AN OVERVIEW OF THE

Tribal Allocation Adjustment for the Homeowner Assistance Fund

March 2023
Disclaimer

This presentation is designed to give an overview of the Homeowner Assistance Fund program for educational purposes. It should not be construed as legal advice or a statement of binding policy guidance from the Treasury.

For official Treasury guidance, go to: www.Treasury.gov/HAF
HAF Tribal Allocation Overview
# Tribal Allocation Adjustment Overview

## Source of Funds:
- HAF funding initially allocated to Tribes that declined to participate in the HAF program will be redistributed among Tribes participating in the HAF program.

## Eligibility:
- All Tribes currently participating in the HAF program are eligible for additional funding.

## Disbursements:
- Funds will be disbursed to Tribe provided they are in compliance with all the terms and conditions of the HAF Financial Assistance Agreement, including all HAF reporting requirements.

## Amount:
- Additional HAF allocations to Tribes from this pool will be determined by calculating each participating Tribe’s initial share of the total of all participating Tribes’ initial HAF allocations and multiplying the share by the amount available for adjustment.

## Accessing Funds:
- Each Tribe or TDHE will receive an email from Treasury with information about the amount of additional HAF funds available to it, when the funds will be made available, and how to request the additional HAF funds.
# Tribal Allocation Overview

<table>
<thead>
<tr>
<th>My Tribe has an approved HAF Plan.</th>
<th>My Tribe has submitted a HAF Plan which has not yet been approved.</th>
<th>My Tribe hasn’t submitted a HAF Plan</th>
</tr>
</thead>
</table>
| • Submit a budget revision request through Treasury’s Portal. | • Your Tribe’s plan has been changed from “submitted” to “reopened” in Treasury’s Portal.  
  • Update the previously submitted HAF Plan budget to reflect the new total allocation amount and resubmit your HAF Plan in Treasury’s Portal. | • Submit a HAF plan with a budget that equals your Tribe’s new total allocation of HAF funds in Treasury’s Portal. |
Eligible expenses may vary depending upon the HAF participant’s program design.

In general, HAF funds may be used for the following:

**Mortgage Assistance**
- Payment assistance
- Reinstatement of mortgage or other housing-related costs related to a period of forbearance, delinquency, or default
- Principal reduction
- Facilitating interest rate reductions

**Other Payment Assistance for**
- Delinquent property taxes to prevent tax foreclosure
- Utilities, including electric, gas, home energy, water, and wastewater
- Broadband Internet
- Homeowner’s insurance, flood insurance, and mortgage insurance
- Homeowner’s association fees or liens, condominium association fees, or common charges
- Down payment assistance loans provided by nonprofit or government entities

**Other Measures to Prevent Displacement**
- For example, repairs to maintain a home’s habitability or assistance to enable households to obtain clear title to their properties.
Key Reminders

- **Administrative expenses**, and other expenses related to planning, needs assessment, and community engagement **must not be more than 15% of the total amount** of the HAF award.
- Reminder: check your Tribe’s administrative spending
- HAF funds can be used for members and individuals who reside outside the Tribal Government’s territorial homeland, as long as it is consistent with the Tribe’s constitution and governing law.
Review: Accessing Treasury’s Portal
Tips for Using Treasury’s Portal

Access Treasury’s Portal with your registered ID.me or login.gov account

- This account must be associated with your Tribe’s account within Treasury’s Portal

Only a Tribe’s authorized representative can submit a HAF Plan and/or request a budget revision.

Click “save” when you’ve completed each section **then** click “next” to move forward to the next section.

Use a supported browser:

- Microsoft Edge
- Google Chrome
- Most recent version of Safari
Accessing Treasury’s Portal

Enter the portal with your credentials

Using Login.gov:  https://portal.treasury.gov/compliance/s
Using ID.me:  https://portal.treasury.gov/cares/s/HAF
Accessing Treasury’s Portal

Program areas

For best site performance, it is recommended that you use Chrome, Mozilla Firefox, or Safari. Application is also compatible with Internet Explorer 10 or newer.

Airline Support
Contains information on the 4113 and 4403 programs in the CARES Act designed to support the airline industry as well as applications for airline payroll support in the Consolidated Appropriations Act and the American Rescue Plan.

State, Local, and Tribal Support
Relief to state, local, and tribal governments to enable them to continue to support the public health response and lay the foundation for a strong and equitable economic recovery.

