

U.S. DEPARTMENT OF THE TREASURY

Homeowner Assistance Fund

Closeout Preparation Overview with Tribes and Tribally Designated Housing Entities

Technical Assistance Presentation

April 2026



TECHNICAL ASSISTANCE PRESENTATION - NOT OFFICIAL GUIDANCE

Disclaimer

This presentation is for educational purposes only.

For specifics on HAF program 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.



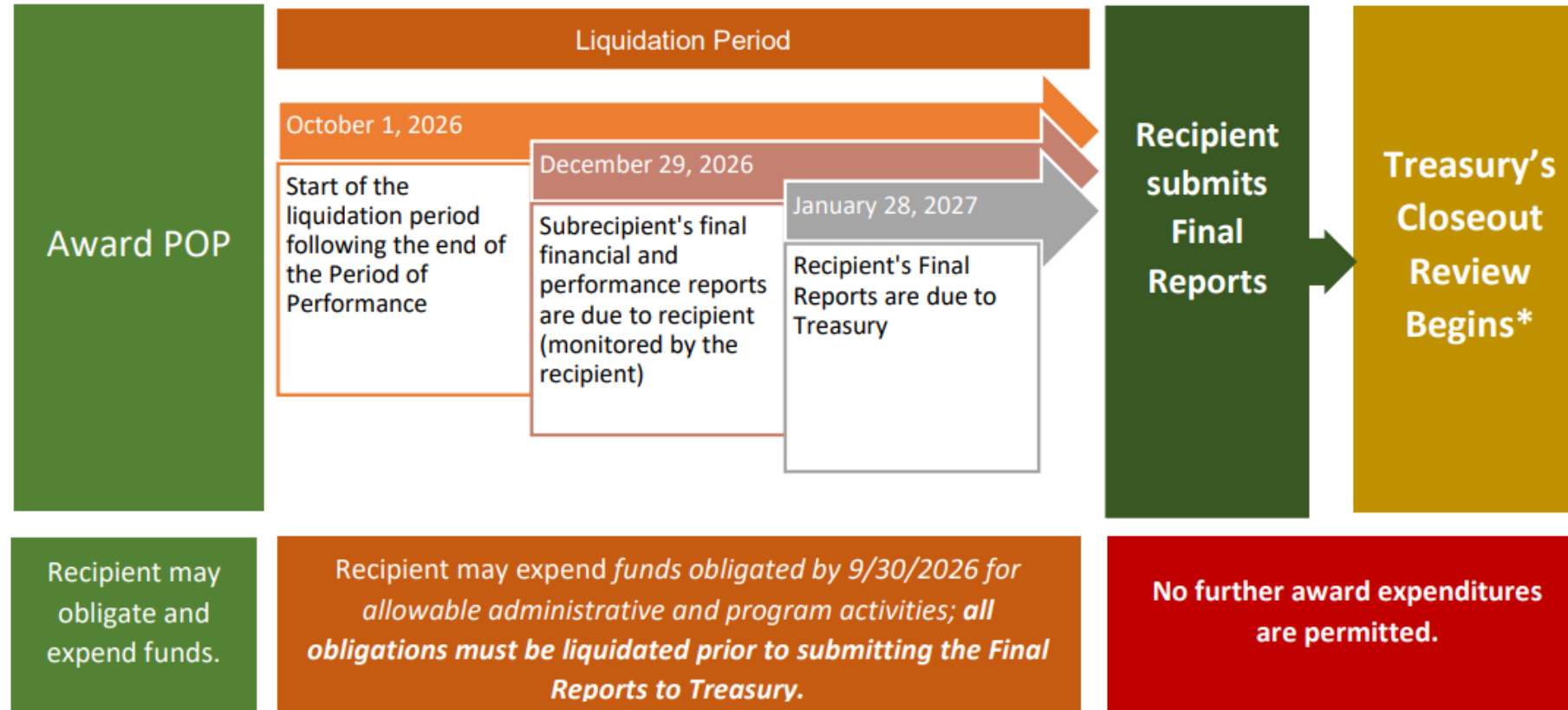
Overview

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 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](#).



