

# **United States Department of the Treasury**

**HAF Annual Report**

**Submitted by JULIE MCKENZIE**

**State of Oklahoma - HAF AR 2024**

## 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

Please report discrepancies (if any) on the above information.	
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Report Status:	Submitted
Date Submitted:	11/7/2024 2:23 PM
Submitted by	JULIE MCKENZIE, julie.mckenzie@ohfa.org
Certified by	Julie McKenzie

**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

## Community Engagement and Outreach:

1. Did you continue outreach to communities once your HAF Program(s) began?	Yes
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2. Please quantify the total amount of funds spent on outreach.	\$0.00
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**3. You identified the Community-based Organizations listed below in your HAF Participant Plan or a previous report. Please indicate whether or not you have performed outreach to these organizations using the checkboxes in the "Outreach performed" column.**

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Urban Bridge	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Catholic Charities Oklahoma City	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
NE OKC Renaissance, Inc.	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oklahoma Mortgage Bankers Association	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
United Oklahoma Association of Realtists	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Opportunities Industrialization Center of Oklahoma County, Inc.	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
St. John Missionary Baptist Church	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Urban League of Greater Oklahoma City	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Latino Community Development Organization	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Neighborhood Housing Services Oklahoma City	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Community Action Agency Oklahoma City Oklahoma and Canadian County	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

<b>Community-Based Organization</b>	<b>Type</b>	<b>Added on this report?</b>	<b>Outreach Performed?</b>
Housing Partners of Tulsa	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Community Action Resources and Development Inc	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Chickasaw Nation Division of Housing	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Housing Authority of the Choctaw Nation of Oklahoma	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Aid Services	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Metropolitan Fair Housing Council	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
YMCA Senior Wellness	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Greater OKC Asian Chamber of Commerce	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Alliance Realty Group	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Tulsa Greenwood Chamber of Commerce	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

## Performance Goals:

Title	Program Design Element	Status	New	Continue
Forward Payment Assistance	Mortgage Payment Assistance	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Property Tax Payment Assistance	Payment Assistance for Delinquent Property Taxes	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mortgage Reinstatement	Mortgage Reinstatement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Payment Assistance for Down Payment Assistance Loans	Payment Assistance for Down Payment Assist. Loans	New, no performance data	<input type="checkbox"/>	<input type="checkbox"/>
Insurance Assistance	Payment Assistance for Homeowner's Insurance	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HOA Assistance	Payment Assistance for HOA fees or liens	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>

## Methods for Targeting:

	<p>OK Homeowner Assistance Fund continues to provide information on OK HAF eligibility and application process to entities that frequently address housing needs across many demographics. Outreach includes verbal in person presentations and the routine sharing, via email, of program flyers. The engagement with local real estate organizations, licensed Realtors and independent mortgage bankers continues to be successful outreach in identifying households who may meet OK HAF eligibility. . Licensed</p>
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1. Please provide an update on your targeting plan including challenges, successes, etc.

Realtors and Independent mortgage Bankers are often the first trusted advisor for homeowners who are experiencing delinquency on their mortgage. OK HAF provides information sessions for licensed Realtors and Independent Mortgage Bankers to understand HAF eligibility and application process. During the in person information sessions, licensed Realtors and Mortgage Lenders are provided flyers. The greatest challenge has been the referral of households who, while delinquent on their mortgage, do not meet HAF eligibility criteria. that can be duplicated and shared with



	delinquent homeowners.
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2. Is the targeting plan put forth in the HAF Plan achieving the desired results?	Yes
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## Best Practices and Coordination:

1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)	Yes
	<p>OK HAF coordinated with USDA to reach Oklahomans with USDA Direct loans who may not have been able to apply to OK HAF prior to the program closing the application portal March 20, 2023. Unfortunately, the USDA required review of a letter to go out to USDA Direct borrowers who met the OK HAF eligibility could not occur before the application portal was closed and no additional outreach information was provided. This was not the only coordinated effort with</p>

If so, please provide best practices and information on coordination efforts.

USDA but an additional effort. OK HAF believes that we did identify and serve a significant number of USDA Direct

	borrowers prior to this effort.
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2. Have you coordinated with servicers?	Yes
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	<p>Coordinating with mortgage loan servicers is an ongoing effort of the OK HAF staff. Best practices include receiving a written description of the mortgage loan servicers requirements and acceptance of efforts on behalf of homeowners. Because the mortgage loan servicing process is complex, often involving multiple departments in addition to the servicer customer facing customer service, there were often occasions when the homeowner and OK HAF received</p>
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If so, please provide best practices and information on coordination efforts.

conflicting  
information  
requiring  
many hours  
to untangle  
and make  
clear for all  
parties. In  
hindsight  
assigning  
large  
servicers to  
one or two  
OK HAF Staff  
did work to

	reduce the confusion with cases.
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# Certification:

## Statement

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.

1. How much in interest did you earn on HAF award funds in your last fiscal year?	\$1,013,770
2. If you earned interest in excess of \$500, did you remit that excess earned interest to the Department of Health and Human Services Payment Management System (PMS)?	Yes