

Homeowner Assistance Fund Model Plan Program Design

A. Types of Assistance to be Offered

Grantee will deploy the following programs with HAF funds (check all types of assistance Grantee will offer):

- Mortgage Reinstatement
- Property Charge Default Resolution
- Mortgage Payment Assistance
- Mortgage Default Resolution
- Utility/Internet/Broadband Bill Reinstatement
- Home Repair Assistance

This plan includes:

- All of the types of HAF assistance Grantee intends to offer as of the date of submission.
- Fewer than all of the types of HAF assistance Grantee intends to offer as of the date of submission; Grantee intends to submit one or more supplemental plans.

B. General Eligibility Criteria Across All Programs

1. *Qualifying Hardship*

- A qualifying hardship is a material reduction in income or material increase in a household's living expenses associated with the coronavirus pandemic that began, continued or worsened any time after January 21, 2020.
- The program application will include a hardship self-attestation form as part of the program application. Grantee will review completed self-attestation forms to determine whether they establish that the homeowner experienced a qualifying hardship. Grantee will not require any additional documentation or verification to establish a qualifying hardship.

Commented [A1]: Templates for each of these categories are included below.

Commented [A2]: "Mortgage" includes all types of property-secured obligations, including reverse mortgages, loans on manufactured housing and land contracts. See program template for more details.

Commented [A3]: "Property Charge" includes property taxes, HOA/condo/coop common charges, and hazard insurance premiums.

Commented [A4]: Short-term payment of monthly PITI while borrower remains unemployed or otherwise unable to resume making mortgage payments.

Commented [A5]: This program covers assistance other than full reinstatement for property-secured loans. The assistance is intended to leverage HAF funds to allow homeowner to obtain a loan modification or recast that resolves the default and may also lower the monthly payment. Can include payments to reduce arrears and/or principal to enable default resolution and/or payment reduction. Requires commitment by servicer to fully resolve any delinquency as a condition of receipt of the HAF funds. Successful leveraging of such funds will require servicer agreement and collaboration (unlike mortgage reinstatement, which only requires servicer to receive and apply the HAF funds).

May 17, 2021

2. Homeowner Eligibility

- Income at or below **[INSERT # at or below 100]**% of the greater of the applicable AMI or U.S. median household income. Homeowners with income above **[same # as above]** but at or below **[INSERT # at or below 150]**% of the greater of the applicable AMI or U.S. median household income may be eligible, depending on satisfaction of statutory income-level targets and subject to prioritization of SDIs.
- Must complete and sign application forms and third-party authorization forms and agree to provide any necessary documentation to satisfy program guidelines within timeframes established by Grantee.
- Must have experienced a Qualifying Hardship.
- Must own and occupy the property as their primary residence or be the documented buyer in a land contract (or contract for deed) transaction.
- Must be a natural person or trustee of a living trust that holds title to the property.
- Heirs, equitable owners, and successors-in-interest, as that term is defined in Section 1024.31 of Title 12 of the Code of Federal Regulations, are eligible.
- The program will not use other factors, such as foreclosure status, credit score, bankruptcy status, the existence of other liens on the property or a homeowner's prior cash-out refinances as eligibility criteria.
- If the property for which assistance is sought is owned by more than one owner, all owners must complete and execute the application; however, a homeowner may apply on their own if a co-owner is absent, unable or unwilling to complete the application, such as in cases of separated or divorced spouses; or where the homeowner seeking assistance is unable to obtain the signature of a co-owner due to circumstances beyond the control of the applicant or for safety reasons, including, without limitation, domestic violence perpetrated by the non-applicant homeowner. Grantee will not require more than self-attestation as to circumstances that justify not requiring a co-owner's participation.
- No applicant may be approved for more than the maximum allowable amount of assistance or for assistance for more than one property.

3. Property Eligibility

- Must be a one- to four-unit dwelling, or residential real property that includes a one- to four-unit dwelling.
- Must be owner-occupied or, in the case of a land contract, occupied by the documented buyer. Tenants may occupy the non owner-occupied units in a two- to four-unit dwelling. Grantee will determine occupancy based on the homeowner’s self-attestation and any additional documentation the homeowner is able to provide, which may include any one of the following: driver’s license or state ID, utility bill, phone or internet bill, bank statement, mortgage statement, property tax bill, tax return, deed, or any official document with name and address.
- Must be located in **[INSERT STATE/TERRITORY]**
- Not vacant or abandoned, except if a temporarily displaced homeowner is applying for home repair assistance through this program or otherwise attempting to restore the property to habitable condition to live there as their primary residence.
- Manufactured housing, whether or not it is permanently affixed to real property, condominiums, cooperative unit leased to the applicant pursuant to a cooperative share owned by applicant, and properties located on land owned by a community land trust are all eligible properties.
- No single property may be approved for more than the maximum allowable amount of assistance.

