

United States Department of the Treasury

Homeowner Assistance Fund Plan

Submitted by Department of Housing and Community Development

HAF Grantee Plan Name

HAFP-0034

United States Department of the Treasury

Homeowner Assistance Fund Plan For Participants with Allocations \$5 million or Greater

Allocation Amount	\$5 Million or Greater
Submission Date	11/23/2021 11:48 AM
Total Plan Requested Amount	\$248,588,848.00
Record Type	State
Application Record	SLT-0031
HAF Grantee Plan Status (external)	Funded

Homeowner Needs and Community Engagement

What Quantitative Data Has Informed the Participant's Planning?

Treasury will assess the extent to which a Participant has, in the course of its HAF planning process, relied on quantitative data, including from community-based organizations or organizations that serve potentially eligible homeowners.

In its HAF planning process, has the Participant obtained quantitative data from mortgage servicers, private data providers, government entities, community-based organizations, or other sources to inform its planning about how to target and best serve eligible homeowners with mortgage delinquencies, defaults, foreclosures?

Yes

If yes, please list and, briefly describe each source of quantitative data.

**DHCD retained the services of a consultant to perform a multi-variate data analysis. DHCD analyzed data from its whole loan portfolio as well as its portfolio serviced by third parties
DHCD analyzed data made available through sources affiliated with NCSHA and the Federal Home Loan Bank of Atlanta
DHCD also used data contained within its recently completed state-wide housing needs assessment
DHCD used data provided by Treasury
Finally, DHCD used data provided by individual mortgage servicers with whom we have existing relationships.**

In its HAF planning process, has the Participant obtained and reviewed quantitative data or studies regarding which demographic segments in its jurisdiction have historically experienced discrimination in the housing or housing finance market?

Yes

If yes, please list and, briefly describe each source of quantitative data.

Yes, to determine base-line mortgage and homeownership data (as opposed to more current mortgage delinquency data) we consulted the recently completed state-wide housing needs assessment. While the data is not current and therefore doesn't show the impact of the COVID pandemic on homeowners, it does provide insight into the conditions and homeownership data at very granular levels across the entire state. The statewide housing needs assessment is available on our website and relevant excerpts were provided to Treasury.

While the Statewide Needs Assessment provided DHCD with a baseline of data and information, DHCD also commissioned a report on the most recent socio-economic data available to identify groups of census tracts that are vulnerable to COVID-induced economic shock and the potential loss of homeownership. Targeting of Maryland communities for homeownership preservation and the corresponding financial needs assessment were conducted at the community or census tract level. Research components, in consecutive order include:

- 1. Multivariate cluster analysis to divide Maryland census tracts into five “alike” housing submarkets**
- 2. Targeting analysis to measure the size and characteristics of the HAF-qualified households**
- 3. Financial allocation model to distribute HAF resources to qualified households in each census tracts and**
- 4. Financial needs assessment projections to develop estimates of the potential size of needed HAF resources in highly vulnerable census tracts**

The most relevant portions of this data report were provided to US Treasury on a submission on July 30th. In short, we believe that the data analysis performed by the Department will be sufficient and likely exceed what is needed for us to ensure that we are targeting our HAF program marketing and outreach efforts to areas of the state where the need is the greatest.

In its HAF planning process, has the Participant obtained quantitative data from utility providers or entities charged with assessing and collecting property taxes or relied on quantitative data or studies to inform its planning about how to target and best serve eligible homeowners at risk of displacement due to utility arrearage or tax foreclosure?

Yes

If yes, please list and, briefly describe each source of quantitative data.

The answer above is better "Yes" and "No"

DHCD does not contemplate using HAF funds to cure utility arrears as there are several other accessible and well-funded programs to meet this need in the state of Maryland and therefore we did not focus on utility provider quantitative data.

DHCD does anticipate curing property tax delinquencies as part of larger mortgage work-outs, as an effort to avoid displacement for people who have reverse mortgages or in other ways risk displacement due to tax delinquency. Data and assistance with outreach will be coordinated with local tax jurisdictions as well as the state Division of Financial Regulation.

DHCD is entering into a data-sharing MOU with our state division of financial regulation. This MOU will provide DHCD with direct access into the division's system. Any housing related delinquency action, such as foreclosure, must, by state law, begin the action process by sending to the homeowner a Notice of Intent (NOI). The Division is copied on these notices. Therefore, the division of financial regulation is notified at the same time as homeowners. This allows the division to send follow up letters and notices to make the affected homeowners aware of their rights and of programs or other supports that might assist them in avoiding the displacement that may result from the action. Having access to this data source will allow DHCD to view - in real time - trends in delinquency actions as well as perform direct outreach and marketing to ensure that homeowners are aware of the availability of HAF assistance and other resources.

In the following text box, please list any source not listed above of quantitative information, including sources of data on the performance of any of the Participant’s previously implemented programs, that the Participant used to inform its HAF planning process, briefly describe how the data informed the Participant’s planning.

