

**Homeowner Assistance Fund**  
**Self-Service Resources for Commonly Asked Questions**  
*Updated July 17, 2024*

**1. Homeowner Inquiry**

- 1.1. I'm a homeowner and I wish to appeal the denial of my application for HAF assistance, what is the appeal process?

Decisions regarding eligibility and the types of HAF assistance available through a state, Tribal, or territorial HAF program are made at the state, Tribal, or territorial level. If you are seeking guidance on how to appeal the denial of your application for HAF assistance, please contact the state, Tribal or territorial HAF program where you applied for the HAF assistance, which you can locate using the National Council of State Housing Agencies' (NCSHA) [website](#). If you are a Tribal member, you can find contact information for Tribal HAF programs on the National American Indian Housing Council's [website](#) and the Alaskan Federation of Natives' [website](#). Additional information about HAF programs and other resources for homeowners can be found on the Consumer Financial Protection Bureau's [website](#).

**2. Policy – Eligibility**

- 2.1. What entities are eligible to receive a HAF award directly from Treasury to implement a HAF program?

As mandated by the American Rescue Plan Act, which established the HAF program, the entities eligible to receive a HAF award directly from Treasury are states, the District of Columbia, U.S. Territories, Tribes or their Tribally Designated Housing Entities, and the Department of Hawaiian Home Lands (collectively referred to as “HAF Participants”). The HAF program was created to mitigate the financial hardships associated with the COVID-19 pandemic for eligible homeowners.

For more information on eligible entities under the HAF program, see the HAF Guidance document published at [Guidance | U.S. Department of the Treasury](#) and click “[Homeowner Assistance Fund Guidance.](#)”

- 2.2. Which homeowners are eligible to receive HAF assistance?

To be eligible to receive HAF assistance, a homeowner must:

- 1) have experienced a financial hardship after January 21, 2020 or experienced a financial hardship that began before January 21, 2020 but continued after that date;
- 2) have an income equal to or less than 150% of the Area Median Income (AMI) or 100% of the median income for the United States, whichever is greater; and
- 3) be seeking assistance for qualified expenses related to the dwelling that is such homeowner's primary residence.

State, Tribal, or territorial HAF programs may impose additional eligibility criteria for homeowners seeking HAF assistance including lower income thresholds than noted above but may only do so with Treasury's prior approval as outlined in the HAF Guidance. The HAF Guidance specifically provides that “Treasury discourages HAF participants from imposing additional eligibility criteria such as foreclosure status, credit score, bankruptcy status, the existence of liens on the property, or previous cash-out refinances. HAF participants that wish to include additional eligibility criteria beyond those described in this guidance and other program documentation issued by Treasury must explain with specificity how those criteria would further the objectives of the HAF, including how they would help the program

reach eligible homeowners.” (see page 6 of the [HAF Guidance](#)). State, Tribal, and territorial HAF programs will verify income eligibility and the other eligibility criteria to determine if a homeowner is eligible to receive HAF assistance.

For more information on homeowner eligibility for HAF assistance, see the HAF Guidance document published at [Guidance | U.S. Department of the Treasury](#) and click “Homeowner Assistance Fund Guidance.”

### 2.3. Can Tribal members access funds from both State and Tribal HAF Programs?

Tribal members who live on or off the Tribal lands may access both Tribal and state HAF Programs for different qualified expenses. HAF Participants with overlapping or contiguous jurisdictions are encouraged to coordinate to avoid duplication of assistance.

### 2.4. May a Tribe or TDHE provide HAF assistance to Tribal members living outside of Tribal lands?

Yes, Tribal members living outside of Tribal lands may receive HAF assistance from the Tribe or TDHE.

### 2.5. How much money did each HAF Participant receive to implement the HAF Program?

The Homeowner Assistance Fund (HAF) provides a minimum of \$50 million for each State, the District of Columbia and Puerto Rico, \$498 million for Tribes or Tribally Designated Housing Entities and the Department of Hawaiian Home Lands, and \$30 million for the U.S. Territories of Guam, American Samoa, the U.S. Virgin Islands, and the Commonwealth of the Northern Mariana Islands.

For specific Allocation Information or more information on Allocation Methodology, please visit the program website at [Allocations, Payments, and Award Terms | U.S. Department of the Treasury](#) and select “Data and Methodology for State and Territory Allocations under the Homeowner Assistance Fund”.

### 2.6. How did Treasury calculate the allocation amounts for HAF participants? / What was the allocation methodology?

Treasury made allocations to each state, the District of Columbia and Puerto Rico based on homeowner need, determined by reference to (1) the average number of unemployed individuals; and (2) the number of mortgagors with mortgage payments that are *more than* 30 days past due or mortgages in foreclosure. The American Rescue Plan Act (the HAF statute) established a minimum allocation of \$50 million for each state, the District of Columbia, and Puerto Rico.

Treasury made allocations to Guam, American Samoa, the U.S. Virgin Islands, and the Commonwealth of the Northern Mariana Islands based on each territory’s share of the combined population of all four of these territories. The HAF statute provided a \$30 million territorial set-aside.

Treasury made allocations to Tribes and Tribally Designated Housing Entities (TDHEs) using a formula based on the amounts they were eligible to receive for Fiscal Year (FY) 2020 from the Indian Housing Block Grant (IHBG) program, which is the same allocation formula used for Tribes and TDHEs under the Emergency Rental Assistance (ERA1) program.

For specific allocation information or more information on Allocation Methodology for HAF Participants, please visit the HAF program website at [Allocations, Payments, and Award Terms | U.S. Department of the Treasury](#).

### **3. Policy – Eligible Uses of Funds**

#### **3.1. What are the eligible uses for these funds?**

HAF Participants may use funding from the HAF only for the purpose of preventing homeowner mortgage delinquencies, homeowner mortgage defaults, homeowner mortgage foreclosures, homeowner loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship. No more than 15% of HAF funds in aggregate is permitted to be used for planning, community engagement, needs assessment and administrative expenses.

For a full list of eligible uses of funds, see the HAF Guidance document published at [Guidance | U.S. Department of the Treasury](#) and click “Homeowner Assistance Fund Guidance.”

#### **3.2. How do I know if a specific use is eligible?**

For a full list of Eligible Uses of Funds, see the HAF Guidance document published at [Guidance | U.S. Department of the Treasury](#) and click “Homeowner Assistance Fund Guidance.”