Emergency Capital Investment
For LMI Community Financial Institutions to apply for capital investments through the Emergency Capital Investment Program. Applications must be submitted by Tuesday, January 25, 2023 at 11:59 PM ET.

CERTS Program
The Coronavirus Economic Relief for Transportation Services (CERTS) Program is providing eligible transportation service companies with resources to help maintain operations, hire back employees, and/or pay related costs, and defer applicable overhead and operational expenses.

SSBCI Program
The State Small Business Credit Initiative (SSBCI) supports state programs that use funds to support private sector loans and investments to small businesses and small manufacturers that are continuing to have difficulty accessing the capital they need to expand and create jobs.
Accessing Your Tribe’s HAF Submissions

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

Programs

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.

Capital Projects Fund (CPF)
$10 billion available for state, territory, freely associated state, and Tribal governments for capital projects designed to jointly and directly enable work, education, and health monitoring, which includes the provision and improvement of broadband infrastructure where it is lacking.

Local Assistance and Tribal Consistency Fund (LATCF)
$2 billion available for eligible tribal governments and eligible revenue sharing counties to support a strong and equitable economic recovery.

Submission Process
Depending on if you are a state, territory, local, or Tribal government, you will be eligible for different programs.

You now have a login and 24/7 access to this portal. You have two options while working on the submissions – 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 “Submissions” using the navigation to the left of the page. This will bring you to your list of submissions, click “Edit” button to continue working. Once you submit and certify the agreement, you cannot edit your information for that particular program without reaching out to Treasury to re-open the case and edit.

Ready to get started? Click “Go to your submissions” below.

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 report. If you save, you can return and edit information as needed. To resume working on a draft report, click on “Compliance Reports” using the navigation to the left of the page. This will bring you to your list of compliance reports, click “Edit” button to continue the process.

Ready to get started? Click “Go to your compliance reports” below
Tribes with Approved HAF Plans
Instructions to Request an Allocation Adjustment
*For Tribes with Approved HAF Plans*

1. Enter Treasury’s Portal (either through login.gov or ID.me)
2. Select “**State, Local, and Tribal Support**”
3. Select “**Submissions**” from the left hand menu or the button in the middle of the page called "Go to Your Submissions."
4. In the “**HAF Plan Submissions**” section, under the “**Actions**” column click on “**View Budget**”
5. Select “**Budget**” from the lefthand menu.
6. Review the dollar amounts in **green** at the top
7. Use the “pencil” icon to change line items to add up to the new allocation amount.
8. Press “**Save**” then “**Next**”.
9. Press “**Submit**” in the pop-up box confirming that you wish to submit the budget revision request.

Note:
- Each section provides a subtotal.
- Requests for additional funds cannot exceed the new total allocation amount.
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Ready to get started? Click "Go to your submissions" below.

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Ready to get started? Click "Go to your compliance reports" below
Accessing Your Tribe’s HAF Plan Budget

My Submissions

HAF Plan Submissions
Revising Your Tribe’s Approved HAF Plan Budget

Homeowner Assistance Fund Plan

Your original allocation amount was:

$2,253,072.00

You have been approved for an additional allocation amount of:

$124,000.00

Your new allocation amount is:

$2,377,072.00

If your Tribe would like to request additional funds for the HAF Program, please update the budget below to reflect the new allocation amount.
## Budget Revision Proposal

The table below displays the original approved amounts and the currently approved amounts for each budget item in the participant’s HAF Plan. The "Proposed Amount" column has been populated with the currently approved amounts for each line. To submit a Budget Revision Proposal, edit the Proposed Amounts as needed, and explain why these changes are needed in the space below the table.