DHCD did also evaluate the performance of the Emergency Mortgage Assistance program (EMA) it administered in the 2010s. This data was helpful in a limited way as the housing market and the reasons for mortgage default are very different now.

DHCD also analyzed the data of the state administered mortgage program as we have access to detailed information on homeowners through our role as direct servicer or through sub servicers.

Did the Participant communicate with mortgage servicers regarding the development of its program design?

Yes

Did the Participant communicate with other HAF participants regarding the development of its program design?

Yes

How Has Community Engagement and Public Participation Informed the Participant’s Planning?

Treasury will assess the extent to which a Participant’s assessment of homeowner needs has been informed by and reflects input from organizations and individuals representing eligible homeowners, including any opportunities for public participation in the development of the Participant’s plan. Treasury will pay particular attention to the extent of the Participant’s engagement with populations that are the subject of statutory targeting requirements.

Has the Participant requested and received input on its HAF planning process from providers of housing counseling services or providers of legal assistance to homeowners facing foreclosure or displacement?

Yes

Provider information

If yes, please list such providers, including the providers’ address and website. Please indicate by checking the appropriate box below if the provider’s primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant’s jurisdiction.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Community Development Network of Maryland POBox 22426 ,Baltimore,Maryland 21203 http://CommunityDevelopmentMD.org	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Has the Participant requested and received input regarding its HAF planning process from community-based organizations or organizations that serve potentially eligible homeowners?

Yes

Community Information

If yes, please list such organizations, including the providers' address and website if available. Please indicate by checking the appropriate box below if the provider's primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant's jurisdiction.

Organization Name Organization Address Organization Website	Organization Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Community Development Network of Maryland Post Office Box 22426, Baltimore, Maryland 21203 https://communitydevelopmentmd.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
National Consumer Law Center 1001 Connecticut AvenueNW, Washington, District of Columbia 20036 http://www.nclc.com	<input type="checkbox"/>	<input type="checkbox"/>
Maryland Financial Regulations Commission 500 North Calvert Street, Baltimore, Maryland 21202 https://www.dllr.state.md.us/finance/	<input type="checkbox"/>	<input checked="" type="checkbox"/>
National Council of State Housing Finance Agencies 444 North Capitol Street, Washington, District of Columbia 20001 http://www.ncsha.org	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Maryland Consumer Rights Coalition 2209 Maryland Ave, Baltimore, Maryland 21218 http://www.marylandconsumers.org	<input type="checkbox"/>	<input type="checkbox"/>
National Association of Minority Mortgage Bankers of America 618 East South Street, Orlando, Florida 32801 http://www.nammba.org	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Has the Participant consulted with localities or tribal governments (cities, counties, or rural communities) in its jurisdiction regarding the needs of eligible homeowners in its jurisdiction?

Yes

Has the Participant provided an opportunity for public input regarding its HAF Plan through public hearings or published materials?

Yes

If yes, please indicate whether a proposed or draft plan was published, please describe where details about the comment solicitation were posted, for how long, in what languages, and whether any efforts were made to make the posting accessible to persons with disabilities or individuals without reliable internet access.

The public input process included the opportunity for written and oral comments to be made. The written comments were accepted via email while oral comments were accepted during two

(2) separate conference calls hosted by the Department. Notice of the public comment period was posted on our web site, distributed through several email lists and by certain partners to their constituencies on our behalf. The text of the notice is included below.

Notice is hereby given that the Community Development Administration (the “Administration”), a unit of the Division of Development Finance of the Maryland Department of Housing and Community Development, will conduct two public conference calls concerning the Homeowner Assistance Fund (HAF) established by the U.S. Department of the Treasury, under section 3206 of the American Rescue Plan Act of 2021.

The first conference call will be open between 11 a.m. and 12 p.m. on June 16, 2021, and the second one will be open between 11 a.m. and 12 p.m. on June 18, 2021.

Oral comments will be limited to no more than five (5) minutes per person. The virtual conference will be accessible at the aforementioned date and time at the following toll-free telephone number: 1-301-298-1561, access code 373245.

Additional information relating to HAF is available in the HAF presentation at <https://dhcd.maryland.gov/Residents/Pages/HomeownerAssistanceFund.aspx>.

All interested parties are invited to submit written comments/questions and/or present oral comments/questions by accessing the same link and/or at the public conference calls mentioned above.

Since the MD DHCD submitted its HAF plan to Treasury in August, we have posted to our website a full narrative of the plan to our web site. Most recently, Alys Cohen of the National Consumer Law Center worked with several of her colleagues to review our plan and provide several pages of comments. Many of her comments were resolved through clarification and updates to the program contemplated since the plan was drafted.

How Will the Participant Continue to Assess the Needs of Eligible Homeowners?

Treasury anticipates that an ongoing process of assessing the needs of eligible homeowners will help address the needs of potentially eligible homeowners as economic conditions change over time.

Does the Participant plan to update its assessment of community needs within the next year to determine whether its HAF program design should be updated to address changing needs of potentially eligible homeowners?