4. Maximum Assistance Available

Applicants may be approved for more than one type of HAF assistance, but the maximum amount of assistance available for any applicant or property across all of Grantee’s HAF programs is \$[_____].

What is the basis for Grantee’s selection of the maximum assistance amount above?

5. Use of Funds

Commented [A6]: A grantee may opt to have different maximum amounts of assistance available for different programs/types of assistance. See program templates below.

May 17, 2021

As long as an applicant has a Qualifying Hardship, HAF funds may be used:

- To repay arrears that accrued before January 21, 2020, and
- For prospective payments, as specified in the applicable program template.

C. Program-Specific Criteria

SEE PROGRAM TEMPLATE ATTACHMENTS.

D. Intake Systems/Procedures/Participants

This application and intake process is designed and will be operated in a manner to avoid barriers to equitable access and allow for flexibility, particularly with regard to documentation requirements.

- Grantee will utilize the common application form provided by Treasury.
- Grantee will allow homeowners to apply for assistance in the following ways (select all that apply):
 - Through an online portal
 - Through a housing counseling or non-profit legal services agency
 - Through a social worker or case manager
 - Telephone call with Grantee staff, subgrantees, or contractors
 - In person at events hosted or sponsored by Grantee or its designees
 - Via paper application form received by mail, email, fax or in person
 - Other (please describe below)

Grantees may subcontract or subaward all or part of program administration, including but not limited to intake, to entities with the requisite capacity and experience to successfully manage the provision of assistance to the targeted populations for HAF. When used below, the word "Grantee" means "Grantee or its subcontracted or subawarded program administrator(s)".

May 17, 2021

- Grantee will determine an applicant's annual household income based on the homeowner's self-attestation and any additional documentation the homeowner is able to provide, which may include any one of the following: a tax return or tax transcript; paystubs, W-2s or other wage statements; bank statements demonstrating regular income; a self-employed or small business person's profit & loss statement; benefits statements for public assistance or Social Security; pension statements; a letter from an employer; a letter from a caseworker or other professional with knowledge of a household's circumstances certifying that an applicant's household income qualifies for assistance; or documentation showing that the applicant qualifies for income-based benefits such as SNAP, Medicaid or an equivalent state or local program. Grantee will rely on a self-attestation without further documentation of household income to accommodate disabilities, extenuating circumstances related to the pandemic, a lack of technological access or households that are unbanked or receive income in cash. Income determinations will be made based on either 2020 AGI or the most recent two months of income, at the homeowner's election.
- Grantee will include program materials and information on a website and set up an online application portal that is compliant with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act with all information in English and Spanish, and include materials in other languages as translations are made available from Treasury, through existing state resources, or developed by the program. The website and online portal should be accessible to applicants who are blind or have vision impairments and compatible with screen readers and other tools. The website and program materials should include relevant disability access symbols. Application materials and other documents should be made available in a text-based format that is compatible with assistive technologies.
- Grantee will set up a phone intake process for applicants that allows them to apply for the program over the phone directly with program staff. The phone intake process will include access to language line services for applicants with limited English proficiency to provide oral interpretation for the phone intake process unless intake staff who speak the applicant's

May 17, 2021

preferred language are available to provide direct assistance. The phone intake process will also be ADA compliant and configured with the technology and training necessary to allow applicants with hearing or speech impairments to apply over the phone. If phone intake is done by program staff, applicants should be provided with information over the phone about how to connect with a local housing counselor or non-profit legal services provider for further assistance.

- Grantee will set up a system to receive paper applications and any relevant documents either at the program office and/or at a housing counseling agency or local nonprofit organization the program has contracted or coordinating with to do this work.
- Grantee should partner with housing counseling agencies, non-profit legal services providers and/or other community organizations and hold events that allow applicants to apply in person for the program and connect with resources.
- Grantee will include information about how to find housing counselors and non-profit legal services providers for assistance on the program website and in printed materials that include both websites and phone numbers on how to connect with this type of assistance.
- Grantee will include information about the availability of language assistance and resources through housing counseling agencies in English, Spanish, Chinese, Vietnamese, Korean and Tagalog on the program website and printed materials about the program using the [Federal Housing Finance Agency's translated notices](#), along with any other federal or state-specific resources for LEP homeowners.
- If the top five languages spoken in the grantee's geographic area include languages other than Spanish, Chinese, Vietnamese, Korean and Tagalog, Grantee will translate the notice of availability of language assistance into those languages and include this information in their materials.
- Grantee will include information about available local non-profit housing counseling and legal services providers who can help with the application process on their website and in printed materials, which also provide warnings against paying anyone for assistance applying for the program and avoiding scammers preying on distressed homeowners. Grantee will

May 17, 2021

incorporate all translated materials made available by Treasury or other federal agencies on the program website.