#### **3.3. What expenses can a HAF Participant cover with the initial payment of its HAF award funds?**

Treasury encouraged HAF Participants to use initial payments which equal 10% of the total allocation to create or fund pilot programs to serve targeted populations and to focus on programs that are most likely to deliver resources most quickly to targeted populations, such as mortgage reinstatement programs. No more than 50% of the initial payment is permitted to be used for planning, community engagement, needs assessment, and administrative expenses.

For a full list of eligible uses of HAF award funds, see the HAF Guidance document published at [Guidance | U.S. Department of the Treasury](#) and click “Homeowner Assistance Fund Guidance.

#### **3.4. Is down payment assistance an allowable use of HAF funding?**

The use of HAF assistance for previously issued down payment loans is permissible per HAF Guidance. However, the use of HAF funds to issue new down payment assistance loans is not permitted.

### **4. Policy – Disbursement/Payment**

#### **4.1. How does my HAF Program receive payment (Wire, ACH)?**

Entities can request to receive payment to Fed ACH (Automatic Clearing House) and Fedwire bank accounts. These options are provided on the Notice of Funds document which can be found on [Guidance | U.S. Department of the Treasury](#). To process payments, the HAF Participant must have an active SAM.gov registration.

#### **4.2. When will my HAF Program receive payment?**

In order to receive the *initial* payment, eligible Entities are required to enter into the Financial Assistance Agreement with Treasury and commit to use the funds only for qualified expenses.

The remainder of the funds will be sent after the Entity's HAF plan has been approved. Treasury works to review HAF plans as quickly as possible. Once your HAF plan is approved, you will be notified.

4.3. Will my HAF Program receive the full payment in one transaction? Or will there be multiple transactions?

HAF payments are distributed in two transactions. Eligible entities have already received an amount equal to 10% of the total amount allocated to the eligible entity. Treasury made initial payments to the eligible entity or agency of the eligible entity identified on the eligible entity's Notice of Funds Request.

The remainder of the funds will be sent after the Entity's HAF plan(s) have been approved.

4.4. How soon after HAF Plan approval will my Program receive the funds?

Treasury begins reviewing HAF plans promptly after submission. Treasury is working to review HAF plans as quickly as possible. Once your HAF plan is approved, you will be notified.

4.5. What is the deadline for HAF plan submissions?

There is no deadline for the submission of the HAF plan. However, the period of performance deadline is September 30, 2026, so participants should ensure that the plan is submitted in time to create a program, receive the full allocation of funds and expend the funds.

4.6. What information do Tribes or their TDHEs need to know about Tribal Allocation Adjustments?

All Tribes and TDHEs currently participating in the HAF program are eligible to receive additional HAF award funds from Treasury through the HAF Tribal Allocation Adjustment. Funds will be disbursed to eligible Tribes and TDHEs provided they are in compliance with all the terms and conditions of the [HAF Financial Assistance Agreement](#) that they executed in connection with their HAF award, including all HAF reporting requirements and have an approved HAF plan. Tribes and TDHEs should also be aware that failure to comply with reporting requirements for their awards under other programs administered by ORP may cause delay in the disbursement of their Tribal Allocation Adjustment funds.

For more information, please review the [HAF Allocation Adjustment Overview](#) as well as the instructions in the [Tribal Allocation Adjustment Process slides](#).

## 5. Reporting

5.1. What information is required on the Reports?

All reports should be entered and submitted through the Treasury Portal. Treasury recommends reviewing the following reporting resources to learn more about reporting requirements available on the [Reporting | U.S. Department of the Treasury](#) site:

- [HAF Quarterly Report User Guide](#)
- [HAF Annual Report User Guide](#)
- [HAF Guidance on Participant Compliance and Reporting Responsibilities](#)

- [HAF Reporting FAQs](#)
- [Tribal Governments' HAF Quarterly and Annual Reports \(2023 slides\)](#)
- [Tribal Governments' HAF Quarterly and Annual Reports \(2023 webinar\)](#)

## 5.2. When are the reporting deadlines for HAF Participants?

HAF Participants are required to submit Quarterly and Annual Performance Reports. The table below from the [HAF Frequently Asked Questions on Reporting Requirements](#) (question 1.1) outlines Treasury reporting requirements:

Recipient	Quarterly Report	Annual Performance Report
States	By June 10, 2022, and then 45 days after the end of each quarter thereafter.	By November 15, 2022, and annually thereafter by mid-November.
Tribal Governments with Allocation > \$5M		
Tribal Governments with Allocation < \$5M & Department of Hawaiian Home Lands	By November 15, 2022, and annually thereafter by mid-November.	

In addition to Treasury reporting, HAF Participants will still be responsible for their required Federal Subaward Reporting System (FSRS) Reporting and Sam.gov registration. We are aware that the system for reporting subaward information, <https://www.fsrs.gov>, does not currently have the ability to accept data from prime recipients for awards that are not considered grants or cooperative agreements. This includes HAF participants. We understand that the U.S. General Services Administration is working to resolve this issue in the near term. Treasury will inform HAF participants when the issue has been resolved and subaward reporting can resume in <https://www.fsrs.gov>. HAF participants are still required to collect and retain subaward information and make this information available to Treasury, Treasury's Office of Inspector General, the Comptroller General of the United States, and any of their authorized representatives upon request.

## 5.3. What is the period of performance for HAF awards?

The period of performance for HAF awards is from the date of the HAF Financial Assistance Agreement was executed to September 30, 2026. Obligations for HAF eligible purposes must be made by September 30, 2026 and expenditures for such obligations must be completed by January 28, 2027. HAF participants must not obligate HAF funds for mortgage, utility, and other qualified expenses after September 30, 2026. See question 1.24 in the [HAF Frequently Asked Questions on Reporting Requirements](#).

## 5.4. What are the three HAF reporting roles within the Treasury portal?

The three roles for HAF reporting within the Treasury portal are: Account Administrator, Point of Contact for Reporting and Authorized Representative for Reporting.

Account Administrator – Account Administrator for the HAF award has the administrative role of maintaining the names and contact information of the designated individuals for HAF reporting. The Account Administrator is also responsible for working within your organization to determine

its designees for the roles of Point of Contact for Reporting and Authorized Representative for Reporting and providing their names and contact information via Treasury's Portal. The Account Administrator can also view and submit reports.

