HOME AT LAST™
BY NEVADA RURAL HOUSING

October 5, 2022

Director Terry Reynolds
State of Nevada Department of Business & Industry
1830 College Parkway, Suite 100
Carson City, NV 89706

Re: 2022 Private Activity Bond Cap Report

Dear Director Reynolds:

On behalf of Nevada Rural Housing Authority (NRHA), I am pleased to provide the following Private Activity Bond Cap (PABC) report for 2022. Subject to your final approval, NRHA will receive an estimated $28 million in local transfers. This year, we asked Clark County, the City of Sparks, and the City of Henderson to transfer their unused bond cap to the Nevada Housing Division to support multi-family housing.

PABC TRANSFER HISTORY TO NRHA

Year	Director's Office Transfers	Local Transfers	Total Transfers to NRHA	Utilized a/o 09/31/2022	Carryforward Balance	Program Expiration (Estimated)	Unused / Reversion to Treasury
2005	$ 16,000,000	$ -	$ 16,000,000	100%	$ -		$ -
2006	$ 38,705,820	$ 38,705,820	$ 77,411,640	100%	$ -		$ -
2007	$ 12,406,500	$ 19,828,333	$ 32,234,833	100%	$ -		$ -
2008	$ 37,423,330	$ 28,152,795	$ 65,576,125	100%	$ -		$ -
2009	$ 50,000,000	$ 29,138,847	$ 79,138,847	100%	$ -		$ -
2010	$ 28,574,102	$ 21,425,898	$ 50,000,000	100%	$ -		$ -
2011	$ 28,899,016	$ 28,899,016	$ 57,798,032	100%	$ -		$ -
2013	$ 50,000,000	$ 890,308	$ 50,890,308	100%	$ -		$ -
2016	$ 21,798,897	$ 38,201,103	$ 60,000,000	100%	$ -		$ -
2017	$ -	$ 38,201,103	$ 38,201,103	100%	$ -		$ -
2018	$ -	$ 31,176,701	$ 31,176,701	100%	$ -	12/31/2021	$ -
2019	$ 11,000,000	$ 29,210,452	$ 40,210,452	37%	$ -	12/31/2023	$ -
2020	$ 17,000,000	$ 35,817,548	$ 52,817,548	Not Started	$ 52,817,548	12/31/2025	$ -
2021	$ -	$ 44,434,375	$ 44,434,375	Not Started	$ 44,434,375	12/31/2026	$ -
2022	$ -	$ 27,971,978	$ 27,971,978	Not Started	$ 27,971,978	12/31/2027	$ -
Totals	**$ 311,807,665**	**$ 412,054,278**	**$ 723,861,943**		**$ 125,223,901**		**$ -**

UTILIZATION - SINGLE FAMILY - MORTGAGE CREDIT CERTIFICATES (MCC)

Year	Program Name	Non-Issued Bond Amount	Utilized a/o 09/31/2022	Available a/o 09/31/2022	Homebuyers Assisted a/o 09/31/2022	Total Number of Homebuyers Assisted (Projected)
2019	MCC 2021 - Active	$ 40,210,452	$ 14,978,919	$ 25,231,533	52	174
2020	Not Started	$ 52,817,548	-	100%	n/a	228
2021	Not Started	$ 44,434,375	-	100%	n/a	192
2022	Not Started	$ 27,971,978	-	100%	n/a	121
Totals		**$ 137,462,375**			**52**	**595**

3695 Desatoya Drive, Carson City, Nevada 89701
Toll-Free: 833-464-2568 | TDD: 800-545-1833 ext. 545
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EQUAL HOUSING OPPORTUNITY

NRHA, as the issuer of MCCs can set the tax credit rate from 10% to 50%. If the tax credit rate exceeds 20%, the IRS imposes a $2,000 annual cap on the tax credit. NRHA has a 20% tax credit rate set for the current MCC program. First-time homebuyers and qualified veterans with the MCC added to their home mortgage will receive an annual mortgage tax credit every year for the life of the loan, as long as they live in the home as their primary residence. When applying for mortgage financing, the lender can use the estimated tax credit as additional qualifying income to help more households qualify to buy a home. The additional qualifying income is beneficial because it increases purchasing power and lowers debt ratios. In a market with rising interest rates, the MCC helps open the doors for more qualified buyers to purchase a home and maintain long-term affordability.