<table>
<thead>
<tr>
<th>Budget Item</th>
<th>Original Approved Amount</th>
<th>Currently Approved Amount</th>
<th>Proposed Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Mortgage Payment Assistance</td>
<td>$925,111.20</td>
<td>$925,111.20</td>
<td>$925,111.20</td>
</tr>
<tr>
<td>2. Financial Assistance</td>
<td>$80,000.00</td>
<td>$80,000.00</td>
<td>$80,000.00</td>
</tr>
<tr>
<td>3. Mortgage Principal Reduction</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>4. Facilitating Interest Rate</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>5. Payment Assistance Utilities</td>
<td>$300,000.00</td>
<td>$300,000.00</td>
<td>$300,000.00</td>
</tr>
<tr>
<td>6. Payment Assistance Internet</td>
<td>$300,000.00</td>
<td>$300,000.00</td>
<td>$300,000.00</td>
</tr>
<tr>
<td>7. Payment Assistance Insurance</td>
<td>$155,000.00</td>
<td>$155,000.00</td>
<td>$155,000.00</td>
</tr>
<tr>
<td>8. Payment Assistance Fees</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>9. Payment Assistance Loans</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>10. Payment Assistance Taxes</td>
<td>$155,000.00</td>
<td>$155,000.00</td>
<td>$155,000.00</td>
</tr>
<tr>
<td>11. Counseling or Education</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>12. Legal Services</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>13. Measures Preventing Displacement Subtotal</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>14. None</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>15. 0</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>16. Reimbursable Expenses Subtotal</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>17. None</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>18. Administrative Expenses Subtotal</td>
<td>$337,960.80</td>
<td>$337,960.80</td>
<td>$337,960.80</td>
</tr>
<tr>
<td>19. Staff Salaries and Fringe Benefits $305,000; Office Supplies Materials, Publications, Postage $10,000; Contract Cost, Audits, Research, Outreach, Fees and consulting $22,960.80</td>
<td>$337,960.80</td>
<td>$337,960.80</td>
<td>$337,960.80</td>
</tr>
</tbody>
</table>
Budget Revision Request

- When you are done making line item changes in the budget, press “Save” at the bottom of the budget template to save these changes.

- The amount at the bottom of the “Proposed Amount” column will then total up the expenses and turn blue if it equals the total allocation amount or remain red if it is not equal.
Budget Revision Request

• In the "Justification for proposed changes" box, be sure to describe the changes for any line item that changed over 10% and include “Additional Allocation”

• Then press “Submit” to move forward.

• A pop-up box will appear and press “submit”, if ready to submit the proposal.

Confirm that you would like to SUBMIT your Budget Revision Proposal.
Budget Amount does not Equal New Total Allocation Amount

• If the total budget is greater than the total allocation amount, you cannot move forward.

Please verify the following errors in the corresponding sections:

› HAF Plan Budget

• If the total budget is less than the total allocation amount, you must confirm by checking the box.

The total plan requested amount is less than the new total allocation amount.

☐ The total plan requested amount is less than the new total allocation amount. Please check the box to confirm that your Tribe is requesting less than the adjusted allocation amount. If this is incorrect, please adjust your budget.

* Justification for proposed changes

[Input field for justification]
Tribes Submitted HAF Plans But Not Yet Approved By Treasury
Changes to HAF Plan Budget

• In Treasury’s Portal, go back to “Reopened” HAF Plan to make the changes to your Tribe’s HAF Plan Budget

• In the “HAF Plan Submissions” section, look for the “Edit/View” column and click the pencil icon.

• Click on “Budget” in the lefthand column to see your new allocation amount.

• Make changes to the relevant line items.

• Press “Save Information” at the bottom to total up all changes.

• Confirm the budget reflects the amount that your Tribe is requesting in the yes/no drop down menu.

• Click “Next” to move on.
Changes to HAF Plan Budget

- Go back in plan and make the changes to the HAF Plan Budget
User Instructions

Please complete each field and, if required, provide supporting explanations and documentation. The application has several sections that are listed in the tabs to the left.

After completing a section, you must click the “Save Information” button to save information and the “Next” button at the bottom right corner of the screen to advance (when appropriate).

You may save an application in progress and return to it later to complete it or change it. To save your work in progress, you must click the “Save Information” button in the bottom right corner of the screen.

After the application is completed and submitted successfully, the primary contact person listed in the application will receive an automated confirmation email from the Treasury.
Updated Allocation Amount

Budget

Your original allocation amount was:
$148,549.00

You have been approved for an additional allocation amount of:
$8,189.39

Your new allocation amount is:
$156,738.39
Making Changes to the Budget

• Enter in the new amount for each line item
• Note each section will provide a sub-total

If your Tribe would like to request additional funds up to the new allocation amount for the HAF Program, please update the budget below to reflect the new allocation amount.

