627	49	712	447
Pacific Islander - Guamanian or Chamorro	1	1	0	1	0
Pacific Islander - Native Hawaiian	4	4	1	2	0
Pacific Islander - Samoan	1	1	0	1	0
Pacific Islander - Other	4	4	0	2	1
Pacific Islander – sub-category data not collected	7	7	0	2	5
White	4271	4271	117	1666	1445
Declined to Answer	0	0	0	0	0
Data Not Collected	502	502	18	196	148
Totals	7515	7515	222	2978	2440

Ethnicity Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Hispanic or Latino/a	605	605	16	217	195
Not Hispanic or Latino/a	6900	6900	203	2760	2241
Declined to Answer	0	0	0	0	0
Data Not Collected	10	10	3	1	4
Totals	7515	7515	222	2978	2440

Gender Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Male	3369	3369	96	1286	1126
Female	4136	4136	123	1691	1310
Non-binary	0	0	0	0	0
Declined to Answer	0	0	0	0	0
Data Not Collected	10	10	3	1	4
Totals	7515	7515	222	2978	2440

Area Median Income Table for Disaggregated Application Data

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Below or equal to 50%	2025	2025	84	913	914
Greater than 50% and less than or equal 80%	1467	1467	57	861	416
Greater than 80% and less than or equal to 100%	3628	3628	73	1153	872
Greater than 100% and less than or equal to 150%	208	208	2	48	112
Greater than 150%	181	181	4	3	124
Fact Specific Proxy	0	0	0	0	0
Data Not Collected	6	6	2	0	2

Segment	Submitted	Completed	Withdrawn	Approved	Denied
Totals	7515	7515	222	2978	2440

Reason for Denial Table for Disaggregated Application Data

Segment	Denied
Application Not Completed Within Program Timeframe	899
Delinquency amount exceeds program cap	13
Income Eligibility	221
Lack of COVID Related Financial Hardship	123
Principal Balance Exceeded Conforming Loan Limit	1
Property Not Primary Residence	88
Servicer(s) not participating	19
Homeowner Not Delinquent (if required by state)	0
Other	1076
Totals	2440

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 the 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
American Indian or Alaska Native	376	245	\$5,938,001.92	\$5,862,939.33
Asian - Chinese	1	0	\$7,639.18	\$7,639.18
Asian - Filipino	3	3	\$62,300.42	\$62,300.42
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	1	1	\$15,836.01	\$15,836.01
Asian - Other	3	1	\$74,046.29	\$74,046.29
Asian – sub-category data not collected	24	13	\$390,630.77	\$387,921.26
Black or African American	726	518	\$12,045,173.29	\$11,908,504.87
Pacific Islander - Guamanian or Chamorro	1	1	\$27,732.77	\$27,732.77
Pacific Islander - Native Hawaiian	3	2	\$20,012.44	\$19,208.60
Pacific Islander - Samoan	1	1	\$22,280.72	\$17,872.73
Pacific Islander - Other	2	1	\$32,057.26	\$31,286.24
Pacific Islander – sub-category data not collected	2	1	\$37,811.82	\$37,811.82
White	1708	428	\$27,543,235.65	\$27,127,272.17
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	202	128	\$3,568,311.98	\$3,483,321.19
Totals	3,053	1,343	\$49,785,070.52	\$49,063,692.88

Ethnicity Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Hispanic or Latino/a	223	135	\$3,898,014.86	\$3,796,305.67
Not Hispanic or Latino/a	2829	1207	\$45,860,844.53	\$45,241,176.08
Declined to Answer	0	0	\$0.00	\$0.00
Data Not Collected	1	1	\$26,211.13	\$26,211.13
Totals	3,053	1,343	\$49,785,070.52	\$49,063,692.88

Gender Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Male	1316	542	\$23,119,357.45	\$22,886,164.95
Female	1736	800	\$26,639,501.94	\$26,151,316.80
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	3,053	1,343	\$49,785,070.52	\$49,063,692.88