PROJECTIONS - NUMBER OF HOMEBUYERS THAT CAN BE ASSISTED AT VARIOUS TAX CREDIT RATES - MORTGAGE CREDIT CERTIFICATES (MCC)							
Year	**Program Name**	**Non-Issued Bond Amount**	**10% Tax Credit Rate**	**20% Tax Credit Rate***	**30% Tax Credit Rate**	**40% Tax Credit Rate**	**50% Tax Credit Rate**
2019	MCC 2021 - Active	$ 40,210,452	348	**174**	116	87	70
2020	Received - Not Used Yet	$ 52,817,548	457	**228**	152	114	91
2021	Received - Not Used Yet	$ 44,434,375	384	**192**	128	96	77
2022	Pending	$ 27,971,978	242	**121**	81	60	48
2023-2026	Projected	$ 111,887,913	968	**484**	323	242	194
Totals		**$ 277,322,266**	**2399**	**1199**	**800**	**600**	**480**

NRHA has sufficient PABC carryforward to meet the anticipated demand and will continue offering Mortgage Credit Certificates (MCCs) to open the door to homeownership for low- and moderate-income borrowers. A powerful and essential homebuying tool, especially in a volatile housing market, the MCC makes homeownership more affordable and attainable for rural Nevadans.

THE MCC ADVANTAGE

The Mortgage Credit Certificate (MCC) can make today's higher rates feel like yesterday's lower rates!

What is the equivalent rate if the MCC savings is applied to the monthly mortgage payment?

$345,000 Loan Amount	**Rate**	**Payment**	**Rate**	**Payment**	**Rate**	**Payment**	**Rate**	**Payment**	**Rate**	**Payment**	**Rate**	**Payment**	**Rate**	**Payment**
No MCC	4.750%	$1,800	5.250%	$1,905	5.750%	$2,013	6.000%	$2,068	6.500%	$2,181	7.000%	$2,295	7.500%	$2,412
With MCC - Year 1	3.400%	$1,529	3.800%	$1,605	4.200%	$1,684	4.400%	$1,725	4.800%	$1,809	5.200%	$1,894	5.600%	$1,983
With MCC - Over 5 Years	3.450%	$1,538	3.850%	$1,614	4.250%	$1,694	4.450%	$1,734	4.850%	$1,818	5.250%	$1,903	5.650%	$1,991
With MCC - Over 10 Years	3.500%	$1,551	3.900%	$1,628	4.300%	$1,707	4.500%	$1,748	4.900%	$1,832	5.300%	$1,918	5.700%	$2,005

How much money can rural Nevadans save with the MCC?

MCC Estimated Tax Savings	**4.75% Rate**	**5.250% Rate**	**5.750% Rate**	**6.000% Rate**	**6.500% Rate**	**7.000% Rate**	**7.500% Rate**
Year 1	$3,255	$3,599	$3,944	$4,117	$4,462	$4,808	$5,153
Over 5 Years	$15,730	$17,444	$19,166	$20,029	$21,759	$23,494	$25,234
Over 10 Years	$29,891	$33,267	$36,673	$38,386	$41,831	$45,298	$48,784
Over 30 Years	$60,577	$68,167	$75,960	$79,928	$88,006	$96,261	$104,685

The estimated tax savings will vary depending on the amount of interest paid each year and the actual tax liability for the borrower. Payment examples shown above represent principal and interest payments for a $345,000 mortgage amortized over 30 years.

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EQUAL HOUSING OPPORTUNITY

Home At Last™, a program by NRHA has helped more than 10,000 Nevadans living in rural and frontier communities with down payment assistance, home mortgage solutions, and mortgage tax credits. Our lender and real estate partners serve as program ambassadors and are integral to the success of our award-winning Home At Last™ program.

To demonstrate the broad reach and impact of the Home At Last™ program, I have enclosed a program activity report with details on the down payment assistance, home mortgages, and mortgage tax credits provided throughout rural and frontier communities in Nevada.