- Grantee will include a statement of non-discrimination on the program website and program materials.

E. Targeting, Outreach and Marketing Plan

Grantee's HAF plan must effectively target HAF resources to (1) homeowners having incomes equal to or less than 100 percent of the area median income or equal to or less than 100 percent of the median income for the United States, whichever is greater; and (2) socially disadvantaged individuals. The plan should also include strategies for reaching homeowners with mortgage distress who are not receiving affordable loss mitigation or repayment options, such as homeowners with non-federally backed loans.

Grantee's targeting strategies should be organized according to disaggregated characteristics of the targeted population(s) such as income ranges, racial and ethnic demographics, and/or geographic areas (including rural communities), as appropriate for Grantee's jurisdiction.

Targeting methods may include marketing, community engagement strategies, partnerships with housing counseling agencies or non-profit legal services organizations, the judiciary and/or foreclosure mediation programs, unemployment offices, other public benefits offices, or other educational services that are aligned with the HAF participant's program design, in a manner that is culturally and linguistically relevant to the targeted communities and appropriate outreach to connect with homeowners with disabilities.

Sample outreach and marketing strategies are included as an appendix to this document.

- Provide data about the targeted population in the relevant jurisdiction that is geographically mapped and disaggregated by income ranges, racial and ethnic demographics.

- Describe how Grantee's plan is designed to make homeowners in the

May 17, 2021

targeted population aware that HAF assistance may be available to them and encourage eligible households to apply, including how Grantee's plan is responsive to and guided by the data Grantee has used in its assessment of homeowner needs.

- Describe the partnerships with housing counseling agencies or non-profit legal services organizations, and other homeowner educational services that Grantee will leverage to make homeowners in the targeted population aware that HAF assistance may be available to them and encourage eligible households to apply.

- Describe how Grantee plans to coordinate with mortgage servicers to make homeowners in the targeted population aware that HAF assistance may be available to them and encourage eligible households to apply.

- Describe how Grantee plans to coordinate with other agencies within its jurisdiction to make homeowners in the targeted population aware that HAF assistance may be available to them and encourage eligible households to apply. Include expected coordination between Grantee's HAF program and existing or planned rental assistance, utility assistance, unemployment assistance, weatherization assistance, energy assistance, and other programs.

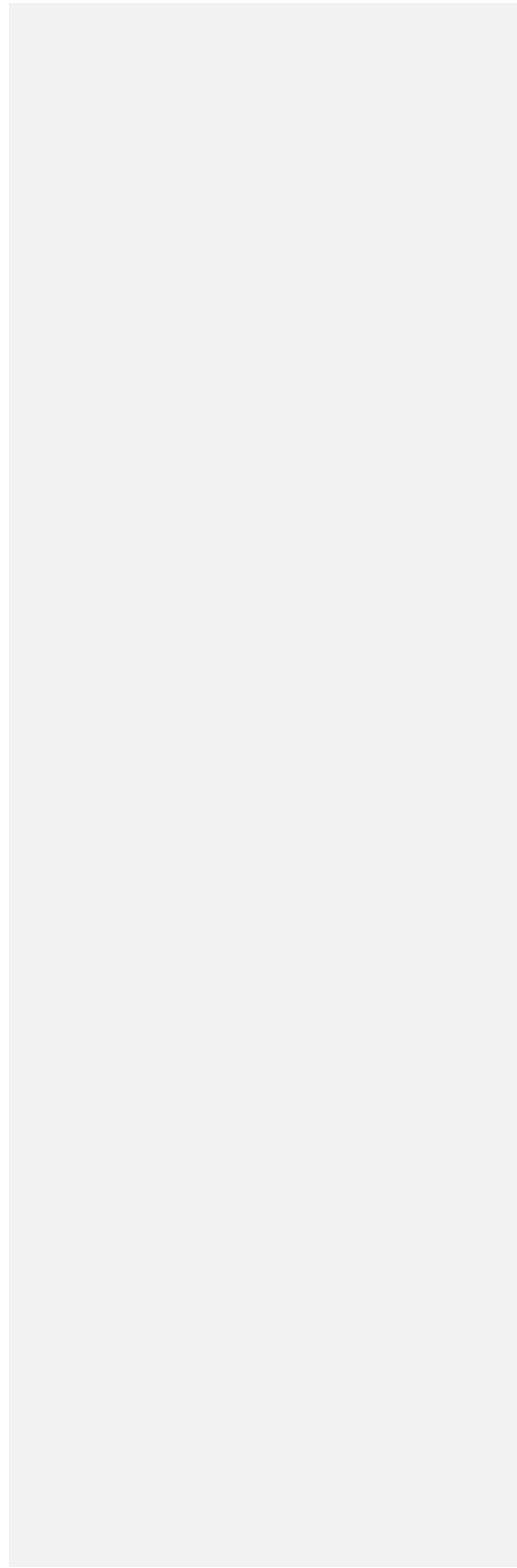
- Describe what federal agencies might do to help Grantee make homeowners in the targeted population aware that HAF assistance may be available to them and encourage eligible households to apply.