Finally, the Account Administrator is responsible for making any changes or updates as needed over the award period. We recommend that the Account Administrator identify an individual to serve in their place in the event of staff changes.

Point of Contact for Reporting – The Point of Contact for Reporting is the primary contact for receiving official Treasury notifications about reporting on the HAF award, including alerts about upcoming reporting, requirements and deadlines. The Point of Contact for Reporting is responsible for completing the HAF Reports but cannot certify and submit the reports.

Authorized Representative for Reporting – The Authorized Representative for Reporting is responsible for certifying and submitting official reports on behalf of the HAF Award Recipient. The Authorized Representative may also complete HAF Reports. Treasury will accept reports or other official communications only when submitted by the Authorized Representative for Reporting.

The Authorized Representative for Reporting is also responsible for communications with Treasury on extension requests, amendments of previously submitted reports, responding to Information Document Requests (IDRs) and Treasury inquiries related to responses received in the reports. The official reports may include special reports, monthly reports, quarterly reports, and final reports.

For more information on these Reporting Roles, go to [Reporting | U.S. Department of the Treasury](#), click on the [HAF Quarterly Report User Guide](#) link then go to Appendix A – Designating HAF Points of Contact by HAF Account Administrators.

#### 5.5. What is the Compliance Supplement and where can I find the 2023 HAF Compliance Supplement?

The Compliance Supplement (Supplement) is published by the Office of Management and Budget (OMB) annually on the OMB home page at the subpage for the [Office of Federal Financial Management](#) and is a compilation of the statutory and regulatory requirements, objectives, procedures, and compliance requirements for almost every federal financial assistance program administered by the Federal Government. The Supplement is used primarily to assist independent auditors in performing single audits on recipients' expenditures of federal award funds under federal financial assistance programs, such as the HAF program. The Supplement also helps the HAF recipients understand the compliance requirements that auditors will evaluate for the HAF program when conducting a single audit on their HAF awards. The [2023 HAF Compliance Supplement](#) may also be found under the header "Other Guidance" on the HAF program website.

#### 5.6. For a recipient required to conduct a Single Audit, what are some basic preparation tips?

Detailed information regarding single audits and program-specific audits can be found in [2 CFR Part 200, Subpart F, Audit Requirements](#). Here is some basic information regarding [auditee responsibilities \(2 CFR 200.508\)](#) to help recipients plan:

- Recipients that expend \$750K or more in federal awards during their fiscal year are required to undergo either a single audit or program-specific audit for that fiscal year.

- Recipients are responsible for procuring or otherwise arranging for audits and ensuring the auditor has the necessary experience to perform this type of audit in accordance with [2 CFR 200.509](#).
  - Information with instructions for how auditors must perform these audits can be found at [2 CFR 200.514-200.520](#) and in the [HAF 2023 Compliance Supplement published by the Office of Management and Budget](#).
  - Recipients are advised to continue to check the [HAF Guidance](#) page on Treasury's website for additional compliance resources, e.g., [Compliance Supplements](#).
- Recipients must prepare their financial statements and other materials required by their auditors to perform their audits and provide the auditors with all necessary documentation (e.g., records).
- Recipients are expected to take prompt corrective action following any audit findings.
- Recipients must certify and submit their single audit reports to [Federal Audit Clearinghouse](#) "within the earlier of 30 calendar days after receipt of an auditor's report(s), or nine months after the end of the audit period" per [2 CFR 200.512](#)(a)(1). The audit period is a recipient's fiscal year.
- Recipients with audit findings must work with Treasury, as appropriate, to resolve those findings.

5.7. Where can I find more information about the reporting requirements my HAF award?

Please refer to the HAF [Reporting FAQ](#) and the Reporting User Guides for the HAF [Annual](#) and [Quarterly](#) Reports.

5.8. For Tribes that are required to conduct a Single Audit, what additional resources are available?

Please review the "Introduction to Single Audit Compliance for Tribal Entities" [slides](#) and [webinar](#).

## 6. Procedure – HAF Plan

6.1. Is my government entity required to submit a plan?

To receive the remainder of its allocation, an eligible entity must develop and submit a plan for its use of HAF Funding. These HAF plans will describe in detail the needs of homeowners within the relevant jurisdiction, the design of each program that the eligible entity proposes to implement using HAF Funds, performance goals and information regarding the eligible Entity's readiness to implement the programs.

For more information regarding a HAF plan, see the HAF Guidance document published at [Guidance | U.S. Department of the Treasury](#) and click "Homeowner Assistance Fund Guidance."

6.2. Where does my government entity submit its HAF plan?

All HAF plans must be submitted through the online portal. You can locate the portal at [Portal.Treasury.gov/cares](#) (via ID.me).

6.3. What is the process for creating a HAF plan? What information does the plan need to include?

Treasury has provided HAF Plan Templates which are located on the HAF program website at



[Guidance | U.S. Department of the Treasury](#). The HAF Plan Template provided by Treasury includes sample language and [Term Sheet templates](#) that HAF Participants may use to develop their plans. Treasury encourages HAF Participants to use these examples and templates to promote consistency across programs, minimize operational complexity, and promote a common understanding of eligibility criteria. Tribes and TDHEs are encouraged to review the overview for submitting HAF Plans for Tribal governments on the [slides](#) and listen to the [recorded webinar](#).

If deviating from these examples and templates, HAF Participants should specifically explain how their approach would further the objectives of their HAF award, including the targeting and prioritization requirements.

For more information regarding what to include in your HAF plan, see the HAF Guidance document published at [Guidance | U.S. Department of the Treasury](#) and click “Homeowner Assistance Fund Guidance.”

6.4. Do I need to use the HAF plan templates provided by Treasury?

Treasury encourages HAF Participants to use the templates to promote consistency across programs, minimize operational complexity, and promote a common understanding of eligibility criteria. If deviating from these examples and templates, HAF Participants should specifically explain how their approach would further the objectives of the HAF, including the targeting and prioritization requirements.

6.5. What is the deadline for submitting a HAF plan?

There is no established deadline for submitting a HAF plan. However, in order for Entities to receive its remaining allocation, a HAF plan will need to be submitted.