Area Median Income Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Below or equal to 50%	966	463	\$12,377,230.50	\$12,268,790.91
Greater than 50% and less than or equal 80%	872	335	\$14,593,974.48	\$14,444,198.87
Greater than 80% and less than or equal to 100%	1163	499	\$21,716,268.46	\$21,257,959.76
Greater than 100% and less than or equal to 150%	49	43	\$1,054,534.08	\$1,049,680.34
Greater than 150%	3	3	\$43,063.00	\$43,063.00
Fact Specific Proxy	0	0	\$0.00	\$0.00
Data Not Collected	0	0	\$0.00	\$0.00

Segment	Homeowners	SDIs	Obligated	Expended
Totals	3,053	1,343	\$49,785,070.52	\$49,063,692.88

Socially Disadvantaged Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Racial or Ethnic Prejudice-Targeted	924	924	\$15,557,307.18	\$15,364,736.17
Majority-Minority Census Tract-Targeted	249	249	\$3,411,799.08	\$3,353,729.73
Limited English Proficiency-Targeted	70	70	\$1,096,978.43	\$1,089,707.29
Resident US Territory; Indian Reservation; or Department of Hawaiian Home Lands-Targeted	147	147	\$2,135,660.27	\$2,094,971.63
Persistent Poverty County-Targeted	341	341	\$4,785,912.76	\$4,744,563.38
Other	469	469	\$7,460,993.31	\$7,369,249.12
N/A	0	0	\$15,336,419.49	\$15,046,735.56
Totals	2,200	2,200	\$49,785,070.52	\$49,063,692.88

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	1016	437	\$19,961,267.90	\$19,669,472.86
VA Mortgages	249	98	\$5,596,286.20	\$5,525,944.72
USDA Mortgages	213	89	\$3,601,447.69	\$3,551,719.35
Government Sponsored Enterprise (GSE)	222	81	\$4,417,546.64	\$4,293,124.33
Private-label Securities	279	123	\$5,152,016.20	\$5,106,289.96
Reverse Mortgages	13	6	\$103,813.32	\$103,813.32
Portfolio Lending	133	62	\$2,719,537.03	\$2,676,077.93
Land Contracts	0	0	\$0.00	\$0.00
Other	0	0	\$0.00	\$0.00
N/A	79	46	\$858,837.67	\$855,031.58
Data Not Collected	849	401	\$7,374,317.87	\$7,282,218.83
Totals	3,053	1,343	\$49,785,070.52	\$49,063,692.88

Housing Type Table for Disaggregated Assistance Data

Segment	Homeowners	SDIs	Obligated	Expended
Condominium	25	11	\$202,876.33	\$200,135.57
Manufactured Housing	159	57	\$1,922,928.25	\$1,900,477.14
Single Family Home	2472	1082	\$40,987,237.17	\$40,325,466.50
Other	27	14	\$315,850.92	\$312,838.30
Data Not Collected	370	179	\$6,356,177.85	\$6,324,775.37
Totals	3,053	1,343	\$49,785,070.52	\$49,063,692.88

Geographic Data

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73003	21	0	\$390,950.03	\$388,259.21
OK	73005	4	0	\$73,211.97	\$73,211.97
OK	73007	2	0	\$27,881.26	\$27,881.26
OK	73008	21	0	\$375,273.25	\$374,360.62
OK	73010	11	0	\$269,247.14	\$268,834.65
OK	73012	32	0	\$809,279.08	\$800,356.53
OK	73013	52	0	\$1,125,330.75	\$1,112,803.98
OK	73014	1	0	\$5,342.40	\$5,342.40
OK	73016	4	0	\$94,422.35	\$92,320.21
OK	73017	1	0	\$9,474.18	\$8,783.06
OK	73018	9	0	\$174,800.67	\$174,215.51
OK	73020	18	0	\$353,977.57	\$323,090.14
OK	73024	2	0	\$44,807.04	\$44,807.04
OK	73025	6	0	\$116,869.96	\$115,384.80
OK	73026	4	0	\$97,020.44	\$93,457.72
OK	73027	1	0	\$26,518.85	\$26,518.85
OK	73028	5	0	\$86,498.41	\$85,834.73
OK	73029	3	0	\$34,765.03	\$34,310.70
OK	73030	2	0	\$23,890.21	\$23,890.21
OK	73032	1	0	\$229.90	\$229.90
OK	73034	25	0	\$513,821.11	\$508,210.13
OK	73036	17	0	\$333,760.85	\$330,592.22
OK	73038	1	0	\$5,570.47	\$5,570.47
OK	73040	1	0	\$8,257.27	\$8,257.27