May 17, 2021

- Describe Grantee’s strategies for reaching homeowners with a mortgage that is not federally-backed, and therefore may have fewer viable loss mitigation options available to them.

- Describe Grantee’s strategies for reaching homeowners with property-secured loans such as land contracts and manufactured housing.

- Describe how Grantee’s strategies will be culturally and linguistically relevant to the target populations for the program.



May 17, 2021

ATTACHMENTS - PROGRAM TEMPLATES

- Attachment A: **Mortgage Reinstatement**
- Attachment B: **Property Charge Default Resolution**
- Attachment C: **Mortgage Payment Assistance**
- Attachment D: **Utility/Internet/Broadband Bill Reinstatement**
- Attachment E: **Mortgage Delinquency Resolution**
- Attachment F: **Home Repair Assistance**

Attachment A:

Mortgage Reinstatement Program Template

<p><u>Program Name</u></p>	<p>Mortgage Reinstatement Program</p>
<p><u>Homeowner Eligibility Criteria</u></p>	<p>Same as General Homeowner Eligibility Criteria Across All Programs plus:</p> <ul style="list-style-type: none"> ● Statement of current ability to resume any required regular monthly mortgage payments after account is reinstated or, in the alternative, statement that applicant is currently unable to resume any required regular monthly mortgage payments and is also seeking assistance with prospective payments. ● With respect to a reverse mortgage, a homeowner who has entered into a repayment plan with the reverse mortgage servicer shall not be excluded from assistance, provided that the homeowner otherwise qualifies for assistance.

Commented [A7]: Important so that borrowers who need a few more months of payment assistance in addition to reinstatement can receive both as long as beneath the max. \$\$ cap.

<p><u>Property Eligibility Criteria</u></p>	<p>Same as General Homeowner Eligibility Criteria Across All Programs plus:</p> <ul style="list-style-type: none">● Property is subject to a mortgage; reverse mortgage; land contract (or contract for deed), documented by a copy of the land contract or a recorded memorandum of land contract; a loan, installment contract or similar obligation secured by manufactured housing, whether or not the manufactured housing is permanently affixed to real property; or a loan secured by an individual's share in a cooperative.
<p><u>Loan Eligibility Criteria</u></p>	<ul style="list-style-type: none">● Must be a credit transaction that: is secured by a mortgage, deed of trust, or other consensual security interest on an owner-occupied principal residence of a borrower* that is (a) a one- to four-unit dwelling, or (b) a residential real property that includes a one- to four-unit dwelling; <u>and</u> had an unpaid principal balance at the time of origination that was not more than the applicable conforming loan limit.

	<ul style="list-style-type: none"> • Must be delinquent** by at least one installment payment or otherwise in default, as reflected in documentation from the payee or the payee’s agent. <p>*Includes cooperative unit shares **Delinquency includes missed payments during a forbearance period</p>
<p><u>Maximum Amount of Assistance</u></p>	<p>Maximum: \$[_____] per applicant/property.</p>
<p><u>Use of Funds and Required Outcome</u></p>	<p>HAF assistance must be used to bring the account current, subject to all applicable CARES Act, agency or investor requirements. No remaining mortgage delinquency permitted.</p> <p>Homeowner may use own funds concurrently with HAF funds to bring account current.</p> <p>HAF funds may be used to repay amounts advanced on the borrower’s behalf by the mortgage servicer for property charges, including property taxes, hazard insurance premiums, flood or wind insurance premiums, ground rents, condominium fees, cooperative maintenance fees, planned unit development fees, homeowners’</p>