6.6. What is the status of my HAF Plan?

On the Treasury portal, you should be able to see if your plan is Not Submitted or Submitted. Beyond that, there are no further details on the Status available. However, once your HAF plan is approved, you will be notified.

6.7. How quickly will HAF plans be reviewed?

Treasury began reviewing HAF plans promptly after submission. Treasury is working to review HAF plans as quickly as possible. Once your HAF plan is approved, you will be notified.

6.8. How does Treasury assess the HAF plans?

Treasury may approve a HAF plan in whole or in part. If Treasury approves a HAF plan only in part, the HAF Participant will be provided an opportunity to address the weaknesses identified by Treasury. Treasury may also return a HAF plan to the HAF Participant with recommendations for improvement and resubmission to Treasury for reconsideration.

For a detailed breakdown of how Treasury assesses HAF plans, see the HAF Guidance document published at [Guidance | U.S. Department of the Treasury](#) and click “Homeowner Assistance Fund Guidance.”



6.9. How do I make an edit to a HAF plan while it is under review?

Once a HAF plan has been submitted, it is locked for editing. If you wish to make changes to your HAF plan while it is still under review for approval, please reach out to Treasury via e-mail at [HAF@treasury.gov](mailto:HAF@treasury.gov) to unlock your plan.

6.10. What happens after my HAF plan is approved?

After Treasury approves a HAF plan in whole or in part, Treasury will inform the HAF Participant of the schedule for disbursements to the Participant for purposes of the approved portions of the plan.

## 7. Procedure – Administrative

7.1. How can HAF Participants receive approval for changes to their HAF Plan, budget, and term sheets?

- Modifications to the HAF Plan are not necessary after it has been approved.
- HAF Participants must seek prior approval from Treasury to reallocate funding in its budget from a program as described in the approved HAF plan to be used for a different purpose if any of the following is true:
  - the aggregate reallocations from any qualified expense category equals or exceeds 10% of the amount allocated to that qualified expense category in the HAF plan approved by Treasury;
  - the HAF participant is proposing to allocate funding to a new qualified expense category or is creating a new program or terminating a previously approved program; or
  - the reallocation redirects 1% or more of the participant's total HAF allocation from program costs to administrative costs.
- HAF Participants must submit requests for prior approval to make such budget changes through Treasury's Portal. Non-budgetary programmatic changes do not require prior approval from Treasury. See Allocation Adjustment [slides](#) for instructions to make changes to a budget in the portal.
- Modifications to term sheets do not need prior approval from Treasury but HAF Participants are encouraged to email their updated term sheets to [HAF@Treasury.gov](mailto:HAF@Treasury.gov) or [HAF\\_Tribal@Treasury.gov](mailto:HAF_Tribal@Treasury.gov).

7.2. What should a HAF Program do with program income earned *before* Sept. 30, 2026 that it does not manage to spend by that date?

HAF recipients may use program income earned during the period of performance for eligible HAF program purposes. Any program income earned during the award period of performance that is not utilized for eligible purposes under the HAF award must be returned to Treasury during the award closeout period.

7.3. Are HAF participants required to maintain interest bearing accounts and remit interest earned?

In accordance with [2 CFR 200.305\(b\)\(8\)](#), HAF participants with open HAF Awards must maintain advance payments of their Federal awards in interest-bearing accounts, except in cases specified by that provision of the regulations.

Per 2 CFR 200.305(b)(9), HAF participants may retain up to \$500 in earned interest annually from the date Treasury disbursed HAF award funds to the HAF participant. Any additional interest earned must be remitted annually to the Department of Health and Human Services Payment Management System (PMS) through an electronic medium using either Automated Clearing House (ACH) network or a Fedwire Funds Service payment. See 2 CFR 200.305(b)(9)(ii) and 2 CFR 200.305(b)(11) for more detail on how to return interest to PMS.

Once a Participant submits the Final Reports, any earned interest less than \$500 must be returned to Treasury along with any unexpended HAF award funds. (See Figure 5 in the [HAF Closeout Resource](#)).

- 7.4. Does the National Environmental Policy Act (NEPA) and Section 106 of National Historic Preservation Act of 1966 apply to home repairs under the Homeowner Assistance Fund (HAF)?

NEPA and Section 106 of the National Historic Preservation Act of 1966 does not apply to the HAF program. HAF participants are only permitted to use HAF funds for home repairs on existing dwellings and must follow all state and local environmental and historical preservation laws while conducting such home repairs. Construction of new homes is not permissible under the HAF program.

## **8. Procedure – Notice of Funds/Application & Financial Assistance Agreement**

- 8.1. What does a Tribe, Tribally Designated Housing Entity (TDHE), or the Department of Hawaiian Home Lands need to do to receive a HAF award under the HAF program?

To receive a HAF award, Tribes, Tribally Designated Housing Entities (TDHEs), and the Department of Hawaiian Home Lands (DHHL) had a deadline of December 15th, 2021 to submit a notice of funds request to Treasury. After submission of the notice of funds request, the Tribes, TDHEs, and DHHL were required to execute a HAF Financial Assistance Agreement with Treasury, then Treasury disbursed their initial payment of 10% of each entities' total HAF award under the HAF program. To receive the remainder of their HAF award, Tribes, TDHEs, and DHHL are required to develop and submit a HAF Plan to Treasury. Treasury reviews the submitted HAF Plans and makes a determination as to whether to approve the HAF plan, in whole or in part, and notifies the Tribes, TDHEs, and DHHL of its decision. Once a HAF Plan is approved Treasury will disburse the remainder of the HAF award.

- 8.2. What is the HAF Financial Assistance Agreement?

Each eligible entity that submitted a notice of funds for a HAF award was required to execute a HAF Financial Assistance Agreement with Treasury prior to receiving its HAF award funding. The HAF Financial Assistance Agreement template can be viewed and downloaded at from the [Allocations, Payments, and Award Terms | U.S. Department of the Treasury](#) page.

- 8.3. How do I submit the HAF Financial Assistance Agreement?

The HAF Financial Assistance Agreement can be found and downloaded from [Allocations, Payments, and Award Terms | U.S. Department of the Treasury](#). Eligible Entities must submit their Financial Assistance Agreement through Treasury's Portal located at

[Portal.Treasury.gov/cares](https://portal.treasury.gov/cares) via ID.me.