Closeout Timeline



*Please refer to Figure 1: General Closeout Process for process steps following the start of Treasury's Closeout Review process.

Important Dates



September 30, 2026

End of the Period of Performance for
HAF Awards

*-All HAF award funds must be **obligated** by that date and expenditures for such obligations must be completed no later than 120 calendar days after that date.*

-All non-administrative work must be complete by that date.

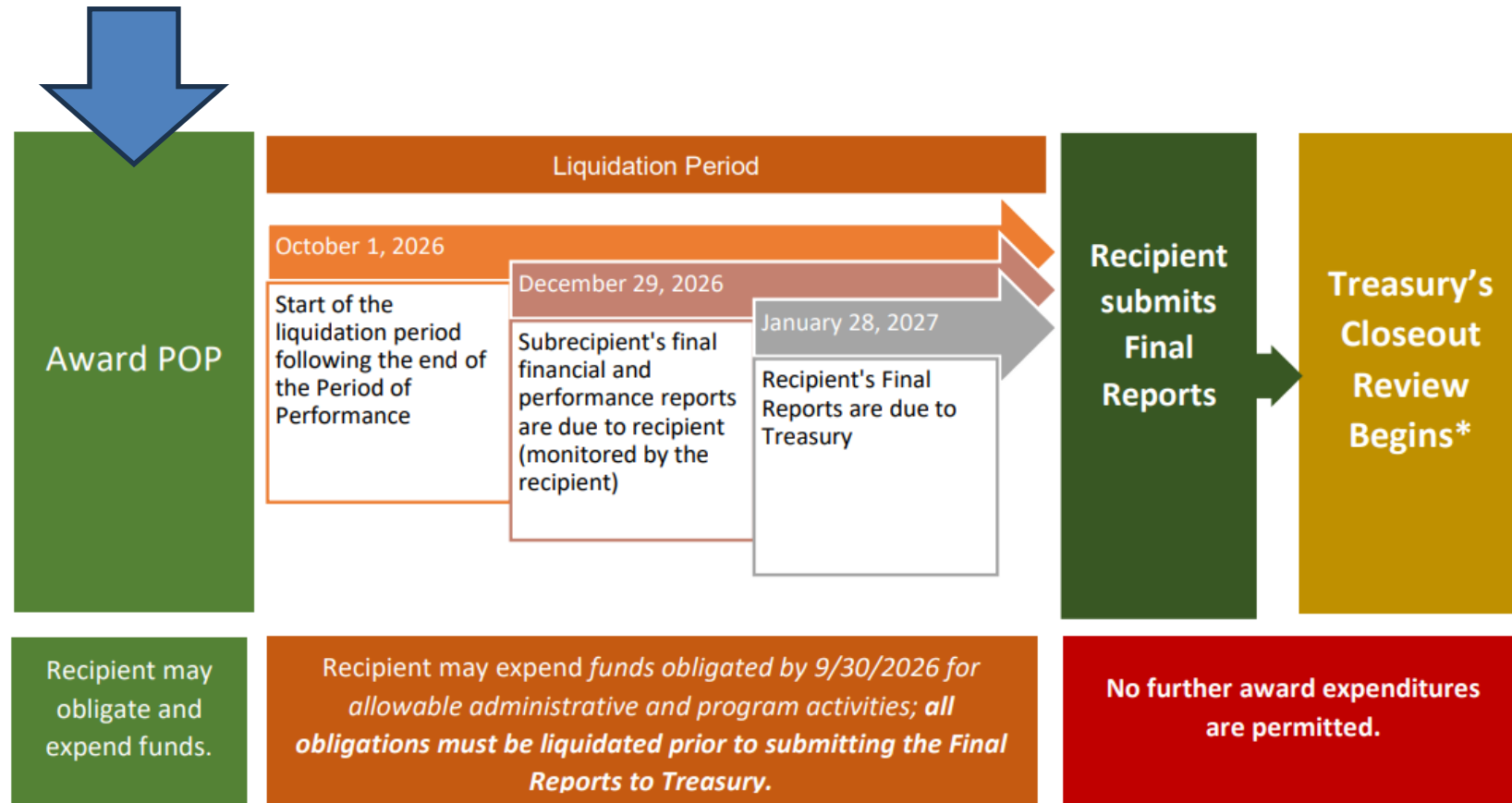


January 28, 2027

Recipient's Final Reports (Annual and
Quarterly) are due to Treasury

-No further award expenditures are permitted.

Timeline: Award POP



**Please refer to Figure 1: General Closeout Process for process steps following the start of Treasury's Closeout Review process.*



What to Consider Now through September 30, 2026

Less than six months prior to the end date of the period of performance for the HAF Award (obligation deadline)

Do you have any unobligated HAF award funds remaining?

HAF recipients must properly obligate HAF award funds by September 30, 2026. *HAF funds that are not obligated by September 30, 2026, can no longer be used for program and administrative expenditures and will need to be returned to Treasury.*

Do you have a plan to complete all of your planned program activities by September 30, 2026?

What is your plan for processing applications for eligible mortgage and utility financial assistance on time? **Note that you cannot cover any homeowner expenses that occur after September 30, 2026.**

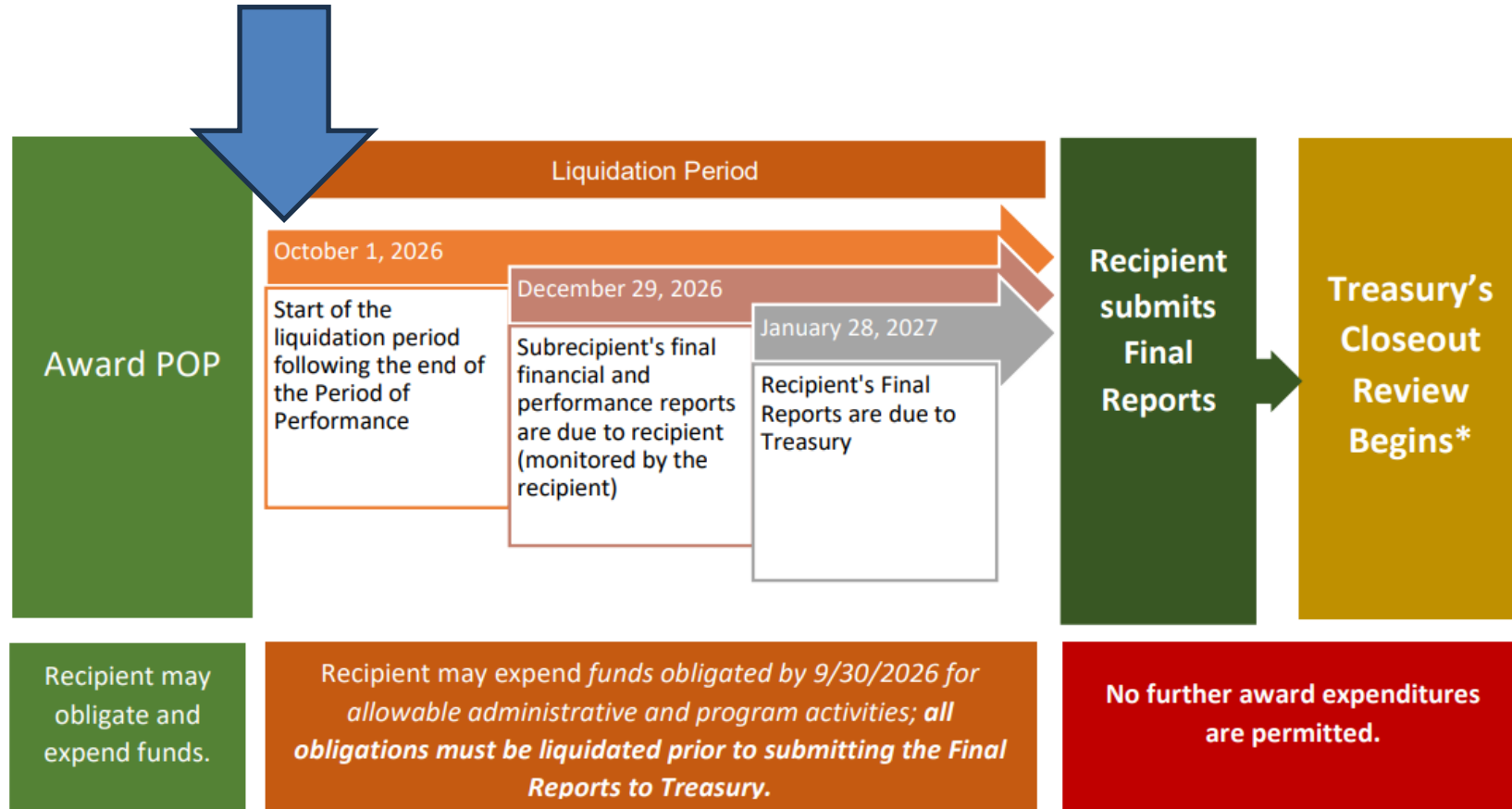
Will all of the planned home repairs be complete by September 30, 2026?