Thank you for being a valuable partner and for standing with NRHA to help us deliver our mission to promote, provide, and finance affordable housing opportunities for all rural Nevadans.

With gratitude,

Diane Arvizo
Director of Homeownership Programs
Nevada Rural Housing Authority

Enclosures:
Home At Last Program Activity Report

Home At Last™
Program Activity By City and County

As of COB 10/05/2022

COUNTY / CITY		DOWN PAYMENT ASSISTANCE (DPA)				MORTGAGE CREDIT CERTIFICATE (MCC)				COMBINED ACTIVITY	
COUNTY	CITY	DPA MORTGAGE VOLUME	DPA NUMBER OF LOANS	DPA AVERAGE LOAN AMOUNT	DPA ASSISTANCE PROVIDED	MCC - MORTGAGE VOLUME	MCC - NUMBER OF LOANS	MCC - AVERAGE LOAN AMOUNT	MCC - ESTIMATED TAX SAVINGS	DPA + MCC COMBINED MORTGAGE VOLUME	DPA + MCC COMBINED NUMBER OF LOANS
CARSON	**Carson City**	**$ 117,941,414**	**583**	**$ 202,301**	**$ 4,126,427**	**$ 27,634,022**	**163**	**$ 169,534**	**$ 3,260,000**	**$ 145,575,436**	**746**
CHURCHILL	Fallon - City	$ 28,760,363	160	$ 179,752	$ 919,098	$ 2,319,381	16	$ 144,961	$ 320,000	**$ 31,079,744**	**176**
	Fallon - County	$ 28,060,532	132	$ 212,580	$ 814,053	$ 3,599,059	22	$ 163,594	$ 440,000	**$ 31,659,591**	**154**
	Hazen	$ 877,187	3	$ 292,396	$ -	$ -	0	#DIV/0!	$ -	**$ 877,187**	**3**
	CHURCHILL COUNTY TOTAL	**$ 57,698,082**	**295**	**$ 195,587**	**$ 1,733,152**	**$ 5,918,440**	**38**	**$ 155,748**	**$ 760,000**	**$ 63,616,522**	**333**
CLARK	Boulder City	$ 4,582,890	20	$ 229,145	$ 166,160	$ 385,881	2	$ 192,941	$ 40,000	**$ 4,968,771**	**22**
	Bunkerville	$ 216,015	1	$ 216,015	$ 6,480	$ 132,551	1	$ 132,551	$ 20,000	**$ 348,566**	**2**
	Cal Nev Ari	$ 801,199	5	$ 160,240	$ 24,909	$ -	0	#DIV/0!	$ -	**$ 801,199**	**5**
	Cold Creek	$ 166,666	1	$ 166,666	$ 3,333	$ -	0	#DIV/0!	$ -	**$ 166,666**	**1**
	Goodsprings	$ 176,267	1	$ 176,267	$ 7,051	$ -	0	#DIV/0!	$ -	**$ 176,267**	**1**
	Indian Springs	$ 317,897	3	$ 105,966	$ 12,716	$ 86,385	1	$ 86,385	$ 20,000	**$ 404,282**	**4**
	Jean	$ 178,301	2	$ 89,151	$ 7,132	$ -	0	#DIV/0!	$ -	**$ 178,301**	**2**
	Las Vegas	$ 296,166,704	1,166	$ 254,002	$ 10,550,461	$ 43,576,596	217	$ 200,814	$ 4,340,000	**$ 339,743,300**	**1,383**