8.4. What is a Notice of Funds Request form?

Treasury required eligible entities identified in section 3206 of the American Rescue Plan Act (HAF Statute) to submit to Treasury a Notice of Funds Request form to request a HAF award. The Notice of Funds Request form can be found at [Allocations, Payments, and Award Terms | U.S. Department of the Treasury](#).

8.5. How do I submit my Notice of Funds request?

Eligible Entities were able to submit their Notice of Funds at the program portal located at [Portal.Treasury.gov](https://portal.treasury.gov).

However, the deadline to submit this form has *passed* for all eligible Non-Tribal Entities and Tribal Entities.

8.6. What is our FAIN (Federal Award Identification Number)?

Federal Award Identification Numbers (FAIN) are available on the [USASpending.gov](https://USASpending.gov) website. Using your organization's name and the CFDA number of 21.026, you should be able to find your FAIN using the search function on [USASpending.gov](https://USASpending.gov). Note that [USASpending.gov](https://USASpending.gov) refers to the FAIN as 'Award ID'.

## 9. Procedure – Program Closeout

9.1. Where can I find the latest information on the Homeowner Assistance Fund (HAF) Closeout Processes?

Recipients are advised to review the [Homeowner Assistance Fund Closeout Resource](#) and monitor the [HAF Guidance](#) and [HAF Reporting Guidance](#) pages on Treasury's website for additional compliance resources and updates. Recipients are also encouraged to review the [HAF Closeout Promising Practices](#) and the [HAF Closeout Reporting User Guide](#).

9.2. When can I start closeout of my HAF award?

Participants that have completed all award objectives, including administrative actions on their HAF Award prior to September 30, 2026 can request "early closeout" through Treasury's Portal. HAF Participants should determine if they are eligible for early closeout and if closing out their HAF award early aligns with the stage where they are in implementing their HAF program.

If a program does not engage in early closeout, then it must begin closeout activities on September 30, 2026, which is the end date of the HAF award's performance period and the last day to provide any HAF services and obligate any HAF award funds for administrative and program expenses. HAF participants will have 120 calendar days from September 30, 2026 to submit their Final Reports to Treasury.

9.3. What are the implications of a recipient submitting its Final Reports for early closeout of its HAF award?

Prior to submitting the Final Reports to Treasury to initiate early closeout, any final obligations must be liquidated (i.e., the obligations must be paid in full and reflected as such on the Final Reports before they are submitted to Treasury) and operational activities associated with the award must be completed. Once the recipient has submitted the Final Reports to Treasury, the recipient:

- may not obligate or expend any remaining HAF award funds for any purpose;
- is no longer required to submit regular HAF quarterly and annual reports; and
- remains subject to records retention and audit requirements (see page 13 of the [HAF Closeout Resource](#) for more details) after the final reports are submitted.

Treasury will begin to review the Final Reports within 90 days after receipt. Treasury will work with the recipient to finalize the award closeout, generally within one year of the submission of the Final Reports. (For more information on Early Closeout, see Figure 2 of the [HAF Closeout Resource](#).)

9.4. I'm interested in early closeout of my HAF award. What is the process for requesting early closeout?

To support successful early closeout, Treasury established the following review process:

- Recipient determines that it will soon be ready to initiate early closeout, forecasting completion of award objectives and expenditures, including administrative actions like final operational activities.
- Recipient may request to closeout its HAF award early through Treasury's Portal.
- Treasury will review the early closeout request and consult with the recipient, if needed.
- Treasury will notify and provide the recipient access to the Final Reports through Treasury's Portal, if Treasury determines that the recipient may proceed with early closeout.
- The Recipient submits the Final Reports to Treasury to initiate the award closeout process. Note that the recipient must continue to submit all regular quarterly and annual reports until its Final Reports are submitted to Treasury.

9.5. Why would a Participant need to repay HAF award funds following closeout?

Following receipt and review of the recipient's Final Reports, Treasury reviews unliquidated obligations and unexpended award funds to determine whether any adjustments are required following the submission of the Final Reports and/or repayment of unliquidated obligations and unexpended award funds to Treasury. If a recipient owes money to Treasury due to, for instance, excess funds, unobligated balances, improper use of funds, or other noncompliance issues under the HAF award, Treasury will send repayment instructions and deadlines to return those funds to Treasury, as appropriate (also referred to as a "pre-debt notice"), and if repayment is not made timely Treasury may seek other legally available remedies.

9.6. What is the deadline to return HAF award Funds following closeout?

After the recipient receives a "pre-debt notice," recipients will have 30 calendar days to repay funds to Treasury to avoid debt collection. Once the recipient enters into debt collection, Treasury will issue a demand letter that outlines escalating penalties for non-payment per [31 U.S.C. 3717](#) (see Figure 4 in the HAF Closeout Resource).

9.7. What information am I required to provide in the Final Reports?

The Final Reports include cumulative financial, tangible personal property (equipment and supplies purchased with HAF award funds), and performance information. The reports are similar to the previous Annual and Quarterly HAF Reports. All recipients are required to submit their Final Reports to Treasury via Treasury's Portal to close out their HAF award. Treasury reserves the right to request additional documents to support the Final Reports.

9.8. What happens if a HAF Participant does not submit the two Final Reports?

Failure to submit timely and accurate Final Reports may result in administrative closeout, which may affect future Federal funding to the HAF recipient. The recipient will also be deemed noncompliant with the HAF Award Terms.

9.9. Once both Final Closeout reports are submitted, what should Participants expect from Treasury?

After the submission (or submission deadline) of a recipient's Final Reports, Treasury will implement a Closeout Review of HAF awards, which may include:

- Requesting verification of award closeout information from recipients
- Engaging recipients to resolve any issues found in their Final Reports. If a report requires revision, Treasury may send instructions to revise and resubmit the Final Reports or an Information Document Request (IDR) for the recipient to provide further information for clarity.
- Notification of disallowed costs, as applicable.
- Sending repayment instructions to recipients, as applicable.
- Initiating or proceeding with applicable remediation actions.

9.10. What if a Participant engaging in closeout needs to update their budget?

Recipients may make adjustments to their budgets through Treasury's Portal, but these changes should be submitted to Treasury for approval prior to accessing their Final Reports. Recipients are encouraged to adjust their budgets to ensure the obligations and expenditures match in Treasury's Portal by submitting a budget revision proposal prior to closeout.