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73044	21	0	\$357,795.35	\$335,342.02
OK	73045	8	0	\$162,630.81	\$160,016.49
OK	73047	2	0	\$26,303.09	\$26,303.09
OK	73049	3	0	\$40,865.55	\$40,865.55
OK	73051	2	0	\$42,211.24	\$42,211.24
OK	73052	6	0	\$103,010.17	\$98,631.12
OK	73053	1	0	\$32,162.34	\$32,162.34
OK	73054	7	0	\$114,954.45	\$114,032.50
OK	73055	8	0	\$169,291.16	\$168,565.66
OK	73056	1	0	\$8,635.20	\$8,635.20
OK	73059	2	0	\$45,899.15	\$45,899.15
OK	73062	1	0	\$14,513.25	\$14,513.25
OK	73064	23	0	\$505,218.18	\$504,366.46
OK	73065	5	0	\$105,445.43	\$103,778.78
OK	73067	1	0	\$24,317.05	\$24,317.05
OK	73068	18	0	\$357,277.87	\$355,529.69
OK	73069	5	0	\$112,342.60	\$110,795.35
OK	73071	28	0	\$543,133.77	\$537,342.45
OK	73072	11	0	\$205,890.27	\$202,385.05
OK	73073	1	0	\$27,765.27	\$27,765.27
OK	73075	3	0	\$37,098.35	\$36,235.10
OK	73077	6	0	\$103,610.29	\$103,610.29
OK	73078	13	0	\$322,920.08	\$320,911.47
OK	73080	8	0	\$206,007.52	\$206,007.52
OK	73082	1	0	\$25,875.38	\$24,980.48
OK	73084	30	0	\$343,787.45	\$340,846.27
OK	73086	4	0	\$39,968.52	\$39,968.52

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73089	13	0	\$203,695.63	\$203,695.63
OK	73090	1	0	\$15,061.33	\$15,061.33
OK	73092	2	0	\$959.19	\$959.19
OK	73093	3	0	\$61,511.95	\$61,511.95
OK	73096	7	0	\$191,966.00	\$190,538.73
OK	73097	1	0	\$30,057.59	\$30,057.59
OK	73098	2	0	\$28,845.82	\$28,845.82
OK	73099	116	0	\$2,295,355.09	\$2,212,644.79
OK	73105	12	0	\$163,005.52	\$162,545.29
OK	73106	4	0	\$88,837.56	\$85,610.44
OK	73107	15	0	\$187,522.00	\$161,599.34
OK	73108	8	0	\$60,136.81	\$59,176.10
OK	73109	11	0	\$85,694.73	\$85,694.73
OK	73110	52	0	\$718,651.29	\$713,678.74
OK	73111	32	0	\$419,984.49	\$415,844.01
OK	73112	24	0	\$330,062.56	\$328,789.89
OK	73114	41	0	\$567,751.31	\$564,588.30
OK	73115	31	0	\$434,231.54	\$430,419.04
OK	73116	9	0	\$167,380.11	\$131,765.23
OK	73117	12	0	\$126,689.91	\$126,399.72
OK	73118	7	0	\$123,285.42	\$121,946.85
OK	73119	13	0	\$126,289.19	\$125,145.44
OK	73120	35	0	\$661,325.34	\$655,193.81
OK	73121	11	0	\$187,361.91	\$163,531.77
OK	73122	13	0	\$194,277.72	\$194,277.72
OK	73127	17	0	\$213,540.21	\$196,238.00
OK	73128	2	0	\$34,164.25	\$34,164.25

