

Homeowner Assistance Fund Model Plan Planning and Administration

I. HOMEOWNER NEEDS ASSESSMENT

Describe homeowner needs in Grantee's jurisdiction; the information and data relied upon to design programs to meet those needs, and Grantee's community engagement and public participation efforts.

A. Data on Homeowner Needs

Describe the relevant data analyzed and relied upon to develop Grantee's plan and inform the specific types of assistance to be provided in Grantee's HAF program. Data must be disaggregated by demographic categories including income and socially disadvantaged groups under the definition provided in Treasury's April 14 guidance, and by geographic areas. Grantee's Homeowner Needs data must estimate homeowner needs in a manner that is disaggregated by each socially disadvantaged group. Grantee is encouraged to include visualizations identifying geographic areas and demographic groups in areas of highest need.

As relevant to the specific types of assistance to be provided in Grantee's HAF program, Grantee should include data on the following:

- Mortgage Reinstatement, Mortgage Payment Assistance and Mortgage Default Resolution Needs:
 - Data on mortgage distress for forward and reverse mortgages including forbearances or deferrals, delinquencies, defaults, and foreclosure activity (as relevant in view of any applicable foreclosure moratoria), disaggregated by investor type (FHA, VA, USDA, GSE, portfolio or other privately held loan). Grantee is encouraged to rely upon data to be provided by Treasury.
 - Data on manufactured home loan distress.
 - Data on land contracts (or contracts for deed) distress.
- Property Charge Default Resolution Needs:
 - Data on property tax defaults.

- Data on HOA fees, condo fees, co-op maintenance defaults.
- Data on homeowners, flood and wind insurance premium delinquencies.
- Utility, Internet, Broadband Needs:
 - Data on delinquencies and loss of utilities.
 - Data on delinquencies and loss of internet services and/or access.
- Other Hardship Indicators:
 - Data on unemployment and COVID-impacted industries.
 - Data on the disproportionate health and economic impacts of COVID on socially disadvantaged individuals.
 - Other data on homeowner needs in the relevant jurisdiction.

B. Community Engagement and Public Participation

Describe how this HAF plan, including the types of assistance Grantee will offer, reflects information obtained through engagement with organizations and individuals representing eligible homeowners as well as through public participation and any public hearings. Grantees are strongly encouraged to engage proactively with organizations providing direct services, outreach, and education services to homeowners including HUD-approved housing counseling agencies, non-profit legal services providers, fair housing organizations, faith-based organizations and networks, community action agencies, community development corporations, and voluntary organizations active in disaster recovery.

II. READINESS

A. Staffing and Systems

Describe the staffing and systems in place or planned to ensure effective program delivery, compliance, and reporting, in a manner consistent with Grantee's program requirements and guidance from Treasury.

1. **Case Management Systems:**

- Describe case management systems (CMS) that will be used to record and manage HAF applicant data.

- Describe the information that will be collected and entered into Grantee's CMS by local partners, including housing counselors and non-profit legal services providers assisting homeowners with the HAF process.

- Describe the systems Grantee has or will have in place to meet the Treasury reporting requirements for the HAF program.

2. **Data Necessary to Assist Homeowners**

- Identify the data that will be necessary for Grantee to gather regarding mortgages or other homeowner accounts that homeowners need assistance with, and describe how Grantee plans to acquire this data.

Mortgage status and reinstatement amounts: *For homeowners requesting assistance reinstating a mortgage or other property-secured loan (including a forward mortgage or reverse mortgage, a chattel loan on manufactured housing, a land contract or other installment loan), Grantees may obtain a reinstatement quote from servicer, lender or seller by directly requesting*

this information of the servicer, lender or seller after providing them with a written authorization from the homeowner permitting the Grantee's HAF program to obtain information regarding the homeowner's mortgage.

3. Common Data File

It is anticipated that a National HAF Common Data File format may be created that servicers will be asked to use to transfer data regarding homeowner applicants' accounts in a uniform manner to HAF programs.

- Identify the data points that Grantee expects will be useful to gather for use in HAF programs through a National HAF Common Data File.

- Describe the systems that Grantee will use to routinely collect and effectively make use of servicer-provided data through a National HAF Common Data File process.

4. Coordinating Homeowner Assistance with Mortgage Servicers

- Describe Grantee's plan, including staffing and resources that it will devote, to establish application coordination with mortgage servicers. Identify necessary points of coordination with mortgage servicers and establish systems designed to ensure smooth processing of homeowner applications and funding with mortgage servicers. Grantee's systems must also be designed to assist applicant homeowners in obtaining loss mitigation from the servicer for which the homeowner may be eligible. Grantee's plan should include coordination and information sharing with applicable state and federal regulators with jurisdiction over mortgage servicers.