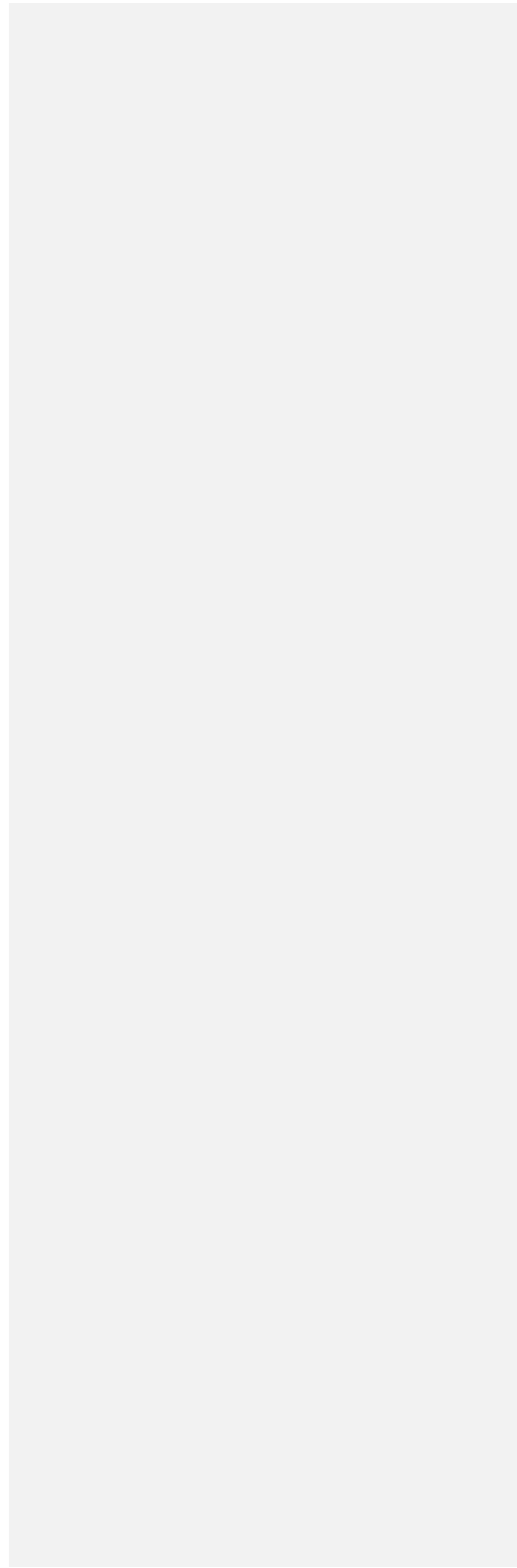
Commented [A8]: This caveat is to clarify that for loans subject to CARES Act or agency/investor requirements prohibiting late fees and other charges during a forbearance, servicers may not collect such charges as part of the reinstatement transaction and may not otherwise assess those charges to the homeowner’s account. For such loans, there is no need for servicers to agree to waive such charges since they are already prohibited from assessing or collecting them.

May 17, 2021

	<p>association fees or utilities that the servicer advanced to protect lien position. Payment to the servicer for such advances may also include any reasonably required legal fees.</p>
<p><u>Form of Assistance</u></p>	<p>Non-recourse grant.</p> <p><i>Note that if Grantee intends to structure reinstatement assistance as a loan secured by the property, it must be deferred so there are no regular installment payments, not due or payable except upon sale or transfer of the property, carry a 0% interest rate, and be forgiven entirely after a period of time not exceeding 2 years from date of disbursement or for reasons of financial hardship.</i></p>
<p><u>Method of Delivering Assistance</u></p>	<p>Funds will be paid, as applicable, to the mortgage servicer or other third-party payee authorized by the servicer, or other third party authorized to collect eligible charges in accordance with reinstatement instructions received from the payee. Payments may be made through electronic transmission for any payees that accept funds in this manner. For other payees, funds will be sent directly by check or other payment</p>

May 17, 2021

	method accepted by the mortgage servicer or authorized payee.
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Attachment B:

Property Charge Default Resolution Program Template

<u>Program Name</u>	Property Charge Default Resolution Program
<u>Homeowner Eligibility Criteria</u>	<p>Same as General Homeowner Eligibility Criteria Across All Programs, plus:</p> <p>Homeowner is at least one installment payment in arrears on one or more property charges including:</p> <ul style="list-style-type: none"> ● Property taxes ● Insurance: hazard, flood, wind premiums ● HOA fees, condominium fees, cooperative maintenance or common charges
<u>Property Eligibility Criteria</u>	Same as General Homeowner Eligibility Criteria Across All Programs
<u>Maximum Amount of Assistance</u>	Maximum: \$_____ per applicant/property.
<u>Use of Funds and Required Outcomes</u>	Any property charge default, including any outstanding interest or penalties or reasonably required legal fees, that threatens sustained ownership of the

	<p>property must be brought current by program assistance or resolved concurrently with the program providing assistance.</p> <p>Funds may also be used to pay property charges coming due in the 90 days following program approval.</p>
<u>Form of Assistance</u>	<p>Non-recourse grant.</p> <p><i>Note that if Grantee intends to structure assistance as a loan secured by the property, it must be deferred so there are no regular installment payments, not due or payable except upon sale or transfer of the property, carry a 0% interest rate, and be forgiven entirely after a period of time not exceeding 2 years from date of disbursement or for reasons of financial hardship.</i></p>
<u>Method of Delivering Assistance</u>	<p>Funds will be paid directly to the taxing authority, insurance carrier, HOA, condominium association, cooperative, or other applicable third-party authorized to collect eligible charges.</p>

Attachment C:

Mortgage Payment Assistance Program Template

<u>Program Name</u>	Mortgage Payment Assistance Program
<u>Homeowner Eligibility Criteria</u>	Same as General Homeowner Eligibility Criteria Across All Programs plus: <ul style="list-style-type: none">● Statement of current inability to resume mortgage payments due to unemployment, underemployment or other continuing hardship.
<u>Property Eligibility Criteria</u>	Same as General Homeowner Eligibility Criteria Across All Programs plus: <ul style="list-style-type: none">● Property is subject to a mortgage; land contract (or contract for deed) documented by a copy of the land contract or a recorded memorandum of land contract; a loan, installment contract or similar obligation secured by manufactured housing, whether or not the manufactured housing is permanently affixed to real property; or a loan secured by an individual's share in a cooperative.

<p><u>Loan Eligibility Criteria</u></p>	<ul style="list-style-type: none"> ● Must be a credit transaction that is secured by a mortgage, deed of trust, or other consensual security interest on an owner-occupied principal residence of a borrower* that is (a) a one- to four-unit dwelling, or (b) a residential real property that includes a one- to four-unit dwelling; and had an unpaid principal balance at the time of origination that was not more than the applicable conforming loan limit. ● No forbearance or additional forbearance available <p>*Includes cooperative unit shares</p>
<p><u>Maximum Amount of Assistance</u></p>	<p>The lesser of \$[INSERT maximum amount of assistance per applicant] or [INSERT #] months of installment payments due on the obligation.</p>
<p><u>Use of Funds and Required Outcome</u></p>	<p>HAF assistance must be used to pay the full amount of a homeowner’s monthly mortgage or other property-secured loan payments, including any escrowed property charges, in full for up to [INSERT #] months to allow homeowner to avoid new or additional delinquencies on the account.</p>

May 17, 2021

<p><u>Form of Assistance</u></p>	<p>Non-recourse grant.</p> <p><i>Note that if Grantee intends to structure reinstatement assistance as a loan secured by the property, it must be deferred so there are no regular installment payments, not due or payable except upon sale or transfer of the property, carry a 0% interest rate, and be forgiven entirely after a period of time not exceeding 2 years from date of disbursement or for reasons of financial hardship.</i></p>
<p><u>Method of Delivering Assistance</u></p>	<p>Funds will be paid monthly, as applicable, to the mortgage servicer or other third-party payee authorized by the servicer, or other third party authorized to collect eligible charges in accordance with reinstatement instructions received from the payee. Payments may be made through electronic transmission for any payees that accept funds in this manner. For other payees, funds will be sent directly by check or other payment method accepted by the mortgage servicer or authorized payee.</p>

Attachment D:

Mortgage Default Resolution Program Template

Commented [A9]: Note that the effectiveness of this type of assistance will be contingent on participation and cooperation of the mortgage servicer or other payee.

<p><u>Program Name</u></p>	<p>Mortgage Default Resolution Program</p>
<p><u>Homeowner Eligibility Criteria</u></p>	<p>Same as General Homeowner Eligibility Criteria Across All Programs plus:</p> <ul style="list-style-type: none"> ● Statement of inability to resume regular monthly payments and need for ongoing assistance. ● With respect to a reverse mortgage, a homeowner who has entered into a repayment plan with the reverse mortgage servicer shall not be excluded from assistance, provided that the homeowner otherwise qualifies for assistance.
<p><u>Property Eligibility Criteria</u></p>	<p>Same as General Homeowner Eligibility Criteria Across All Programs plus:</p> <ul style="list-style-type: none"> ● Property is subject to a mortgage; reverse mortgage; land contract (or contract for deed), documented by a copy of the land contract or a recorded memorandum of land contract; a loan, installment contract or similar obligation secured by manufactured housing, whether or not the manufactured housing

	<p>is permanently affixed to real property; or a loan secured by an individual's share in a cooperative.</p>
<p><u>Loan Eligibility Criteria</u></p>	<ul style="list-style-type: none">● Must be a credit transaction that: is secured by a mortgage, deed of trust, or other consensual security interest on an owner-occupied principal residence of a borrower* that is (a) a one- to four-unit dwelling, or (b) a residential real property that includes a one- to four-unit dwelling; <u>and</u> had an unpaid principal balance at the time of origination that was not more than the applicable conforming loan limit.● Must be delinquent** by at least one installment payment or otherwise in default, as reflected in documentation from the payee or the payee's agent. <p>*Includes cooperative unit shares **Delinquency includes missed payments during a forbearance period</p>

<p><u>Maximum Amount of Assistance</u></p>	<p>Maximum: \$[_____] per applicant/property.</p>
<p><u>Use of Funds and Required Outcome</u></p>	<p>HAF assistance must be used to leverage an otherwise unavailable loss mitigation option that brings the monthly payment to an affordable level and brings the account current, subject to all applicable CARES Act, agency or investor requirements. The account may be brought current by program assistance alone or resolved concurrently with the program providing assistance.</p> <p>HAF funds may be used to repay amounts advanced on the borrower’s behalf by the mortgage servicer for property charges, including property taxes, hazard insurance premiums, flood or wind insurance premiums, ground rents, condominium fees, cooperative maintenance fees, planned unit development fees, homeowners’ association fees or utilities that the servicer advanced to protect lien position. Payment to the servicer for such advances may also include any reasonably required legal fees.</p>

Commented [A10]: This is meant to include a broad range of possible loss mitigation options, including principal reduction + recast to reduce payment; loan modification to reduce payment; or other arrangements that result in a sustainable monthly payment for the homeowner.

<p><u>Form of Assistance</u></p>	<p>Non-recourse grant.</p> <p><i>Note that if Grantee intends to structure reinstatement assistance as a loan secured by the property, it must be deferred so there are no regular installment payments, not due or payable except upon sale or transfer of the property, carry a 0% interest rate, and be forgiven entirely after a period of time not exceeding 2 years from date of disbursement or for reasons of financial hardship.</i></p>
<p><u>Method of Delivering Assistance</u></p>	<p>Funds will be paid, as applicable, to the mortgage servicer or other third-party payee authorized by the servicer, or other third party authorized to collect eligible charges in accordance with reinstatement instructions received from the payee. Payments may be made through electronic transmission for any payees that accept funds in this manner. For other payees, funds will be sent directly by check or other payment method accepted by the mortgage servicer or authorized payee.</p>

Attachment E:

Utility/Internet/Broadband Bill Reinstatement Program Template

<p><u>Program Name</u></p>	<p>Utility/Internet/Broadband Bill Reinstatement Program</p>
<p><u>Homeowner Eligibility Criteria</u></p>	<p>Same as General Homeowner Eligibility Criteria Across All Programs, plus:</p> <p>Due directly or indirectly to the pandemic, homeowner is at least one installment payment in arrears on one or more property charges including:</p> <ul style="list-style-type: none"> ● Electricity, home heating or cooling, or other utilities ● Internet service/broadband <p>Homeowner is ineligible for or needs are not met by existing non-HAF utility assistance and broadband assistance programs.</p>
<p><u>Property Eligibility Criteria</u></p>	<p>Same as General Homeowner Eligibility Criteria Across All Programs</p>
<p><u>Maximum Amount of Assistance</u></p>	<p>Maximum: \$_____ per applicant/property.</p>

<p><u>Use of Funds and Required Outcomes</u></p>	<p>Any delinquency, including any outstanding interest or penalties or reasonably required legal fees, that threatens sustained ownership of the property must be brought current by program assistance or resolved concurrently with the program providing assistance.</p> <p>Funds may also be used to pay charges coming due in the 90 days following program approval.</p>
<p><u>Form of Assistance</u></p>	<p>Non-recourse grant.</p> <p><i>Note that if Grantee intends to structure assistance as a loan secured by the property, it must be deferred so there are no regular installment payments, not due or payable except upon sale or transfer of the property, carry a 0% interest rate, and be forgiven entirely after a period of time not exceeding 2 years from date of disbursement or for reasons of financial hardship.</i></p>
<p><u>Method of Delivering Assistance</u></p>	<p>Funds will be paid directly to the utility provider, broadband internet provider, or other applicable third-party authorized to collect eligible charges.</p>

Attachment F:
Home Repair Assistance Program Template

<u>Program Name</u>	Home Repair Assistance Program
<u>Homeowner Eligibility Criteria</u>	Same as General Homeowner Eligibility Criteria Across All Programs plus: <ul style="list-style-type: none">● At the time repairs begin, homeowner is current on other secured home payment obligations, on an active payment plan or forbearance, and/or getting related HAF assistance for those obligations.● Homeowner will be able to afford applicable payments necessary to sustain homeownership (mortgage, taxes, insurance, association dues, etc.) after repairs are completed, based on a financial analysis established at the reasonable discretion of Grantee.● Homeowner does not qualify for or has not been able to access affordable home repair financing (self-attestation of applicant's efforts will satisfy). Grantees

	<p>may determine, based on a reasonable analysis of homeowner needs data, that homeowners meeting certain criteria, e.g. income at or below a percentage of AMI, are presumed to meet this requirement without requiring homeowner attestation or documentation.</p>
<p><u>Property Criteria</u></p>	<p>Same as General Property Eligibility Criteria Across All Programs plus:</p> <ul style="list-style-type: none">● Property will continue to be the applicant’s owner-occupied primary residence once the repairs are made.● Properties that have outstanding violations may receive assistance if corrections are addressed before funding, or are included in the scope or work funded by the program. <p>Eligible Property Conditions:</p> <ul style="list-style-type: none">● Housing deficiencies or conditions exist which may be hazardous to occupants/residents, OR● Property has a code violation or other citation, or is in danger of

	<p>being cited or condemned, without the necessary repair, OR</p> <ul style="list-style-type: none"> ● Property is uninhabitable or condemned and the repair is necessary to make the home liveable, OR ● Home improvements are necessary to improve accessibility and help senior residents age in place.
<p><u>Project Criteria</u></p>	<p>Repair must be done through a licensed contractor. Grantees may choose to require program pre-approval of contractors, and may establish pre-approved contractor lists at option of Grantee.</p> <p>Copy of contract must be provided to the program for approval, or homeowners and contractors must use a program-approved contract template.</p> <p>Projects must comply with applicable zoning, building, and code requirements.</p>
<p><u>Maximum Amount of Assistance</u></p>	<p>Maximum assistance under this program will be \$_____.</p>

<p><u>Use of Funds and Required Outcome</u></p>	<p>Program shall only fund work that addresses the Eligible Property Conditions specified above.</p> <p>Grant assistance may also include assistance with pre-development costs, architectural or engineering fees, construction oversight, and other costs incidental to the completion of eligible scopes of work. Grantee may use HAF administrative funds to provide technical assistance to help homeowners assisted by the program navigate the repair process.</p>
<p><u>Form of Assistance</u></p>	<p>Assistance will be structured as a grant. Payment will only be made upon confirmation that the relevant progress is made according to the terms of the contract.</p>
<p><u>Method of Delivering Assistance</u></p>	<p>Funds will be paid directly to the general contractor or entity responsible for rehabilitation upon satisfactory completion of work. Grantees should ensure there are reasonable oversight processes in place to confirm satisfactory completion of work before full payment is made; large projects may</p>

May 17, 2021

	require greater oversight than small scopes.
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May 17, 2021

APPENDIX: SAMPLE MARKETING AND OUTREACH METHODS

To be implemented in English and in the top LEP languages

1. Grantee shall use English-language and translated program summaries and applications provided by Treasury for outreach and direct communication with applicants by the grantee or servicer. In addition to information on the Homeowner Assistance Fund, program materials shall also include information and links to information about forbearance and loss mitigation options and how to get assistance from HUD-approved housing counseling agencies. Grantee shall ensure that any entity handling applications for assistance provides oral interpretation for LEP consumers through a language line or bilingual employees.
2. Grantee shall create and enact a marketing plan, to be done in-house or by contract with one or more organizations with a proven record of reaching socially disadvantaged populations and low-income people, and populations with limited English proficiency. The Plan shall include:
 - a. Paid advertisements including radio, television, and newspapers in English and in the top LEP languages in the state or in major metropolitan areas;
 - b. Earned media including daily and weekly newspapers;
 - c. Public service announcements (including for community cable television stations);
 - d. Digital outreach including social media, search engine/ad words, and other web-based strategies.
3. Grantee shall coordinate with the jurisdiction's unemployment agency to establish a plan for disseminating program summaries and applications in English and the top LEP languages to current and prior unemployment benefits recipients.
4. Grantee shall provide outreach grants to community-based organizations with a record of serving socially disadvantaged populations and low-income populations, including LEP individuals. Community organization outreach shall be

May 17, 2021

implemented through digital outreach, direct outreach and fliers in English and in the top LEP languages, through, e.g.:

- a. Digital and Social Media outreach;
- b. Door to door canvassing (consistent with public health guidance);
- c. Mailings to homeowners using property tax databases to identify potential tax foreclosures;
- d. Outreach through faith-based institutions and networks;
- e. Fliers at places of business (e.g. home hardware stores);
- f. Establishment of “first referrer” partners, such as by training local elected officials, faith-based networks, and social and philanthropic partners to refer homeowners to assistance.

5. Grantee shall establish an advisory committee to consult on its outreach plan. Participation shall include representatives of non-profit legal services providers serving distressed homeowners, HUD-approved housing counseling agencies, CDFI’s with a record servicing socially disadvantaged populations and low-income communities, and other community groups representative of the program’s target population.

6. Grantee shall set up and publicize a hotline for homeowners to call to get information on the program and be referred to program staff and HUD-approved housing counseling agencies. The hotline may also connect homeowners to assistance with forbearance and loss mitigation. The hotline must provide access for LEP individuals.