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73129	10	0	\$48,168.25	\$48,168.25
OK	73130	37	0	\$498,950.21	\$492,870.45
OK	73131	3	0	\$41,720.62	\$41,720.62
OK	73132	37	0	\$773,603.20	\$768,583.99
OK	73134	4	0	\$68,476.21	\$68,476.21
OK	73135	37	0	\$653,168.25	\$650,111.08
OK	73139	10	0	\$138,206.32	\$137,237.81
OK	73140	1	0	\$23,865.92	\$23,865.92
OK	73141	7	0	\$154,172.65	\$154,172.65
OK	73142	15	0	\$357,315.39	\$354,440.13
OK	73149	3	0	\$47,887.77	\$40,775.49
OK	73150	3	0	\$78,567.49	\$78,567.49
OK	73151	1	0	\$27,359.16	\$27,359.16
OK	73159	41	0	\$691,827.17	\$685,917.95
OK	73160	63	0	\$1,263,448.33	\$1,250,203.52
OK	73162	46	0	\$1,004,562.96	\$1,003,704.86
OK	73165	5	0	\$114,673.51	\$114,673.51
OK	73170	38	0	\$725,367.59	\$717,135.96
OK	73173	5	0	\$166,069.36	\$135,623.60
OK	73179	21	0	\$469,552.56	\$469,552.56
OK	73401	26	0	\$315,542.22	\$312,035.05
OK	73430	3	0	\$43,420.08	\$42,873.70
OK	73432	1	0	\$23,393.86	\$23,393.86
OK	73434	1	0	\$6,889.56	\$6,889.56
OK	73438	6	0	\$90,840.72	\$88,717.36
OK	73439	2	0	\$13,669.90	\$13,669.90
OK	73443	3	0	\$57,953.36	\$57,953.36

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73446	4	0	\$37,820.21	\$37,820.21
OK	73448	2	0	\$6,931.57	\$6,931.57
OK	73449	1	0	\$11,811.48	\$11,811.48
OK	73453	1	0	\$11,425.00	\$11,425.00
OK	73456	2	0	\$38,273.24	\$36,545.07
OK	73463	6	0	\$32,156.72	\$32,156.72
OK	73501	13	0	\$150,508.14	\$149,986.08
OK	73505	25	0	\$360,923.91	\$360,349.82
OK	73507	16	0	\$241,329.95	\$241,329.95
OK	73521	5	0	\$81,158.83	\$81,158.83
OK	73527	2	0	\$7,713.33	\$7,713.33
OK	73529	3	0	\$38,794.61	\$38,097.15
OK	73533	9	0	\$154,227.94	\$154,227.94
OK	73537	1	0	\$10,630.43	\$10,630.43
OK	73538	5	0	\$73,777.87	\$73,777.87
OK	73542	2	0	\$9,088.40	\$9,088.40
OK	73543	1	0	\$8,227.14	\$8,227.14
OK	73548	1	0	\$35,000.00	\$35,000.00
OK	73552	1	0	\$12,694.57	\$12,694.57
OK	73554	3	0	\$29,830.67	\$29,830.67
OK	73566	1	0	\$16,597.62	\$16,597.62
OK	73567	1	0	\$15,045.83	\$15,045.83
OK	73572	3	0	\$30,416.62	\$30,116.62
OK	73573	1	0	\$32,672.51	\$31,854.04
OK	73601	4	0	\$38,416.68	\$36,096.28
OK	73627	2	0	\$16,211.43	\$14,280.55
OK	73632	1	0	\$13,946.21	\$12,635.71

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	73639	1	0	\$6,249.02	\$5,456.88
OK	73644	6	0	\$80,484.02	\$80,484.02
OK	73645	2	0	\$18,011.62	\$18,011.62
OK	73647	2	0	\$32,644.43	\$32,644.43
OK	73651	3	0	\$18,729.48	\$18,729.48
OK	73662	5	0	\$85,654.03	\$85,654.03
OK	73701	14	0	\$203,794.18	\$202,414.01
OK	73703	14	0	\$266,866.43	\$265,708.18
OK	73718	1	0	\$13,321.57	\$13,321.57
OK	73720	1	0	\$10,550.40	\$10,550.40
OK	73730	1	0	\$12,078.70	\$12,078.70
OK	73736	1	0	\$4,871.74	\$4,871.74
OK	73739	1	0	\$17,212.57	\$16,386.30
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	11	0	\$123,809.17	\$121,335.27
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	2	0	\$14,019.44	\$12,420.15
OK	73951	1	0	\$9,699.70	\$9,699.70
OK	74002	2	0	\$30,668.48	\$30,668.48