9.11. When will a Participant get a Notification of Completion?

Upon the completion of closeout actions and resolution of any outstanding matters regarding the HAF awards, Treasury will send a **Notification of Completion**, informing each recipient that its award has been closed out and no further action is required other than its compliance with certain terms and conditions of the HAF award that extend beyond the closeout period. Examples of the terms and conditions of the HAF Financial Assistance Agreement that extend beyond the closeout period include record retention requirements, compliance-monitoring, and, if applicable, resolution of audit findings after award closeout.

9.12. After a Participant receives a Notification of Completion, what are the post-closeout responsibilities?

Participants are expected to continue to comply with the requirements of [Treasury's Guidance, the terms and conditions of the HAF Financial Assistance Agreement](#), and engage with any further

compliance activities, closeout review and communication with Treasury, as needed, and in alignment with applicable provisions of the [Uniform Guidance \(2 CFR Part 200\)](#). A non-exhaustive list of responsibilities are listed on page 13 of the [HAF Closeout Resource](#) and includes:

- **Records Retention & Documentation:** Per the HAF Financial Assistance Agreement, financial records, supporting documents, statistical records, and all other non-Federal entity records pertinent to the HAF award must be retained for a period of five years after all funds have been expended or returned to Treasury. If an audit, litigation, or other action involving the HAF award starts before the end of the appropriate retention period of five years, the HAF award records should be maintained until the audit, litigation, or other action is resolved and final action is taken.
- **Documentation of Compliance with Federal Civil Rights Statutes and Regulations:** Recipients are required to comply with federal civil rights statutes and regulations, including [Title VI of the Civil Rights Act of 1964](#), [Section 504 of the Rehabilitation Act of 1973](#), the [Age Discrimination Act of 1975](#), and the [Fair Housing Act \(Title VIII of the Civil Rights Act of 1968\)](#) as outlined in the [HAF Financial Assistance Agreement](#) executed by the recipients in connection with their HAF award. Note: Treasury does not impose nondiscrimination requirements on Tribal governments beyond what would otherwise apply under federal law.
- **Audit Requirements:** Thoughtful and thorough work related to award closeout can help support an accurate and effective audit. Audit activities may fall outside of the timelines associated with closeout activities. However, recipients with open awards may use HAF award funds towards single audit or program-specific audit costs, as applicable and within the administrative costs limit, for annual single or program-specific audits, as applicable, until fiscal year 2026 and in accordance with [2 CFR 200.425 and 2 CFR Part 200, Subpart F – Audit Requirements](#), as long as the costs are obligated before the end of the award POP and expended within 120 calendar days (or 90 calendar days in the case of subrecipients) after September 30, 2026 per [2 CFR 200.344\(a\)](#). See question 5 in the self-service resource for further details.
  - Please note that, in the case of a recipient engaging in early closeout, funds may **not** be expended to support audit activities after the recipient submits the Final Reports.

## 10. Procedure – Recovered and Returned Award Funds

### 10.1. Why would Participants receive recovered or returned award funds?

Recipients receive recovered or returned award funds for several reasons. A recipient may recover program income (e.g., homeowner loan repayments) or improper payments. HAF recipients may also receive returned homeowner financial assistance from mortgage servicers, utility companies, home repair contractors, or other end beneficiaries for a variety of reasons.

### 10.2. What should a Participant do with recovered or returned funds?

- **Recipients with open awards:** For most recovered or returned funds, recipients with open awards may redeploy any of these funds for HAF program purposes. Once a recipient enters the closeout process, recipients must repay funds to Treasury, *with an exception specific to recovered program income*. Recipients are not required to return program income to Treasury that they received after September 30, 2026. Following the Notice of Completion, recipients should use the previously

provided repayment instructions for any further repayments to Treasury, unless otherwise instructed. (See Figure 6 in the [HAF Closeout Resource](#).)

- **Recipients participating in early closeout** should refer to Figure 6 in the [HAF Closeout Resource for instructions](#).

10.3. What is earned interest?

Annually earned interest refers to any interest earned on the HAF award amount during each year of the award period of performance, for instance, interest earned annually while HAF award funds were maintained in a deposit account at a bank. See question 7.3 for more information.

## 11. Contact

11.1. If my government entity (State, Tribe or Territory) continues to have questions, where can I get more information?

- Representatives from HAF Programs (State and Territories) are encouraged to reach out to Treasury through [HAF@Treasury.gov](mailto:HAF@Treasury.gov).
- Representatives from Tribal HAF Programs are encouraged to reach out to Treasury through [HAF\\_Tribal@Treasury.gov](mailto:HAF_Tribal@Treasury.gov).
- For questions about Treasury's portal or technical support, please email [COVIDReliefITSupport@Treasury.gov](mailto:COVIDReliefITSupport@Treasury.gov).

11.2. My government entity would like to receive updates from Treasury's Office of Tribal and Native Affairs, where do I sign up for the newsletter?

Register through this link: <https://public.govdelivery.com/accounts/USTREAS/subscriber/new#tab1>

## 12. Complaints

12.1. Where do I send a complaint about the program?

[Homeowners](#) may contact their respective state, Tribal or territorial HAF Program with complaints or appeals. (See question 1.1 to find information about HAF Programs.)

Complaints regarding fraud, waste, or abuse related to a HAF program must be filed with Treasury Office of Inspector General (OIG) by accessing the OIG website at [oig.treasury.gov](https://oig.treasury.gov) then clicking the "[Report Fraud, Waste, & Abuse Learn How to Report](#)" link on the right-hand side of the page.