**Budgeting of HAF Funds by Program Design Element**

Specify the amount of HAF Funds up to the new allocation amount that the Participant proposes to allocate to each of the following program design elements. If offered:

<table>
<thead>
<tr>
<th>Mortgage Payment Assistance</th>
<th>Mortgage Reinstatement</th>
</tr>
</thead>
<tbody>
<tr>
<td>$49,110.30</td>
<td>$25,847.53</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mortgage Principal Reduction</th>
<th>Facilitate Mortgage Interest Rate Reduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>$34,819.89</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Payment Assistance for Homeowner’s Internet Service</th>
<th>Payment Assistance for Homeowner’s Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
<td>$9,046.63</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Payment Assistance for HOA fees or liens</th>
<th>Payment Assistance for Down Payment Assist. Loans</th>
<th>Payment Assistance for Homeowners Utilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>$6,461.88</td>
<td>$0.00</td>
<td>$6,461.88</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Payment Assistance for Delinquent Property Taxes</th>
<th>Sub-Total:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$16,800.89</td>
<td>$100,100.00</td>
</tr>
</tbody>
</table>
Flag: Requesting Less than New Allocation Amount

- At the bottom of the budget template, this red text will appear.
- Make changes to your budget, then click "Save Information" to total up your expenses.
- Click "yes" or "no" in drop down menu to confirm the amount you are requesting.
- Click "Next" to move on.
Flag: Requesting More than New Allocation Amount

• On the Application Certification Page, this red text will appear.
• Go back and make changes to your budget, then click the drop down menu to confirm the amount you are requesting.
• Click “Save Information” then “Next” to move on.
Tribes That Have Not Yet Submitted A HAF Plan

• Tribal HAF Plan Submission:
  • Slides: https://home.treasury.gov/system/files/136/HAFPlan_Submission_Tribal.pdf
  • Recording: https://www.youtube.com/watch?v=52cwFBQV2kQ


• Sample Term Sheet: https://home.treasury.gov/system/files/136/Updated-Sample-Term-Sheets-for-HAF-Program-Design-Elements.pdf

• HAF Tribal Office Hours:
  • Every Wednesday at 3:00 pm ET
  • https://ustreasury.zoomgov.com/meeting/register/vJIsceyhqToiEm3KAHMcLLL8LgWvGiTMXwY
Prepare in Advance

- Homeowner Needs and Community Engagement
- Program Design Elements
  - Term Sheets
- Performance Goals
- Readiness
- Budget
Updated Allocation Amount

Budget

Your original allocation amount was:
$148,549.00

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## Sample Budget

### Budgeting of HAF Funds by Program Design Element

Specify the amount of HAF Funds up to the new allocation amount that the Participant proposes to allocate to each of the following program design elements, if offered:

<table>
<thead>
<tr>
<th>Program Design Element</th>
<th>Amount</th>
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</tr>
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<td>$0.00</td>
</tr>
<tr>
<td>Payment Assistance for Homeowners Utilities</td>
<td>$6,461.88</td>
</tr>
</tbody>
</table>

*Other measures to prevent homeowner displacement*
Other Reminders
Reporting and Compliance Requirements

All Tribes that are currently participating in the HAF program are eligible to receive an additional allocation adjustment.

Disbursement of funds requires Tribes:

- To be current with their HAF reporting responsibilities (both Annual and Quarterly reports); and
- To be compliant across all ORP Programs.

HAF Guidance on Participant Compliance and Reporting Responsibilities:


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**Table 1: Reporting requirements by HAF participant type**

<table>
<thead>
<tr>
<th>Recipient</th>
<th>Quarterly Report</th>
<th>Annual Performance Report</th>
</tr>
</thead>
<tbody>
<tr>
<td>States</td>
<td>By June 10, 2022, and then 45 days after the end of each quarter thereafter.</td>
<td>By November 15, 2022, and annually thereafter by mid-November.</td>
</tr>
<tr>
<td>Tribal Governments with Allocation &gt; $5M</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tribal Governments with Allocation &lt; $5M &amp; Department of Hawaiian Home Lands</td>
<td>By November 15, 2022, and annually thereafter by mid-November.</td>
<td></td>
</tr>
</tbody>
</table>
Thank you.

For More Information:
Please visit Treasury’s HAF program website at www.Treasury.gov/HAF

For Immediate Inquiries:
Please contact the HAF Tribal team by email at HAF_Tribal@Treasury.gov

Future Office Hours every Wednesday at 3:00 pm ET:
https://ustreasury.zoomgov.com/meeting/register/vJIsceyhqToiEm3KAHMcLIL8LgWvGiTMXwY