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74003	16	0	\$210,659.45	\$194,852.22
OK	74006	30	0	\$409,344.27	\$398,419.32
OK	74008	28	0	\$501,671.83	\$499,597.44
OK	74010	6	0	\$113,182.94	\$112,778.03
OK	74011	34	0	\$753,605.94	\$751,328.69
OK	74012	68	0	\$1,299,902.29	\$1,283,599.66
OK	74014	43	0	\$817,688.43	\$806,266.01
OK	74015	5	0	\$88,953.19	\$88,032.00
OK	74016	4	0	\$81,322.71	\$79,829.40
OK	74017	17	0	\$300,442.20	\$298,923.35
OK	74019	17	0	\$336,797.01	\$328,818.43
OK	74020	5	0	\$125,710.41	\$125,163.44
OK	74021	27	0	\$499,572.82	\$497,198.04
OK	74022	2	0	\$35,378.17	\$34,784.86
OK	74023	6	0	\$94,433.23	\$94,433.23
OK	74028	1	0	\$9,080.00	\$7,945.00
OK	74029	3	0	\$17,832.26	\$17,832.26
OK	74030	3	0	\$57,956.32	\$57,956.32
OK	74032	1	0	\$16,298.91	\$16,298.91
OK	74033	20	0	\$253,896.06	\$253,896.06
OK	74036	8	0	\$133,215.58	\$131,846.16
OK	74037	15	0	\$286,870.44	\$284,480.93
OK	74039	4	0	\$70,422.99	\$68,502.56
OK	74041	3	0	\$61,302.27	\$61,302.27
OK	74043	1	0	\$11,453.35	\$10,710.60
OK	74044	4	0	\$85,740.99	\$85,740.99
OK	74047	4	0	\$96,630.33	\$96,630.33

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74048	3	0	\$50,105.25	\$49,147.08
OK	74051	1	0	\$9,444.52	\$9,444.52
OK	74053	4	0	\$62,399.44	\$61,101.09
OK	74054	1	0	\$0.00	\$0.00
OK	74055	54	0	\$1,045,735.55	\$1,029,573.97
OK	74056	2	0	\$6,263.82	\$6,263.82
OK	74059	5	0	\$96,378.62	\$96,378.62
OK	74061	1	0	\$34,171.59	\$34,171.59
OK	74063	38	0	\$568,497.34	\$560,789.09
OK	74066	26	0	\$408,677.31	\$405,176.07
OK	74070	9	0	\$152,279.38	\$149,205.19
OK	74073	4	0	\$63,535.42	\$63,535.42
OK	74074	5	0	\$96,830.76	\$96,118.76
OK	74075	5	0	\$106,841.20	\$106,841.20
OK	74079	5	0	\$32,494.31	\$31,456.43
OK	74080	2	0	\$67,934.32	\$66,856.30
OK	74081	4	0	\$61,635.11	\$61,635.11
OK	74104	6	0	\$68,459.67	\$67,852.75
OK	74105	23	0	\$281,926.19	\$281,926.19
OK	74106	37	0	\$361,325.15	\$355,278.19
OK	74107	19	0	\$229,315.01	\$229,015.01
OK	74108	10	0	\$140,813.40	\$139,434.68
OK	74110	19	0	\$137,403.85	\$135,615.91
OK	74112	20	0	\$328,321.92	\$309,280.78
OK	74114	8	0	\$110,209.25	\$108,542.17
OK	74115	15	0	\$88,993.47	\$80,505.23
OK	74119	3	0	\$18,075.01	\$18,075.01

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74120	4	0	\$83,076.59	\$83,076.59
OK	74126	14	0	\$90,811.45	\$90,811.45
OK	74127	25	0	\$347,240.82	\$343,692.63
OK	74128	13	0	\$123,339.42	\$121,154.77
OK	74129	26	0	\$341,963.28	\$339,234.64
OK	74130	2	0	\$25,032.73	\$25,032.73
OK	74131	1	0	\$14,718.15	\$14,718.15
OK	74132	8	0	\$146,756.59	\$145,847.07
OK	74133	37	0	\$744,722.39	\$726,424.11
OK	74134	27	0	\$400,580.65	\$398,171.61
OK	74135	14	0	\$206,138.44	\$202,813.86
OK	74136	18	0	\$340,290.66	\$338,563.52
OK	74137	12	0	\$233,692.74	\$233,692.74
OK	74145	19	0	\$245,009.07	\$241,875.84
OK	74146	13	0	\$167,278.01	\$166,450.56
OK	74155	3	0	\$72,658.68	\$71,828.45
OK	74301	6	0	\$59,091.10	\$58,365.60
OK	74330	1	0	\$19,346.70	\$19,346.70
OK	74331	3	0	\$31,787.77	\$30,401.74
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	74343	1	0	\$27,272.01	\$27,272.01
OK	74344	5	0	\$62,281.71	\$59,961.92
OK	74346	5	0	\$71,706.42	\$71,706.42
OK	74347	2	0	\$62,967.47	\$62,967.47
OK	74352	6	0	\$99,895.02	\$99,895.02