Complaints regarding discrimination related to a HAF program must be sent via email at [crcomplaints@treasury.gov](mailto:crcomplaints@treasury.gov) or by mail to Treasury's Office of Civil Rights and Equal Employment Opportunity at:

U.S. Department of the Treasury  
Director, Office Civil Rights and Equal Employment Opportunity  
1500 Pennsylvania Ave, N.W.  
Washington, DC 20220

If you have complaints about your servicer or financial institution, please see the [CFPB's](#)



## [Complaint Portal.](#)

For more information, see [Federally Assisted Programs and Federally Conducted Programs.](#)

### **13. System Support – Login.gov**

#### 13.1. Where can I receive login.gov support?

Please refer to the Login.gov Help Center or Contact Us pages for assistance with your Login.gov account:

- The Help Center page is [login.gov/help](https://login.gov/help).
- The Contact Us page is [login.gov/contact](https://login.gov/contact).
- User Guide is <https://home.treasury.gov/system/files/136/Login.gov-User-Guide.pdf>

#### 13.2. What is login.gov?

Login.gov is a secure sign in service used by the public to sign in to participating government agencies. Users who log in using Login.gov can only gain access to the Compliance Reporting sections of the portal; they cannot access Submissions or HAF Plan Submissions. To gain access to Submissions, users must log in using ID.me.

#### 13.3. How do I set up login information through Login.gov?

First, be sure that your Account Administrator has added you to the Account and has used the correct email address. Then, navigate to [Portal.Treasury.gov/Compliance/s](https://portal.treasury.gov/Compliance/s) and select 'Create an account'. Then, follow the instructions.

#### 13.4. I'm trying to create an Account or login through Login.gov and am receiving an error stating: "No matching contact record was found. Please contact your Account Administrator to create a Contact Record for you in the system, then return to login.gov to complete your registration."

In order to create a Login Account through Login.gov, your Account Administrator must first add you as a Contact to the Account using your Email Address. Once your Account Administrator has added you, you can go to Login.gov to set up your login information.

You will need to set up your Account with Login.gov using the same Email Address that your Account Administrator used to add you.

### **14. System Support - ID.me**

#### 14.1. Where can I receive ID.me Support?

If you are having difficulty registering on ID.me, please refer to ID.me Contact Support for assistance. ID.me's support website can be found at [help.id.me](https://help.id.me). Please also refer to [ID.me Guidance](#) on creating an ID.me account on the HAF website, which can be found [here](#).

#### 14.2. What is ID.me? Why do I need to use ID.me?

ID.me is a technology partner to multiple Government Agencies and Healthcare Providers. It provides secure Digital Identity Verification to those Government Agencies and Healthcare Providers to make sure that you are you – and not someone pretending to be you – when you request access to online services.

- 14.3. ID.me is asking for my personal information, but I'm trying to apply for HAF on behalf of my government entity. Do I really have to provide ID.me with my personal information?

ID.me provides secure Digital Identity Verification to those Government Agencies and Healthcare Providers to make sure that you are you – and not someone pretending to be you – when you request access to online services. Because ID.me verifies your individual identity (and not your company or agency identity), you will need to provide some personal information during the ID.me verification process.

If you are having difficulty registering on ID.me, please refer to ID.me Contact Support for assistance. ID.me's support website can be found at [help.id.me](https://help.id.me). Please also refer to [ID.me Guidance](#) on creating an ID.me account on the HAF website, which can be found [here](#).

- 14.4. Do I have to use Login.gov if I already have login information through ID.me? / Will my ID.me login no longer be valid?

Users who have previously registered through ID.me may continue to access Treasury's Portal through that method at [Portal.Treasury.gov/Cares/S/Slit](https://portal.treasury.gov/Cares/S/Slit). You are not required to register again with Login.gov. However, you can choose to do so by going to [Portal.Treasury.gov/Compliance/s](https://portal.treasury.gov/Compliance/s). Both Login.gov and ID.me are valid ways to log into the Treasury Portal and both methods will continue to remain open going forward.

- 14.5. If I already have login information through ID.me, will creating new login information through Login.gov cause any issues?

Users can login using both ID.me and Login.gov provided they set up their Accounts with the same Email Address.

- 14.6. How long will it take me to register with ID.me?

If you have all the required documents, the process should take only a few minutes.

- 14.7. What steps do I need to complete in ID.me?

You will need to verify your identity with ID.me. Please refer to [help.id.me](https://help.id.me) for more details on the verification process as well as this [guide](#).

- 14.8. I'm having issues with my existing ID.me account, can you help?  
Please refer to ID.me Contact Support for assistance with your ID.me account. Their support website is [help.id.me](https://help.id.me).

## **15. System Support – SAM.gov**

- 15.1. Where can I go for SAM.gov support?

If you are having difficulty registering on SAM.gov, we recommend you review the SAM.gov webpage for full instructions or refer to the [Federal Service Desk \(fsd.gov\)](https://fsd.gov) for assistance with your SAM.gov account. You can also call the Federal Service Desk at [fsd.gov](https://fsd.gov) or (866) 606-8220 between 8am – 8pm EST.

Please note that SAM.gov registration can take up to three weeks; delay in registering with SAM.gov could impact timely payment of funds.

#### 15.2. Why do I need to sign up at SAM.gov?

Registration with SAM.gov is required for any entity that wants to do business with the Federal Government. SAM validates information and electronically shares the secure and encrypted data with the Federal Agencies' finance offices to facilitate paperless payments through Electronic Funds Transfer (EFT).

### 16. System Support – Treasury Portal

#### 16.1. How do I create an account?

You can create a Treasury Portal User Account by accessing one of the following sites:

- To create a Treasury Portal User Account through ID.me, please navigate to [Portal.Treasury.gov/Cares/S/Slt](https://Portal.Treasury.gov/Cares/S/Slt).
- To create a Treasury Portal User Account through Login.gov, please navigate to [Portal.Treasury.gov/compliance/s](https://Portal.Treasury.gov/compliance/s).

Both are valid methods of creating an Account. Users who log in using Login.gov can only gain access to the Compliance Reporting sections of the portal; they cannot access Applications or Application Information. To gain access to applications, users must log in using ID.me. through [Portal.Treasury.gov/Cares/S/Slt](https://Portal.Treasury.gov/Cares/S/Slt).

#### 16.2. Why am I unable to log in? / How do I reset my password?

First, please check to see if you are logging in at the correct location:

- If you have an ID.me account, you will need to login at [Portal.Treasury.gov/Cares/S/Slt](https://Portal.Treasury.gov/Cares/S/Slt).
  - If you have a Login.gov account, you will need to login at [Portal.Treasury.gov/compliance/s](https://Portal.Treasury.gov/compliance/s).
- As a reminder, you must login using the Single Sign-On account that you created using ID.me or Login.gov. Please check the self-service options available online and your spam folder.