Will all planned housing counseling services be complete by September 30, 2026?

Do you still need to obligate funds for the administrative activities that will facilitate the submission of your HAF Final Reports by January 28, 2027?

You may expend HAF award funds on administrative activities during the liquidation period, but they must be obligated by September 30, 2026.

Timeline: Liquidation Period



**Please refer to Figure 1: General Closeout Process for process steps following the start of Treasury's Closeout Review process.*



Examples of Programmatic Costs: Homeowners Insurance

- On August 3, 2026, Applicant A applied for \$1,200 in HAF financial assistance for payment of a 12-month homeowners insurance plan that started on January 1, 2026.
- The 12-month plan that expires on December 31, 2026 is for insurance coverage that extends **beyond** September 30, 2026, the end date of the period of Performance for HAF awards.

2026 HAF Award Period of Performance Allowable Costs					
January	February	March	April	May	June
July	August	September	October	November	December

- The Recipient can use HAF Award funds to pay for the cost of homeowners insurance that covers the period from January 1, 2026 to September 30, 2026.
- The Recipient cannot use HAF Award funds to pay for the cost of homeowners insurance that covers the entire period of the annual plan because the cost to cover homeowners insurance with HAF award funds for the period of October, November and December 2026 is ineligible.
- If the Recipient determines Applicant A is eligible for HAF assistance, it may approve only the payment of HAF assistance for the cost of homeowners insurance that covers the months of January through September 2026. The recipient must obligate the funds for this expense by September 30, 2026 and pay for this obligation in full within 120 calendar days after September 30, 2026.
- Applicant A's homeowners insurance company would only receive \$900 in HAF financial assistance on behalf of Applicant A, that covers the period from January 1, 2026 to September 30, 2026.

Examples of Programmatic Costs: Home Repairs

- On August 10, 2026, the Recipient approved two home repairs applications:
 - Applicant B was approved for home repairs to replace three windows
 - Applicant C was approved for a roof repair
- That same day, the Recipient obligated HAF Award funds under its “measures to prevent homeowner displacement” program design element and began the process of hiring a contractor and procuring the materials to complete each job.
- On September 30, 2026, all three of Applicant B’s windows were replaced and the work is **complete**.
- On October 1, 2026, the work on Applicant C’s roof was repaired and is **incomplete**.

2026 HAF Award Period of Performance Allowable Costs					
January	February	March	April	May	June
July	August	September	October	November	December

- The Recipient **can** cover the costs associated with Applicant B’s window replacement because the funds were obligated by September 30, 2026 and the work was completed by the same date.
- The Recipient **cannot** cover the costs associated with Applicant C’s roof repair because the activity was not complete by September 30, 2026.

Examples of Programmatic Costs: Utilities

- In August of 2026, a Recipient purchased 20 propane tanks for provision of HAF utility assistance.
- The HAF Award funds were obligated and expended under the category of “payment assistance-utilities” in August of 2026.
- By September 30, 2026 the Recipient had only installed 15 tanks for homeowners. Five remain in the warehouse.

2026 HAF Award Period of Performance Allowable Costs					
January	February	March	April	May	June
July	August	September	October	November	December

- The 15 tanks that were installed in homeowners’ houses **are eligible** HAF Award expenditures.
- The 5 tanks remaining in the warehouse **are not eligible** HAF Award expenditures, because the tanks were not installed in the homes by September 30, 2026.

After September 30, 2026:

Prohibited administrative and program activities:

After September 30, 2026, recipients are **prohibited** from using HAF award funds for the following program activities:

- **new obligations** of funds to support administrative activities;
- **assessment of applicant eligibility** for HAF services and assistance;
- provision of **counseling** or **legal services** to homeowners;
- **prospective assistance**.

Examples of prohibited prospective assistance expenditures include but are not limited to:

- mortgage payment assistance to prospectively cover mortgage expenses for a period beyond September 30, 2026 (**i.e., you may not provide mortgage assistance for any part of the month of October 2026**);
- home repair costs where the home repair activities will occur after September 30, 2026.



After September 30, 2026:

Allowable administrative and program activities using HAF award funds must be obligated by September 30, 2026 and may include:

- **Administrative expenses to support closeout activities** (including administrative support services and other direct and indirect expenses that support administrative activities provided through staffing costs, subawards, contracts, preparation of Final Reports and documents, etc.).
- **Payment processing:**
 - For approved HAF applicants; this would include payment processing for mortgage reinstatement, utilities, or other allowable expenses incurred **for a period prior to September 30, 2026**. Note that payment processing is **prohibited for prospective program assistance** (e.g. prospective assistance for mortgage, utility bills, housing counseling, etc.) that are incurred for a period after September 30, 2026.
 - For housing counseling or other services that **occurred prior to September 30, 2026**.
- **Documentation, assessment, and retention activities:** See page 8 of the HAF Closeout Resource for details on obligating and expending funds for this purpose.
- **Data security measures and protection of personally identifiable information**, which may include appropriate measures to ensure that the privacy of homeowners is protected and provide confidentiality protections for data collected about any homeowners who are survivors of intimate partner violence, sexual assault, or stalking.
- **Review and reconciliation of general ledger, accounting, reporting, bank reconciliation, program policies, procedures, and controls** to prevent fraud and improper payments, which may involve follow-up with end-beneficiaries (e.g., homeowners, mortgage servicers, utility companies) to reconcile documentation, as needed.
- **Continued internal auditing of approved applications** for potential duplication of benefits and associated remedial activities, as appropriate.
- **Single audits or program-specific audits** required per 2 CFR Part 200, Subpart F, Audit Requirements, if applicable.



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.

Post-closeout you will still remain subject to records retention and audit requirements. 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?*

Remember, once you have submitted the Final Reports to Treasury, *you may not obligate or expend any remaining or returned award funds for any purpose.*



Navigating to Final Reports



State, Local and Tribal Support Compliance

Introduction

Compliance Reports

Submissions

Closeout reports

Closeout reports

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

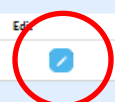
Check the box next to the program you wish to close out and click on the 'Request to closeout' button to begin the process

Application/Recipient ID	Program	Applicant Name	Status	More Actions
<input type="checkbox"/> SLT-####	HAF	Your Tribe's Name Here	Ready for Closeout	

[Request to closeout](#)

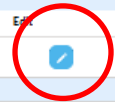
Final quarterly reports

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



Final annual reports

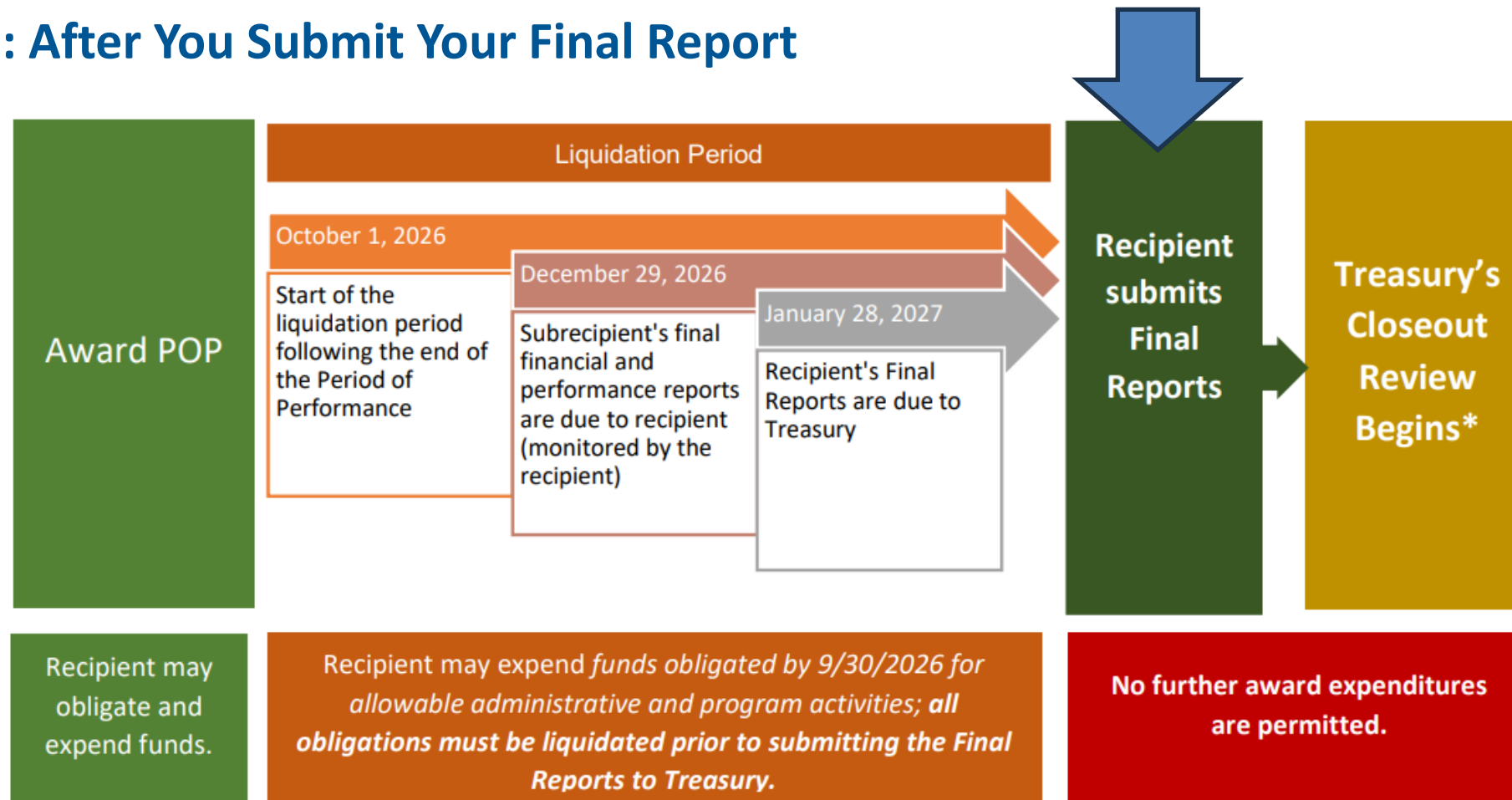
Report Name	Program	Award Date	Due Date	Status	Edit	View	Download
1 Your Tribe's Name Here	HAF	Date		Not Started			



HAF financial closeout confirmations

You have no annual reports

Timeline: After You Submit Your Final Report



**Please refer to Figure 1: General Closeout Process for process steps following the start of Treasury's Closeout Review process.*

Ready to Closeout now?