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74354	14	0	\$235,177.20	\$232,991.52
OK	74361	10	0	\$172,388.55	\$169,764.44
OK	74364	1	0	\$9,143.71	\$9,143.71
OK	74365	3	0	\$37,166.33	\$36,866.33
OK	74366	1	0	\$18,536.82	\$18,536.82
OK	74369	2	0	\$10,371.91	\$9,729.63
OK	74370	1	0	\$11,327.12	\$11,327.12
OK	74401	11	0	\$99,397.36	\$96,781.70
OK	74403	22	0	\$308,518.34	\$307,425.78
OK	74421	3	0	\$25,305.95	\$25,305.95
OK	74422	1	0	\$34,222.72	\$34,222.72
OK	74423	1	0	\$12,836.04	\$12,836.04
OK	74425	1	0	\$21,141.96	\$21,141.96
OK	74426	4	0	\$47,405.50	\$47,405.50
OK	74429	23	0	\$374,638.60	\$369,291.84
OK	74432	5	0	\$92,290.95	\$91,517.65
OK	74434	9	0	\$131,669.46	\$130,304.87
OK	74435	1	0	\$1,233.95	\$1,233.95
OK	74436	7	0	\$55,707.88	\$55,707.88
OK	74437	6	0	\$72,979.01	\$72,124.38
OK	74441	6	0	\$70,973.03	\$70,973.03
OK	74442	2	0	\$37,179.45	\$37,179.45
OK	74445	3	0	\$30,338.94	\$30,338.94
OK	74446	2	0	\$20,196.07	\$20,196.07
OK	74447	15	0	\$205,374.83	\$203,773.98
OK	74450	2	0	\$17,107.52	\$17,107.52
OK	74451	5	0	\$55,292.67	\$54,995.98

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74462	3	0	\$55,304.10	\$55,304.10
OK	74464	18	0	\$209,719.68	\$208,851.01
OK	74467	17	0	\$297,351.25	\$291,370.42
OK	74470	3	0	\$67,152.95	\$65,700.03
OK	74471	1	0	\$20,918.63	\$20,918.63
OK	74472	1	0	\$27,729.59	\$27,729.59
OK	74501	27	0	\$372,249.88	\$367,591.42
OK	74525	1	0	\$5,178.39	\$5,178.39
OK	74531	1	0	\$10,384.59	\$10,384.59
OK	74533	1	0	\$18,135.58	\$18,135.58
OK	74547	4	0	\$38,972.79	\$38,972.79
OK	74552	1	0	\$13,461.72	\$13,461.72
OK	74563	1	0	\$33,267.22	\$33,267.22
OK	74570	1	0	\$6,097.78	\$6,097.78
OK	74571	2	0	\$25,339.68	\$24,680.28
OK	74572	1	0	\$3,273.13	\$3,273.13
OK	74578	6	0	\$104,754.93	\$103,196.64
OK	74601	6	0	\$40,642.56	\$40,139.73
OK	74604	10	0	\$139,020.20	\$137,413.86
OK	74631	6	0	\$65,470.78	\$65,470.78
OK	74653	3	0	\$32,943.19	\$32,943.19
OK	74701	14	0	\$186,483.38	\$183,432.56
OK	74720	1	0	\$15,848.31	\$15,332.45
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	6	0	\$103,554.29	\$103,554.29