B. Contractors and Partnerships

Describe the contractors, partners, and other organizations that are critical to the HAF participant’s program delivery, compliance, and reporting.

Identify the anticipated contracts or subawards that Grantee expects to make for the following tasks:

- Administration of intake, eligibility review, escalations, disbursement of assistance
- Application portal creation and management
- Call center operations, including language line and accessibility services
- Housing counseling and non-profit legal services providers with experience and capacity providing direct homeowner services including foreclosure prevention services
- Outreach by organizations with experience and capacity for reaching low-to-moderate income homeowners and socially disadvantaged populations
- Compliance and technical assistance
- Technology vendors

C. Existing and Pilot Programs

Describe in detail how Grantee has used its initial 10% payment (“Initial Payment” as described in Treasury’s April 14, 2021 guidance), if applicable.

- Describe any programs to assist homeowners in place using other funding sources (including, for example, Coronavirus Relief Funds).

D. Treasury Technical Assistance Needs

Grantees are encouraged to identify mortgage servicer coordination concerns that may be addressed by national or multistate coordination, as well as administration and implementation technical assistance needs.

Describe technical assistance needs of Grantee that may be met by Treasury or other federal agencies

III. BUDGET

A. Allocation of Program Funds (excluding administrative expenses)

In this section, Grantee should provide a breakdown of program funds by type of assistance Grantee will be offering.

B. Allocation of Administrative Expenses

A total of \$[_____] is allocated for administrative expenses as follows:

Provide a breakdown of administrative expenditures, including funding to compensate housing counseling and non-profit legal services agencies for providing intake, processing and/or escalation services.

- Administration of intake, eligibility review, escalations, disbursement of assistance: \$[_____]
- Application portal creation and management: \$[_____]
- Call center operations, including language line and accessibility services: \$[_____]
- Outreach by organizations with experience and capacity for reaching low-to-moderate income homeowners and socially disadvantaged populations: \$[_____]
- Compliance and technical assistance: \$[_____]
- Technology vendors: \$[_____]

C. **Allocation of 5% for General Housing Counseling and Legal Aid Services**

Funds are to be made available for the provision of holistic foreclosure prevention housing counseling and non-profit legal aid services to homeowners to prevent foreclosure and/or displacement, and to aid homeowners who may be eligible for HAF in applying. Agencies funded to provide general housing counseling (as distinct from legal assistance) must be HUD approved.

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IV. PERFORMANCE GOALS

A. KEY METRICS

Grantee will measure performance using the following key metrics:

- Number of home losses avoided (due to a HAF award to homeowner, or due to HAF-funded legal services or housing counseling provided to homeowner)
- Average application processing time, from initial inquiry through disbursement of funds
- Effectiveness at serving SDIs (amount of funds awarded to SDI homeowners and home loss avoided for SDI homeowners compared to need of SDI homeowners in the jurisdiction)
- Effectiveness at serving households at or below 100% AMI, 80% AMI, and 50% AMI, respectively.
- Distribution of funds in an equitable manner based on race, national origin and geographic location.

Describe any additional performance metrics Grantee intends to measure success of its program:

B. PERIODIC PROGRAM ASSESSMENTS

In addition to tracking and managing to meet performance metrics, Grantees must conduct periodic qualitative assessments that examine outcomes beyond the key metrics as experienced by a representative sample of applicants to the program. Periodic qualitative assessments should be designed to identify lessons that will improve program performance and should be conducted and completed regularly. Grantees are encouraged to conduct such assessments quarterly, but must conduct assessments no less than bi-annually. Assessments should:

- *Gather experiential data from homeowners and advocates that may be used to improve program processes and guidelines, including whether any unnecessary impediments to program access exist that should be modified, and whether there are needs among the target population of HAF that are unaddressed by the program that should be addressed.*
- *Examine the outcomes experienced by a sample of applicants after their interaction with HAF programs. Assessments may look at outcomes for applicants within 180 days of receiving program assistance or being denied for assistance, as well as one year after receiving assistance. Assessments may also examine whether homeowners have retained their homes after assistance and whether accounts that were paid using HAF remain current.*

Reports on these assessment exercises and program improvements identified should be released to the public contemporaneously with their completion.

Describe how Grantee will conduct periodic qualitative assessments, including frequency, stakeholders Grantee will engage, and how lessons will be implemented and disseminated to the public:
