U.S. DEPARTMENT OF THE TREASURY

Homeowner Assistance Fund

# Introduction to Closeout Activities for Tribes

## Technical Assistance Presentation

October 2025

## Disclaimer

*This presentation is for educational purposes only.*

*For specifics on HAF requirements, recipients should always refer to the Uniform Guidance (2 CFR Part 200), Treasury’s guidance, and the terms and conditions of the HAF Financial Assistance Agreement.*

# Overview

**The purpose of award closeout is to ensure that:**

- Recipients have completed the HAF award objectives as outlined in their HAF plan.
- HAF Final Reports indicate that HAF award funds were expended on allowable costs.
- Any balances of unobligated and unexpended funds remaining on the HAF award are returned to Treasury.
- A proper accounting of any real or tangible personal property purchased with HAF award funds is submitted.
- Recipients certify that the data submitted in the HAF Final Reports comply with the terms and conditions of the HAF Financial Assistance Agreement.

# Decision Point!

## If your Tribe has expended the total amount of its HAF Award, would the Tribe be interested in requesting early closeout of its HAF award?

***Steps***:

1. **Review the HAF program's Closeout materials**
   - HAF Early Closeout Checklist: https://home.treasury.gov/system/files/136/HAF-EarlyCloseout-Checklist.pdf
   - HAF Closeout Resource: https://home.treasury.gov/system/files/136/HAF_Closeout_Resource.pdf
   - HAF Closeout Reporting User Guide: https://home.treasury.gov/system/files/136/HAF_CloseoutReportingUserGuide.pdf
2. **Request HAF early closeout of your HAF award in the "Closeout Report" Tab in Treasury's Portal by checking the box and certifying your early closeout request submission.**
3. **Treasury will review your request and either:**
   - Reach out for additional information; **or**
   - Open the two required reports - the HAF **Final** Quarterly and the **Final** Annual Reports. These will be located under the "**Closeout Report"** tab in Treasury's Portal.
4. **Once the Final reports are opened, please submit both reports by November 17, 2025.**

**Deadline:** Submit the Final Quarterly and Annual Reports to Treasury by **November 17, 2025** to avoid having to submit the HAF Q3 Quarterly and Annual reports to Treasury for 2025.

**Please Note:** After the Final Quarterly and Annual Reports are submitted to Treasury, the Tribe may not obligate or expend any remaining award funds for any purpose.

# General Closeout Process

**Recipient conducts award closeout activities**

*See sections on "standard" or "early" closeout for details.*

**Recipient submits Final Reports**

**Treasury Closeout Review**

**Recipient returns unspent or disallowed funds to Treasury**

**Treasury sends Notification of Completion***

**No further award expenditures are permitted.**

# "Early Closeout" Process (prior to September 30, 2026)

**Program POP**

| Recipient | Recipient | Treasury | Treasury | Recipient | |
|---|---|---|---|---|---|
| • Forecasts completion of award objectives and expenditures, including administrative actions. | • Requests early closeout through Treasury's Portal. | • Reviews the early closeout request, which may include a consultation with the recipient. | • Grants the recipient access to the Final Reports through Treasury's Portal. | • **Submits Final Reports to Treasury**<br><br>**Note:** the recipient must continue to submit quarterly and annual reports until the Final Reports are submitted to the Treasury. | **Treasury's Early Closeout Review Begins*** |

Recipient may obligate and expend funds according to the various requirements of the HAF award; **all obligations must be liquidated prior to submitting the Final Reports**.

**No further award expenditures are permitted.**

# Are you ready for closeout?

Remember, once you have submitted the Final Reports to Treasury, ***you may not obligate or expend any remaining or returned award funds for <u>any purpose</u>.*** Post-closeout you will still remain subject to records retention and audit requirements.

To self-assess your readiness, please consider the following questions:

- **Do you and/or your subrecipient(s) have any remaining unspent HAF award funds?** Because you may no longer spend HAF award funds once you have submitted your Final Reports, it is critical to ensure that you have completely processed all payments for HAF assistance, services, projects, and administrative expenses related to implementing your HAF program before you submit your Final Reports.

- **Are any <u>activities</u> related to your HAF award incomplete?** Before you submit your Final Report to Treasury, you should ensure that there are no ongoing activities that were funded by HAF award funds. This includes making sure that all activities performed by subrecipients are complete. This also means that home repair projects must be delivered to and, as applicable, installed for the homeowners prior to submission of the Final Reports.

- **Do you expect that returned and/or recovered HAF funds will significantly affect total expenditures or obligations?**

- **Does your budget in Treasury's Portal accurately reflect your actual HAF award budget?**

- **Do you have outstanding compliance items that might affect the reporting in your Final Reports?**

# Preparing for Final Reports

The “Final Reports” consist of two reports, the HAF Annual Report and the HAF Quarterly Report, which includes a special section for tangible personal property. Treasury reserves the right to request additional documents to support the Final Reports.

To prepare, please consider the following questions:

- *Does the budget in Treasury’s Portal accurately reflect your actual HAF award budget?*
- *Does the data align with HAF program guidance?*
- *Do the Final Reports accurately reflect the recipient’s aggregate financial and programmatic data throughout the award period of performance?*
- *Have you accounted for record retention requirements?*
- *Did you purchase equipment or supplies that will need to be reported?*

# Other Resources for Tribes

- State and Local Fiscal Recovery Funds
- Capital Projects Fund
- Local Assistance and Tribal Consistency Fund
- **Homeowner Assistance Fund**
  - Allocations, Payments, and Award Terms
  - Guidance
  - HAF Plans
  - Program and Service Design
  - Promising Practices
  - Reporting
  - Report Waste, Fraud, and Abuse
  - Homeowners
  - HAF Self-Service Resources
- Emergency Rental Assistance Program
- State Small Business Credit Initiative
- Coronavirus Relief Fund

## Homeowner Assistance Fund

The Homeowner Assistance Fund (HAF) authorized by the American Rescue Plan Act, provides $9.961 billion to support homeowners facing financial hardship associated with COVID-19. HAF funds were distributed to states, U.S. Territories, and Indian Tribes. Funds from HAF may be used for assistance with mortgage payments, homeowner's insurance, utility payments, and other specified purposes.

Through June 2024, HAF-funded programs have assisted over 549,000 homeowners, helping to prevent mortgage delinquencies and defaults, foreclosures, losses of utilities and home energy services, and displacement. The data shows that the majority of HAF assistance reached economically vulnerable and traditionally underserved homeowners, including low-income homeowners, homeowners of color, and female homeowners. Further, available data has shown that foreclosure filings have remained below pre-pandemic levels.

### Find homeowner assistance

View information about how to connect with homeowner assistance near you.

Find homeowner assistance in your area

### QUESTIONS?

Program recipients with questions about reporting, technical issues, eligible uses of funds, or other items visit the self-service resources.

Self-Service Resources

HIGHLIGHTED

### Resources

Treasury offers a variety of resources to support successful HAF program implementation and increase program transparency.

- Strategic Outreach
- Determining Eligibility with Fact Specific Proxies
- Income Verification
- Coordinating with Servicers

### RECENT UPDATES

**July 2025**

- **Reporting:** On July 21, 2025, Treasury released HAF Quarterly Compliance Data through Q1 2025.
- **Reporting:** On July 15, 2025, Treasury updated the following HAF resources related to the HAF reporting requirements to align with Executive Order 14168: HAF Closeout Reporting User Guide; HAF Quarterly Report User Guide; Homeowner Assistance Fund Reporting FAQs; and HAF Guidance on Participant Compliance and Reporting Responsibilities.

**May 2025**

- **Reporting:** On May 29, 2025, Treasury released HAF

### RESOURCES FOR TRIBES

Treasury has developed resources to help Tribes implement their programs.

- HAF Reporting Notice for Tribes dated September 17, 2024
- Designating HAF Points of Contact by HAF Account Administrators
- Tribal Resources for Reporting
- Identity Verification with ID.me for Tribal Users
- 2024 HAF Compliance Supplement
- HAF Tribal Allocation Adjustment Overview and Instructional Slides
- Additional Instructional Webinars and Slides
- Tribal Affairs Newsletter Sign Up


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# Requesting Early Closeout

Treasury COVID-19 Relief Hub

State, Local and Tribal Support
Compliance

- Introduction
- Compliance Reports
- Submissions
- Closeout reports

Welcome to the Treasury Programs supporting State, Territory, Tribal, and Local Government as part of the 2021 American Rescue Plan.

Depending on if you are a state, territory, local, or Tribal government, you will be eligible for different programs. Information regarding the various funds follows.

## Compliance Process

You now have a login and 24/7 access to this portal. You have two options while working on your compliance report(s) – save your progress or submit the submission. If you save, you can return and edit information as needed. To resume working on a draft submission, click on "Compliance Reports" using the navigation to the left of the page. This will bring you to your list of compliance reports, click "Provide Information" to continue the process.

### State and Local Fiscal Recovery Funds (SLFRF)

$350 billion available for state, territory, Tribal, and local governments to support the public health response and lay the foundation for a strong and equitable economic recovery.

### Emergency Rental Assistance (ERA)

$21.6 billion available for state, territory, and local governments to assist households that are unable to pay rent and utilities.

### Homeowner Assistance Fund (HAF)

Nearly $10 billion available for state, territory, and Tribal governments to provide relief for our country's most vulnerable homeowners.

Ready to get started? Click "Go to your reports" below.

Go to your reports

# Requesting Early Closeout

State, Local and Tribal Support
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## Closeout reports

**Recipients that have reported fully expending their SLFRF or LATCF allocation may be invited to close out their SLFRF or LATCF award ahead of the period of performance end date. As of summer 2025, Treasury has initiated this process on a rolling basis, notifying recipients with instructions as applicable. If the point(s) of contact associated with your community have not received communication from Treasury with an invitation to close out, the option is not yet available for your community.**

Thank you for your participation in Treasury Programs supporting State, Territory, Tribal, and Local Governments as part of the 2021 American Rescue Plan. This page allows Office of Capital Access (OCA) program participants to request and track the progress of Award Closeout.

If you are ready to close out one of the assistance programs listed below, check the box next to the program you wish to close out and click on the "Request to closeout" button. Note, only Authorized Representatives and Account Administrators can request early closeout.

For more details on each program's closeout process, please see the closeout reporting requirements and supporting resources on the reporting page for the program you wish to close out.

ERA Reporting Page

HAF Reporting Page

HAF Closeout Resource

LATCF Reporting Page

LATCF Closeout Resource

SLFRF Reporting Page

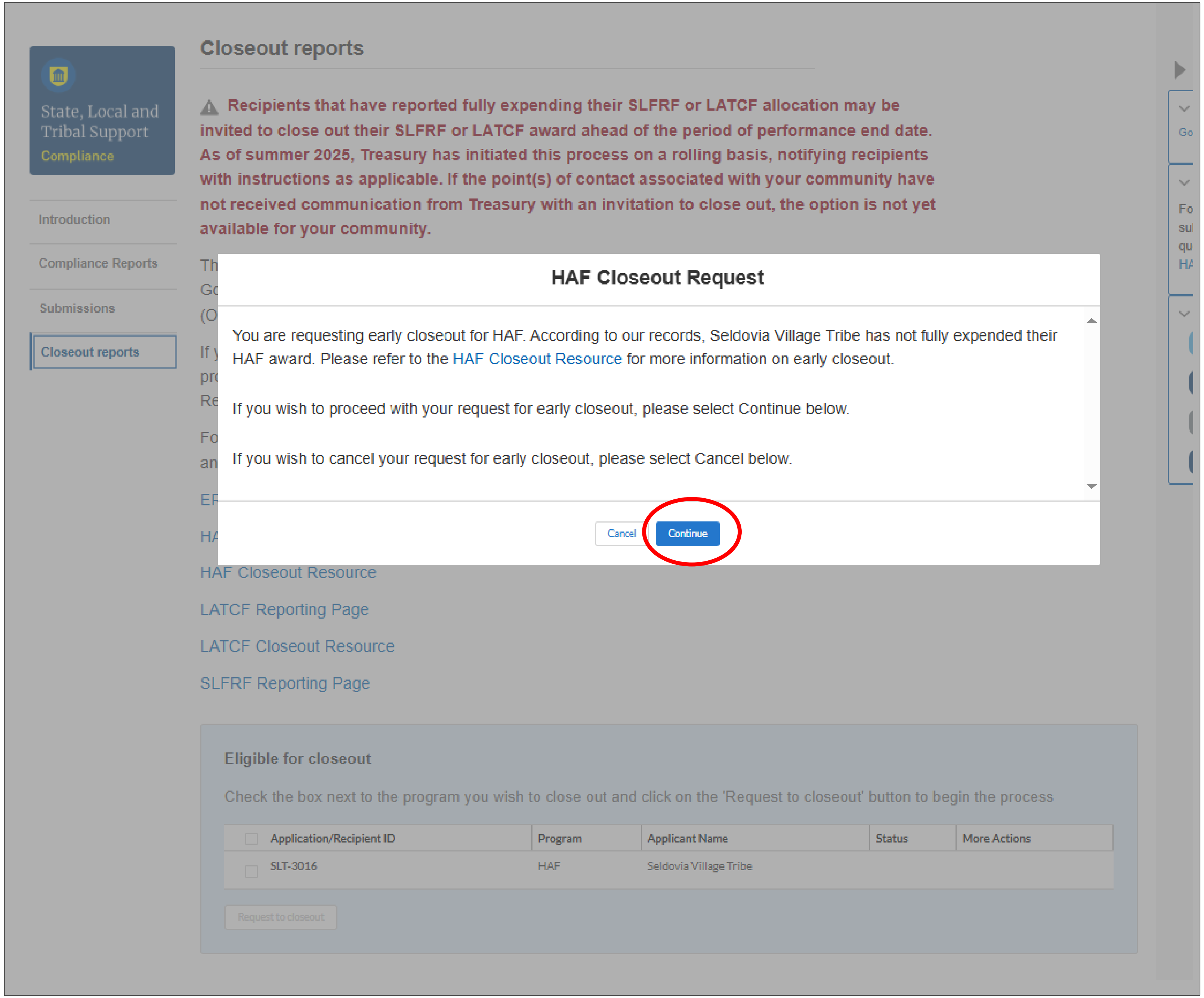
### Eligible for closeout

Check the box next to the program you wish to close out and click on the 'Request to closeout' button to begin the process

| Application/Recipient ID | Program | Applicant Name | Status | More Actions |
|---|---|---|---|---|
| SLT-#### | HAF | Your Tribe's Name Here | | |

Request to closeout

# Requesting Early Closeout



# Requesting Early Closeout

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|---|---|---|---|---|
| SLT-#### | HAF | Your Tribe's Name Here | | |

Request to closeout

# Requesting Early Closeout

OVID-19 Relief Hub

Success
Successfully requested Closeout

If you are ready to close out one of the assistance programs listed below, check the box next to the program you wish to close out and click on the "Request to closeout" button. Note, only Authorized Representatives and Account Administrators can request early closeout.

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ERA Reporting Page

HAF Reporting Page

HAF Closeout Resource

LATCF Reporting Page

LATCF Closeout Resource

SLFRF Reporting Page

**Eligible for closeout**

Check the box next to the program you wish to close out and click on the 'Request to closeout' button to begin the process

| Application/Recipient ID | Program | Applicant Name | Status | More Actions |
|---|---|---|---|---|
| **SLT-####** | HAF | **Your Tribe's Name Here** | Requested | Withdraw Closeout |

Request to closeout

# Requesting Early Closeout

Treasury COVID-19 Relief Hub

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ERA Reporting Page

HAF Reporting Page

HAF Closeout Resource

LATCF Reporting Page

LATCF Closeout Resource

SLFRF Reporting Page

### Eligible for closeout

Check the box next to the program you wish to close out ar Your Tribe's Name Here seout' button to begin the process

SLT-####

| | Application/Recipient ID | Program | Applicant Name | Status | More Actions |
|---|---|---|---|---|---|
| ☐ | SLT-10508 | HAF | LAGUNA HOUSING | Ready for Closeout | |

Request to closeout

### Final quarterly reports

| | Report Name | Program | Award Date | Due Date | Status | Edit | View | Download |
|---|---|---|---|---|---|---|---|---|
| | Your Tribe's Name Here | HAF | Date | | Not Started | | | |

### Final annual reports

| | Report Name | Program | Award Date | Due Date | Status | Edit | View | Download |
|---|---|---|---|---|---|---|---|---|
| | Your Tribe's Name Here | HAF | Date | | Not Started | | | |

### HAF financial closeout confirmations

You have no annual reports

# Requesting Early Closeout

### Eligible for closeout

Check the box next to the program you wish to close out and click on the 'Request to closeout' button to begin the process

| Application/Recipient ID | Program | Applicant Name | Status | More Actions |
|---|---|---|---|---|
| SLT-#### | HAF | Your Tribe's Name Here | Ready for Closeout | |

Request to closeout

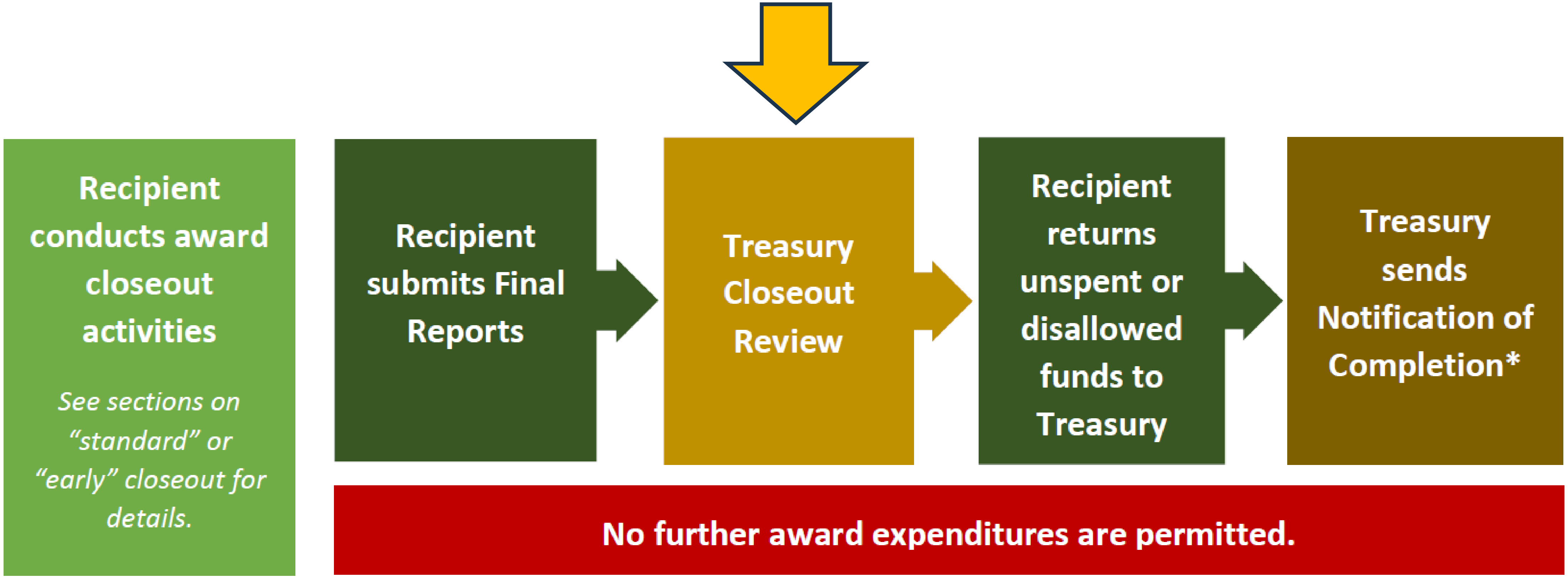
### Final quarterly reports

| | Report Name | Program | Award Date | Due Date | Status | Edit | View | Download |
|---|---|---|---|---|---|---|---|---|
| 1 | Your Tribe's Name Here | HAF | Date | | Not Started | | | |