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74731	1	0	\$15,727.17	\$14,952.20
OK	74733	2	0	\$8,186.39	\$8,186.39
OK	74735	2	0	\$3,194.04	\$3,194.04
OK	74736	2	0	\$10,560.08	\$10,560.08
OK	74740	1	0	\$10,864.06	\$10,864.06
OK	74741	1	0	\$10,329.27	\$10,329.27
OK	74743	2	0	\$16,629.60	\$15,867.98
OK	74745	6	0	\$32,971.81	\$32,971.81
OK	74754	1	0	\$8,973.12	\$8,973.12
OK	74759	1	0	\$34,412.44	\$34,412.44
OK	74764	2	0	\$7,887.80	\$7,887.80
OK	74801	15	0	\$173,339.15	\$167,593.22
OK	74804	12	0	\$167,546.16	\$167,396.16
OK	74820	26	0	\$351,356.34	\$350,230.60
OK	74824	2	0	\$21,934.42	\$21,934.42
OK	74825	1	0	\$33,886.81	\$32,737.83
OK	74834	5	0	\$60,036.97	\$60,036.97
OK	74840	3	0	\$39,226.15	\$38,079.61
OK	74848	4	0	\$31,306.62	\$31,306.62
OK	74851	12	0	\$182,606.60	\$181,856.09
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	\$20,853.96	\$20,853.96
OK	74866	1	0	\$29,119.22	\$29,119.22

State	Zip Code	Number of Homeowners Receiving Monetary Assistance	Number of Homeowners Receiving Non-Monetary Assistance	Cumulative Obligations	Cumulative Expenditures
OK	74868	7	0	\$160,488.18	\$159,290.78
OK	74871	1	0	\$29,159.97	\$29,159.97
OK	74872	2	0	\$41,504.40	\$39,438.81
OK	74873	6	0	\$72,886.60	\$72,385.36
OK	74880	1	0	\$1,670.54	\$1,670.54
OK	74881	4	0	\$53,305.67	\$53,305.67
OK	74901	2	0	\$4,910.64	\$4,910.64
OK	74902	5	0	\$89,858.10	\$89,858.10
OK	74930	3	0	\$77,747.05	\$71,050.31
OK	74937	1	0	\$16,141.96	\$16,141.96
OK	74948	6	0	\$76,225.48	\$75,245.95
OK	74953	3	0	\$50,758.34	\$50,758.34
OK	74954	4	0	\$100,309.36	\$100,309.36
OK	74955	15	0	\$286,349.96	\$285,328.92
OK	74956	2	0	\$69,201.27	\$69,201.27
OK	74959	6	0	\$65,777.96	\$65,235.46
OK	74960	4	0	\$29,742.03	\$28,641.56
OK	74962	2	0	\$14,798.40	\$14,798.40
OK	74965	5	0	\$41,514.10	\$41,514.10
Total Unique Homeowners Assisted:				3,053	
Total Amount Obligated:				\$49,785,070.52	
Total Amount Expended:				\$49,063,692.88	

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-2686	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.						

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-2687	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.						

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-2688	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.						

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-2689	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.						

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-2686	Counseling or Education	\$47,146.50	\$53,296.50	227	109
Mortgage Payment Assistance	PROG-2687	Mortgage Payment Assistance	\$10,641,117.61	\$11,026,138.62	2111	910
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-2688	Payment Assistance Fees	\$141,428.83	\$144,828.83	96	48
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-2688	Payment Assistance Insurance	\$65,872.62	\$65,872.62	22	12
Non-escrowed Delinquent Property Taxes, Insurance Premiums, HOA & Condominium Fees	PROG-2688	Payment Assistance Taxes	\$2,055,447.39	\$2,056,827.95	469	246
Mortgage Reinstatement Program	PROG-2689	Financial Assistance	\$36,112,679.93	\$36,438,106.00	2458	1060

Obligations & Expenditures Verification

Design Element Expenditures

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$11,026,138.62	\$10,641,117.61
Financial Assistance	\$36,438,106.00	\$36,112,679.93
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	\$65,872.62	\$65,872.62
Payment Assistance Fees	\$144,828.83	\$141,428.83
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$2,056,827.95	\$2,055,447.39
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$53,296.50	\$47,146.50
Legal Services	\$0.00	\$0.00
Totals	\$49,785,070.52	\$49,063,692.88

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.

\$48687473.44

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.

\$47970949.54

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:	4/29/2024 8:50 AM
Submitted by	JULIE MCKENZIE, julie.mckenzie@ohfa.org
Certified by	Julie McKenzie