	Laughlin	$ 2,087,483	12	$ 173,957	$ 54,904	$ 1,337,987	9	$ 148,665	$ 180,000	**$ 3,425,470**	**21**
	Logandale	$ 3,562,679	18	$ 197,927	$ 129,534	$ 547,004	2	$ 273,502	$ 40,000	**$ 4,109,683**	**20**
	Mesquite	$ 3,329,500	16	$ 208,094	$ 105,652	$ 450,667	2	$ 225,334	$ 40,000	**$ 3,780,167**	**18**
	Moapa	$ 396,349	3	$ 132,116	$ 19,817	$ -	0	#DIV/0!	$ -	**$ 396,349**	**3**
	Overton - Moapa Valley	$ 3,485,890	20	$ 174,295	$ 146,414	$ -	0	#DIV/0!	$ -	**$ 3,485,890**	**20**
	Sandy Valley	$ 1,024,628	4	$ 256,157	$ 42,843	$ -	0	#DIV/0!	$ -	**$ 1,024,628**	**4**
	Sloan	$ 135,375	1	$ 135,375	$ 6,769	$ -	0	#DIV/0!	$ -	**$ 135,375**	**1**
	Whitney	$ 10,184,687	41	$ 248,407	$ 348,636	$ 1,452,930	7	$ 207,561	$ 140,000	**$ 11,637,617**	**48**
	CLARK COUNTY TOTAL	**$ 326,812,530**	**1,314**	**$ 248,716**	**$ 11,632,811**	**$ 47,970,001**	**241**	**$ 199,046**	**$ 4,820,000**	**$ 374,782,531**	**1,555**
DOUGLAS	Carson City	$ 18,667,640	86	$ 217,066	$ 636,193	$ 11,627,449	41	$ 283,596	$ 820,000	**$ 30,295,089**	**127**
	Gardnerville	$ 35,418,554	159	$ 222,758	$ 1,152,448	$ 20,455,918	102	$ 200,548	$ 2,040,000	**$ 55,874,472**	**261**
	Minden	$ 9,860,728	34	$ 290,021	$ 345,539	$ 5,524,585	22	$ 251,118	$ 440,000	**$ 15,385,313**	**56**
	Stateline	$ 181,649	1	$ 181,649	$ 7,266	$ 987,383	4	$ 246,846	$ 80,000	**$ 1,169,032**	**5**
	Wellington	$ 3,850,946	21	$ 183,378	$ 95,469	$ 1,091,802	5	$ 218,360	$ 100,000	**$ 4,942,748**	**26**
	Zephyr Cove	$ 572,288	2	$ 286,144	$ 19,209	$ 364,000	2	$ 182,000	$ 40,000	**$ 936,288**	**4**
	DOUGLAS COUNTY TOTAL	**$ 68,551,805**	**303**	**$ 226,244**	**$ 2,256,124**	**$ 40,051,137**	**176**	**$ 227,563**	**$ 3,520,000**	**$ 108,602,942**	**479**
ELKO	Carlin	$ 7,638,412	47	$ 162,519	$ 220,489	$ 290,920	2	$ 145,460	$ 40,000	**$ 7,929,332**	**49**
	Charleston	$ -	0	#DIV/0!	$ -	$ -	0	#DIV/0!	$ -	**$ -**	**0**
	Deeth	$ 161,500	1	$ 161,500	$ 6,460	$ -	0	#DIV/0!	$ -	**$ 161,500**	**1**
	Elko - City	$ 75,526,712	337	$ 224,115	$ 2,198,183	$ 6,618,875	32	$ 206,840	$ 640,000	**$ 82,145,587**	**369**
	Elko - County	$ 19,989,945	92	$ 217,282	$ 516,764	$ 678,281	4	$ 169,570	$ 80,000	**$ 20,668,226**	**96**
	Lamoille	$ 230,743	1	$ 230,743	$ 9,230	$ -	0	#DIV/0!	$ -	**$ 230,743**	**1**