If your Tribe has spent all available HAF award funds or has no further plans to spend HAF award funds, your Tribe might be interested in requesting early closeout of its HAF award!

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.

Requesting Early Closeout

1. Review the HAF program's Closeout materials

2. Request HAF early closeout of your HAF award in the "Closeout Report" Tab in Treasury's Portal

3. Treasury reviews request

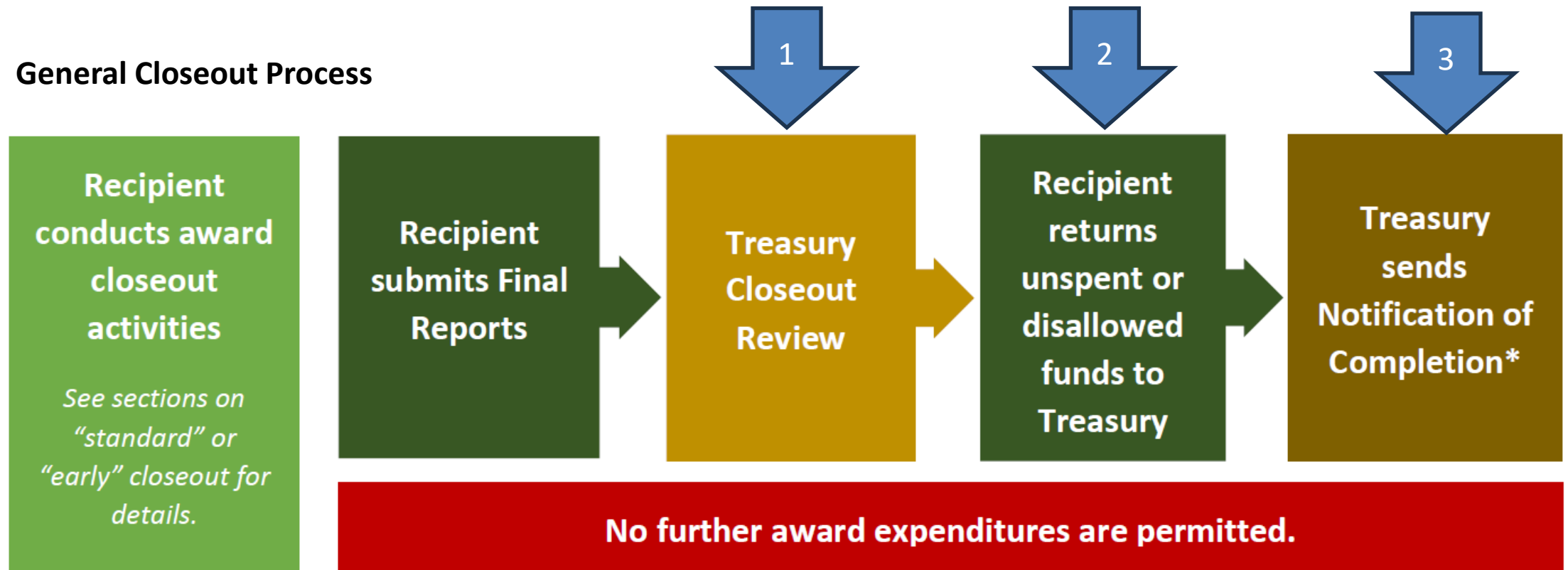
4. If approved for early closeout, Treasury opens both the Final Annual AND Final Quarterly Reports in Treasury's Portal under the "Closeout" tab.

5. Once the Final reports are opened, please submit both reports by September 30, 2026.

Closeout Review Process

What happens after you submit your HAF Final Reports?

General Closeout Process



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

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.

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

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](#)

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 14166: 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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Questions?

Thank you.



For More Information:

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

Email HAF_Tribal@treasury.gov