Please make sure you are using a *supported* browser. The Treasury Portal supports most modern browsers including Microsoft Edge, Google Chrome and the most recent version of Safari.

The Treasury Portal *does not* work well on Internet Explorer.

To find the self-service options for ID.me, go to [Portal.Treasury.gov/Cares/S/Slt](https://Portal.Treasury.gov/Cares/S/Slt) and select the “Forgot password” link and follow the instructions.

#### 16.3. My account is locked, can you unlock it?

Use the Self-Service Options available on the website: [id.me](https://id.me) or [login.gov](https://login.gov).

#### 16.4. How do I edit my individual account information?

When logged into the Treasury Portal, click on the Avatar in the top, right-hand corner of the screen. Select the 'Settings' link. That will bring up the Account Update screen. From there, you can make any appropriate edits and click save.

#### 16.5. Who is my entity's Authorized Representative for the application/notice of funds process? / Who should sign this agreement?

The Authorized Representative is the individual with legal authority to bind the Payee or the Chief Executive Officer of the government entity. The Authorized Official must sign the award terms for them to be valid. For more specific guidance, please visit [Treasury.gov/HAF](https://Treasury.gov/HAF) and select "Guidance" on the left hand side navigation. Then select "[Financial Assistance Agreement Template](#)" from the list.

#### 16.6. I would like to edit/change my Point(s) of Contact for Reporting.

The Account Administrator for your entity would need to make any updates to points of contact or roles within Treasury's Portal. If you are not the Account Administrator, then you can reach out to that individual and request that they follow these steps. If you are the Account Administrator or would like to become the Account Administrator then you can follow the instructions below or [in the Designating HAF Points of Contact by HAF Account Administrators guide](#):

- Log into Treasury's Portal via ID.me or Login.gov.
- Click on the three horizontal lines in the upper left.
- Click on Account.
- Then, click into the specific Account link.
- If you want to become the Account Administrator, then go to Certification on the left hand-side and submit the certification to become the Account Administrator.
- Select the Designation form on the left-hand side.
- From here, you can designate the role of any Contact or designate new Contacts.

#### 16.7. I'm trying to do something in the Treasury Portal and it's not working. What do I do?

Please check your browser. The best browsers to use are Microsoft Edge, Chrome or the most recent version of Safari.

#### 16.8. I'm having some issues with DocuSign.

##### Required Fields

When all required fields have been completed on the DocuSign page, the Finish button will appear. If the Finish button is not appearing, it is due to one or more incomplete required fields. Use the Auto Navigation feature (yellow tab) to help you navigate. When the 'Finish' button becomes active, you can complete the signing.

##### Signature Adoption

The first time you click a SIGN or INITIAL field, you are asked to adopt a Signature and Initials.

First, verify that your Name and Initials are correct. If not, you can change them as needed. If you would like to change your Name or Initials, type the changes in the Full Name and Initials fields. Choose if you want to select a preformatted Signature Style or if you will draw your

Signature.

#### Email Issues

If you did not receive the email, it could be because it was blocked by either your Email Server, Firewall, Email Provider or Email Client. Please check your junk email, confirm your email address with the Sender and select to trust all emails from DocuSign. If the email is still not found, users can request the email to be re-sent from within the Treasury Portal.

For further assistance, reach out to [support.docusign.com](https://support.docusign.com).

#### 16.9. What is the Unique Entity Identifier (UEI) number?

On April 4, 2022, the Federal Government transitioned from the DUNS number issued by Dun and Bradstreet in order to uniquely identify entities. Now, entities doing business with the Federal Government must use a Unique Entity Identifier (UEI) number assigned in [SAM.gov](https://sam.gov) and will no longer use a third-party website to obtain their identifier number.

Entities are able to manage organizational information, such as legal business name and physical address associated with a UEI number, directly from [SAM.gov](https://sam.gov).

#### 16.10. What does the Change to UEI Number mean for Recipients?

No action is required if you have an existing and active registration in [SAM.gov](https://sam.gov). If you are registered in [SAM.gov](https://sam.gov), your UEI number has already been assigned and is viewable in your [SAM.gov](https://sam.gov) account. Your UEI number is located below the DUNS number on your Entity Registration Record.

Please ensure your legacy DUNS number is accessible for historical reference where needed, as the DUNS number will no longer be visible to users in [SAM.gov](https://sam.gov) after April 4, 2022. Similarly, Treasury will automatically populate your existing account records with the GSA-issued UEI number in the Treasury.gov Application and Compliance portal, as applicable.

#### 16.11. Where can I get more information on the Transition to UEI Number?

For further information on the transition to UEI Number, access [SAM.gov](https://sam.gov). Look for the "Register Your Entity" or "Get a Unique Entity ID" section on the page then click "Learn More" to display detailed information about the DUNS to Unique Entity ID (UEI) transition.

Detailed questions about the conversion from DUNS number to UEI number should be directed to GSA by creating an incident ticket with the Federal Service Desk online at [fsd.gov](https://fsd.gov) or by calling (866) 606-8220. Information about the UEI transition can be found by accessing [GSA.gov](https://gsa.gov) and searching on 'Unique Entity Identifier Update'.

#### 16.12. I have subrecipients to report that have a DUNS, but no UEI. How do I report them?

All Recipients and Subrecipients can obtain a Unique Entity Identifier (UEI) number on the [SAM.gov](https://sam.gov) website and register for an account if needed:

- New SAM.gov registrants will be assigned a UEI number as part of their SAM registration.
- All existing Entities with an existing and active registration with [SAM.gov](https://sam.gov) will be assigned a

UEI number that can be used for reporting activities.

For more information, please access the [SAM.gov](https://sam.gov) website.

16.13. The UEI Number in SAM.gov is different from the UEI Number listed on the Treasury Portal. What do I need to do?

If you have identified a difference between the number listed in [SAM.gov](https://sam.gov) for the legal entity (participating in one or more Treasury programs) with the UEI Number that is specific to Treasury or experienced another issue with the UEI Number on the Treasury Portal, please reach out to our team at [HAF@Treasury.gov](mailto:HAF@Treasury.gov) or [HAF Tribal@Treasury.gov](mailto:HAF_Tribal@Treasury.gov).

Please note that the GSA manages the issuance of UEI Numbers and [SAM.gov](https://sam.gov) registration.