	Spring Creek	$ 82,736,921	382	$ 216,589	$ 2,492,808	$ 5,809,474	27	$ 215,166	$ 540,000	**$ 88,546,395**	**409**
	Wells	$ 2,259,521	15	$ 150,635	$ 80,567	$ 158,720	1	$ 158,720	$ 20,000	**$ 2,418,241**	**16**
	West Wendover	$ 5,857,677	36	$ 162,713	$ 209,732	$ 193,877	1	$ 193,877	$ 20,000	**$ 6,051,554**	**37**
	ELKO COUNTY TOTAL	**$ 194,401,431**	**911**	**$ 213,393**	**$ 5,734,233**	**$ 13,750,147**	**67**	**$ 205,226**	**$ 1,340,000**	**$ 208,151,578**	**978**
EUREKA	Eureka	$ 1,929,750	10	$ 192,975	$ 53,473	$ 225,000	1	$ 225,000	$ 20,000	**$ 2,154,750**	**11**
	Crescent Valley	$ 118,750	1	$ 118,750	$ 4,750	$ -	0	#DIV/0!	$ -	**$ 118,750**	**1**
	EUREKA COUNTY TOTAL	**$ 2,048,500**	**11**	**$ 186,227**	**$ 58,223**	**$ 225,000**	**1**	**$ 225,000**	**$ 20,000**	**$ 2,273,500**	**12**
HUMBOLDT	Golconda	$ 252,901	2	$ 126,451	$ 10,116	$ -	0	#DIV/0!	$ -	**$ 252,901**	**2**
	Orovada	$ 319,113	2	$ 159,557	$ 12,765	$ -	0	#DIV/0!	$ -	**$ 319,113**	**2**
	Winnemucca - City	$ 24,513,515	128	$ 191,512	$ 851,228	$ 1,114,268	7	$ 159,181	$ 140,000	**$ 25,627,783**	**135**
	Winnemucca - County	$ 20,888,824	116	$ 180,076	$ 770,141	$ 401,680	2	$ 200,840	$ 40,000	**$ 21,290,504**	**118**
	HUMBOLDT COUNTY TOTAL	**$ 45,974,353**	**248**	**$ 185,380**	**$ 1,644,249**	**$ 1,515,948**	**9**	**$ 168,439**	**$ 180,000**	**$ 47,490,301**	**257**
LANDER	Austin	$ 119,004	1	$ 119,004	$ 4,760	$ -	0	#DIV/0!	$ -	**$ 119,004**	**1**
	Battle Mountain	$ 11,952,524	77	$ 155,228	$ 448,674	$ 190,682	1	$ 190,682	$ 20,000	**$ 12,143,206**	**78**
	LANDER COUNTY TOTAL	**$ 12,071,528**	**78**	**$ 154,763**	**$ 453,434**	**$ 190,682**	**1**	**$ 190,682**	**$ 20,000**	**$ 12,262,210**	**79**
LINCOLN	Alamo	$ 544,990	3	$ 181,663	$ 22,945	$ 187,520	1	$ 187,520	$ 20,000	**$ 732,510**	**4**
	Caliente	$ 1,117,252	10	$ 111,725	$ 35,092	$ 165,523	2	$ 82,762	$ 40,000	**$ 1,282,775**	**12**
	Panaca	$ 548,078	4	$ 137,020	$ 18,330	$ 204,081	1	$ 204,081	$ 20,000	**$ 752,159**	**5**
	Pioche	$ 555,033	4	$ 138,758	$ 22,201	$ 172,873	1	$ 172,873	$ 20,000	**$ 727,906**	**5**
	LINCOLN COUNTY TOTAL	**$ 2,765,353**	**21**	**$ 131,683**	**$ 98,568**	**$ 729,997**	**5**	**$ 145,999**	**$ 100,000**	**$ 3,495,350**	**26**