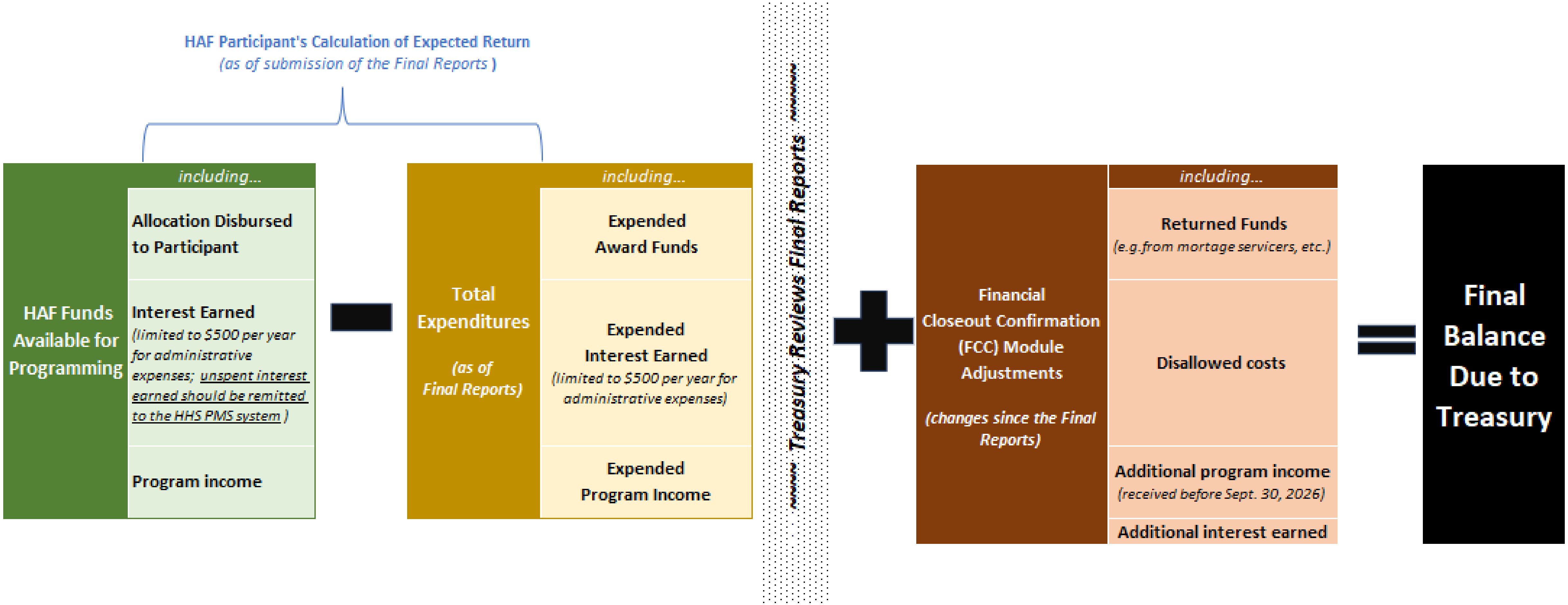
### Final annual reports

| | Report Name | Program | Award Date | Due Date | Status | Edit | View | Download |
|---|---|---|---|---|---|---|---|---|
| 1 | Your Tribe's Name Here | HAF | Date | | Not Started | | | |

# Treasury Closeout Review



# Calculating Final Returns to Treasury



# Repayment Process

Recipient submits **Final Reports.**

Treasury review of Final Reports; IDRs requested as needed to determine repayment amounts during **Financial Closeout.**

Treasury sends repayment instructions with return deadline (**pre-debt notice**).

Recipient returns funds in full within 30 calendar days of pre-debt notice to avoid **debt collection**.

**DEBT COLLECTION**

*If outstanding amount remains*, Treasury initiates **debt collection** and issues a **demand letter.**

**AFTER 30 DAYS OF NONPAYMENT,** Treasury will begin assessing and escalating penalties and interest on delinquent debts.

# Repayment Requirements for Returned or Recovered Funds

| | Prior to September 30, 2026 | | After September 30, 2026 |
|---|---|---|---|
| **Type of Funds** | **Open Awards** | **Awards in "Early Closeout"** | **All Awards** |
| **Recovered Program Income** (e.g. homeowner loan repayments (principal and interest)) | *May redeploy funds for eligible HAF purposes* | *Must repay funds to Treasury* | *Not required to return funds to Treasury* |
| **Other recovered funds** (e.g., recipient recovers improper payments, etc.) | *May redeploy funds for eligible HAF purposes* | *Must repay funds to Treasury* | *Must repay funds to Treasury* |
| **Returned funds** (e.g. homeowner financial assistance returned to recipient by servicer, utility company, home repair contractor, or other end beneficiaries) | *May redeploy funds for eligible HAF purposes* | *Must repay funds to Treasury* | *Must repay funds to Treasury* |

## Repayment Requirements for Earned Interest

| Type of Funds | Open Awards | Upon Submitting Final Reports |
|---|---|---|
| **Earned interest > $500 per year** | *Annually remit to DHHS PMS System* | *Remit to DHHS PMS System** |
| **Earned interest < $500 per year** | *May be retained for administrative expenses* | *Must repay funds not expended as administrative costs to Treasury along with unexpended HAF award funds* |

# Continuing Responsibilities

- Ongoing Returns and Financial Adjustments
- Record Retention & Documentation
- Audit Requirements

# HAF Resources

**Accessing Treasury's Portal**

- Using Login.gov - https://portal.treasury.gov/compliance
- Using ID.me - https://portal.treasury.gov/cares/s/slt

**Designating HAF Points of Contact:**

- https://home.treasury.gov/system/files/136/Designating-HAF-Points-of-Contact.pdf

**Closeout Resources**

- HAF Early Closeout Checklist: https://home.treasury.gov/system/files/136/HAF-EarlyCloseout-Checklist.pdf
- HAF Closeout Resource: https://home.treasury.gov/system/files/136/HAF_Closeout_Resource.pdf
- HAF Closeout Reporting User Guide: https://home.treasury.gov/system/files/136/HAF_CloseoutReportingUserGuide.pdf

# Questions?

# Thank you.

**For More Information:**

Please visit Treasury's HAF website at www.treasury.gov/HAF

Email HAF_Tribal@treasury.gov