

**HAFP-0034-Maryland**  
**Treasury Feedback for Resubmission of Plan**

***Completeness***

The participant's response(s) to the following questions was/ were either incomplete or unresponsive:

- Please indicate for each program design element the following:
  - explain all homeowner, mortgage, property, or other eligibility criteria for the program design element (other than the mandatory eligibility requirements set forth in the HAF guidance). In addition, list any documentation that will be required from homeowners to establish such eligibility. Provide a justification for each additional eligibility or documentation requirement beyond those required under the HAF guidance, including an explanation of how the Participant determined that such requirement will not create barriers to participation for eligible households.
  - Indicate payment requirements, including to whom payments will be made and any additional requirements necessary to complete a payment.
- For the home repair, explain all criteria that will be used to determine whether a homeowner is eligible for the program (e.g., contractor licensing, repair contract requirements, zoning).
- Your plan lists Robyne Chaconas as the Authorized Official, while the original application for HAF payments was signed by Kenneth Holt. To ensure prompt payment upon approval, the Authorized Official needs to be the same as the signatory on the original application for HAF payments. If you need to establish a new authorized representative for HAF payments, a request should be submitted by email to [HAF@treasury.gov](mailto:HAF@treasury.gov).

Please revise the HAF plan by providing a response to the question(s).

**Homeowner Needs and Community Engagement**

***Data***

- No questions

***Community Engagement and Public Participation***

- Please provide an update indicating any public comments you have received since you submitted your HAF Plan, from which organization you received any such comment, and whether you have responded to the comments.

***Ongoing Assessment of Homeowner Need***

- No questions

**Program Design**

- Please describe how your program will utilize housing counselors or legal services to assist homeowners in evaluating loss mitigation options available for their mortgage. Your description should include:
  - whether your program will connect homeowners with housing counseling or legal services early in the process
  - the role housing counseling or legal services providers will play in supporting homeowners' efforts at engaging in loss mitigation.
- Please explain what steps, if any, your program will take to assist the homeowner in determining whether a HAF-resolution will result in a sustainable monthly payment?
- Are you anticipating increased winter home energy costs and their potential impact on the homeowners that HAF will serve?

***Eligibility***

- See above, under completeness.

***Outreach***

- Please explain how the program will target outreach and provide access to homeowners with limited English proficiency.
- Please explain how the program will provide culturally relevant marketing.

***Prioritization***

- If your program intends to serve households who are over the 100% AMI threshold, how will your program prioritize Socially Disadvantaged Individuals?

***Performance Goals***

- Please confirm that numerical goals align with targeting requirements for HAF that not less than 60% of HAF funds be used to assist homeowners having incomes equal to or less than 100% of area median income or equal to or less than 100% of the median income for the United States, which ever is greater. Any amount not made available to homeowners that meet this income-targeting requirement must be prioritized for socially disadvantaged individuals.
- Please explain how you intend to communicate your progress towards performance to the public.
- Please indicate which three metrics will serve as the best indicators of the success of your program.
- Please indicate whether you intend to disaggregate metrics by income, race, gender, etc.
- Please consider including as an additional metric the number of homeowners assisted/foreclosures prevented solely through counseling or legal services (without payment of HAF funds to resolve the homeowner's defaults or delinquencies).

## **Readiness**

- Please provide the most recent available information about your program's readiness, including staffing, contractors, etc..
- Is your program prepared to launch upon approval or by what date will you be ready to launch upon approval?
- Please provide updated information about your progress in spending the initial 10% payment from your jurisdiction's full allocation and the status of any pilot assistance already offered or made available to homeowners.

## **Budget**

- Your plan provides a total budget amount of \$248,102,500.00, less than your full allocation amount of \$248,588,848.00. Our records indicate that you have \$223,729,963.20 remaining from your allocation, after deducting your initial 10% payment. Please indicate whether, upon approval, you wish to receive your entire remaining allocation, and if not, the amount you wish to receive.