COUNTY	CITY	DPA MORTGAGE VOLUME	DPA NUMBER OF LOANS	DPA AVERAGE LOAN AMOUNT	DPA ASSISTANCE PROVIDED	MCC - MORTGAGE VOLUME	MCC - NUMBER OF LOANS	MCC - AVERAGE LOAN AMOUNT	MCC - ESTIMATED TAX SAVINGS	DPA + MCC COMBINED MORTGAGE VOLUME	DPA + MCC COMBINED NUMBER OF LOANS
LYON	Carson City	$ 192,342	1	$ 192,342	$ 7,694	$ -	0	#DIV/0!	$ -	$ 192,342	1
	Dayton	$ 95,854,739	465	$ 206,139	$ 3,093,999	$ 24,862,167	147	$ 169,130	$ 2,940,000	$ 120,716,906	612
	Fernley	$ 145,172,586	644	$ 225,423	$ 4,517,661	$ 25,199,277	147	$ 171,424	$ 2,940,000	$ 170,371,863	791
	Mound House	$ 5,207,763	27	$ 192,880	$ 159,498	$ 1,380,852	8	$ 172,607	$ 160,000	$ 6,588,615	35
	Silver Springs / Stagecoach	$ 32,147,421	158	$ 203,465	$ 921,729	$ 5,643,198	31	$ 182,039	$ 620,000	$ 37,790,619	189
	Smith	$ 838,700	3	$ 279,567	$ 20,442	$ 185,250	1	$ 185,250	$ 20,000	$ 1,023,950	4
	Wellington	$ 372,002	2	$ 186,001	$ 227,713	$ 366,326	2	$ 183,163	$ 40,000	$ 738,328	4
	Yerington - City	$ 8,053,103	44	$ 183,025	$ 191,050	$ 1,746,741	12	$ 145,562	$ 240,000	$ 9,799,844	56
	Yerington - County	$ 5,106,517	34	$ 150,192	$ 143,459	$ 1,763,876	12	$ 146,990	$ 240,000	$ 6,870,393	46
	LYON COUNTY TOTAL	**$ 292,945,173**	**1,378**	**$ 212,587**	**$ 9,283,245**	**$ 61,147,687**	**360**	**$ 169,855**	**$ 7,200,000**	**$ 354,092,860**	**1,738**
MINERAL	Hawthorne	$ 5,020,036	43	$ 116,745	$ 171,999	$ 910,221	10	$ 91,022	$ 200,000	$ 5,930,257	53
	Mina	$ 88,860	1	$ 88,860	$ 4,443	$ 88,860	1	$ 88,860	$ 20,000	$ 177,720	2
	Schurz	$ 1,268,862	5	$ 253,772	$ 50,896	$ -	0	#DIV/0!	$ -	$ 1,268,862	5
	Walker Lake	$ 348,858	3	$ 116,286	$ 8,986	$ 92,544	1	$ 92,544	$ 20,000	$ 441,402	4
	MINERAL COUNTY TOTAL	**$ 6,726,616**	**52**	**$ 129,358**	**$ 236,324**	**$ 1,091,625**	**12**	**$ 90,969**	**$ 240,000**	**$ 7,818,241**	**64**
NYE	Amargosa Valley	$ 369,922	3	$ 123,307	$ 11,228	$ -	0	#DIV/0!	$ -	$ 369,922	3
	Beatty	$ 104,900	1	$ 104,900	$ 3,147	$ -	0	#DIV/0!	$ -	$ 104,900	1
	Pahrump	$ 58,949,435	358	$ 164,663	$ 2,090,581	$ 4,069,568	24	$ 169,565	$ 480,000	$ 63,019,003	382
	Round Mountain/Gabbs	$ 675,537	7	$ 96,505	$ 22,092	$ 127,645	1	$ 127,645	$ 20,000	$ 803,182	8
	Tonopah	$ 1,041,203	8	$ 130,150	$ 35,579	$ 435,324	4	$ 108,831	$ 80,000	$ 1,476,527	12
	NYE COUNTY TOTAL	**$ 61,140,997**	**377**	**$ 162,178**	**$ 2,162,627**	**$ 4,632,537**	**29**	**$ 159,743**	**$ 580,000**	**$ 65,773,534**	**406**
PERSHING	Lovelock - City	$ 2,025,350	15	$ 135,023	$ 75,775	$ -	0	#DIV/0!	$ -	$ 2,025,350	15
	Lovelock - County	$ 2,996,874	22	$ 136,222	$ 114,235	$ -	0	#DIV/0!	$ -	$ 2,996,874	22
	Winnemucca	$ 3,588,918	23	$ 156,040	$ 126,549	$ -	0	#DIV/0!	$ -	$ 3,588,918	23
	PERSHING COUNTY TOTAL	**$ 8,611,142**	**60**	**$ 143,519**	**$ 316,559**	**$ -**	**0**	#DIV/0!	$ -	$ 8,611,142	60
STOREY	Dayton	$ -	0	#DIV/0!	$ -	$ 481,123	2	$ 240,562	$ 40,000	$ 481,123	2
	Reno	$ 6,964,978	30	$ 232,166	$ 241,704	$ 618,291	3	$ 206,097	$ 60,000	$ 7,583,269	33
	Silver City	$ -	0	#DIV/0!	$ -	$ -	0	#DIV/0!	$ -	$ -	0
	Sparks	$ 10,899,448	53	$ 205,650	$ 407,044	$ 2,594,612	13	$ 199,586	$ 260,000	$ 13,494,060	66
	Virginia City	$ 1,038,340	6	$ 173,057	$ 37,755	$ 368,816	1	$ 368,816	$ 20,000	$ 1,407,156	7
	STOREY COUNTY TOTAL	**$ 18,902,766**	**89**	**$ 212,391**	**$ 686,503**	**$ 4,062,842**	**19**	**$ 213,834**	**$ 380,000**	**$ 22,965,608**	**108**
WASHOE	Carson City	$ 2,318,638	10	$ 231,864	$ 80,925	$ -	0	#DIV/0!	$ -	$ 2,318,638	10
	Gerlach	$ 112,244	1	$ 112,244	$ 4,490	$ 112,244	1	$ 112,244	$ 20,000	$ 224,488	2
	Reno	$ 146,044,302	596	$ 245,041	$ 4,504,192	$ 31,160,398	145	$ 214,899	$ 2,900,000	$ 177,204,700	741
	Sparks / Spanish Springs	$ 425,863,660	1,805	$ 235,936	$ 15,075,646	$ 95,036,095	472	$ 201,348	$ 9,440,000	$ 520,899,755	2,277
	Sun Valley	$ 63,226,462	309	$ 204,616	$ 2,186,736	$ 18,711,583	96	$ 194,912	$ 1,920,000	$ 81,938,045	405
	Verdi	$ -	0	#DIV/0!	$ -	$ 407,483	1	$ 407,483	$ 20,000	$ 407,483	1
	Wadsworth	$ 1,177,749	6	$ 196,292	$ 49,830	$ -	0	#DIV/0!	$ -	$ 1,177,749	6
	Washoe Valley	$ 6,767,725	26	$ 260,297	$ 241,761	$ 930,892	4	$ 232,723	$ 80,000	$ 7,698,617	30
	WASHOE COUNTY TOTAL	**$ 645,510,780**	**2,753**	**$ 234,475**	**$ 22,143,579**	**$ 146,358,695**	**719**	**$ 203,559**	**$ 14,380,000**	**$ 791,869,475**	**3,472**
WHITE PINE	Ely - City	$ 8,431,734	60	$ 140,529	$ 305,438	$ 593,904	5	$ 118,781	$ 100,000	$ 9,025,638	65
	Ely - County	$ 3,997,454	20	$ 199,873	$ 110,095	$ 157,142	1	$ 157,142	$ 20,000	$ 4,154,596	21
	McGill	$ 1,174,206	13	$ 90,324	$ 36,940	$ 66,326	1	$ 66,326	$ 20,000	$ 1,240,532	14
	Ruth	$ 581,338	5	$ 116,268	$ 19,921	$ 156,122	1	$ 156,122	$ 20,000	$ 737,460	6
	WHITE PINE COUNTY TOTAL	**$ 14,184,732**	**98**	**$ 144,742**	**$ 472,394**	**$ 973,494**	**8**	**$ 121,687**	**$ 160,000**	**$ 15,158,226**	**106**
TOTALS		**$ 1,876,287,201**	**8,571**	**$ 218,911**	**$ 63,038,452**	**$ 356,252,254**	**1,848**	**$ 192,777**	**$ 36,960,000**	**$ 2,232,539,454**	**10,419**

Totals are from program launch in 2006 thru 10/05/2022

DOWN PAYMENT ASSISTANCE (DPA) PROGRAMS		MORTGAGE CREDIT CERTIFICATE (MCC) PROGRAM		DPA & MCC PROGRAMS COMBINED	
Homebuyers Served	8,571	Homebuyers Served	1,848	Total Homebuyers Served	10,419
Mortgages Provided	$1,876,287,201	Mortgages Provided	$356,252,254	Total Mortgages Provided	$2,232,539,454
DPA Provided	$63,038,452	Tax Savings to Homeowners (Estimated)	$36,960,000	Homebuyers w/ Home At Last DPA + MCC	769