Yes

What additional data would be helpful to the Participant as it seeks to assess homeowner needs over time?

DHCD will have the ability to create detailed reporting on every step of the application process. For example, we will assess application completeness, reasons for denial, assistance needs, income, demographic information and other data points. We will also conduct efforts to ensure that we are reaching affected homeowners by conducting surveys of community-based organizations, housing counseling agencies, etc to measure the needs of homeowners who do not access the application system

Program Design

What are the Program Design Elements Through Which the Participant Will Deliver HAF Assistance to Eligible Homeowners?

A program design element is a specific activity or program, which is consistent with a qualified expense category, under which a Participant will disburse HAF funds in accordance with the HAF Plan. Please note that multiple program design elements may fit under a single qualified expense category; for example, a mortgage assistance program that has different terms for federally backed mortgages and manufactured-home mortgages may constitute two separate program design elements, for which case the Participant provides a separate term sheet or other description for each program design element.

HAF participants must have at least one program design element intended to reduce mortgage delinquency among targeted populations. Treasury encourages HAF participants to consider program design elements that address homeownership preservation for targeted populations in areas where there is a sustained trend of increasing property taxes or utility costs, including for households that do not have mortgages.

Please identify each qualified expense category in which the Participant will offer a program design element by checking the boxes below.

- mortgage payment assistance
- mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity
- payment assistance for homeowner's utilities, including electric, gas, home energy, and water
- payment assistance for homeowner's insurance, flood insurance, and mortgage insurance
- payment assistance for delinquent property taxes to prevent homeowner tax foreclosures
- payment assistance for down payment assistance loans provided by nonprofit or government entities
- financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default
- facilitating mortgage interest rate reductions
- payment assistance for homeowner's internet service, including broadband internet access service, as defined in 47 CFR 8.1(b)
- payment assistance for homeowner's association fees or liens, condominium association fees, or common charges
- measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home or assistance to enable households to receive clear title to their properties

For each program design element that the Participant will offer, the Participant is required to upload a term sheet or other description, that, at a minimum, provides the following information regarding that program design element. Term sheets for all of Participant's HAF programs may be uploaded together as one document.

Title	Upload Date
MD HAF PROGRAM DESIGN	8/24/2021 2:17 PM
RESPONSE TO US TREASURY MD HAF PLAN FEEDBACK - Program Design	11/9/2021 3:49 PM
HAF INCOME LIMITS - DRAFT AP - DOC CHECKLIST	8/27/2021 2:08 PM
Maryland HAF Further Clarification on Income Verification	11/23/2021 11:30 AM

A HAF participant may elect to revise its HAF Plan over time to add or subtract program design elements. Does the Participant anticipate adding additional program design elements to this HAF Plan within one year of this submission?

No

Treasury has provided sample term sheets to assist HAF participants in developing their HAF plans. Participants may use these sample term sheets, in whole or in part, as part of their submission. To the extent the Participant intends to structure the program differently with respect to significant program terms described in the Sample Term Sheets, Treasury will, in the course of its review of the HAF Plan, request a justification for how the alternate approach will further the objectives of the HAF, including targeting and prioritization requirements. In the chart below, the HAF Participant may provide a justification for significant deviations from the terms described in the sample term sheets upon initial submittal. (optional for initial submission)

Program Design Element	Deviation from sample terms	Justification
Emergency Displacement Diversion Program	None	None
Fresh Start Program	None	None
Enhanced Weatherization Program	None	None

Documentation of Homeowner Income

Homeowners are eligible to receive amounts allocated to a HAF participant under the HAF only if they have incomes equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater. In addition, not less than 60% of amounts made available to each HAF participant must be used for qualified expenses that assist homeowners having incomes equal to or less than 100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater. The HAF guidance describes permissible ways for HAF participants to determine homeowner income.

Under the HAF guidance, one permissible approach for determining income is for (1) the household to provide a written attestation as to household income and (2) the HAF participant to use a reasonable

fact-specific proxy for household income, such as reliance on data regarding average incomes in the household's geographic area. Will the Participant allow income to be determined in this way?

No

Under the HAF guidance, HAF participants may provide waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by homeowners; in these cases, the HAF participant is still responsible for making the required determination regarding household income and documenting that determination. Will the Participant allow applicants to request such waivers or exceptions?

Yes

Eligible Mortgage Types

Please indicate which of the following mortgage types are eligible to be assisted under one or more of the Participant's program design elements.

- First Mortgages
- Reverse Mortgages (Home Equity Conversion Mortgages, Single-Purposes Reverse Mortgages, or Proprietary Reverse Mortgages)
- Contracts for Deed or Land Contract (if it is a credit transaction secured by a consensual security interest in a dwelling)
- Second Mortgages
- Loans Secured by Manufactured Housing (secured by real estate or dwelling)

If the Participant excludes any of the forgoing mortgage types from one or more program design elements, explain the exclusion.

None

How Will the Participant Target HAF Resources Consistent with Statutory Requirements?

The Participant must describe how it will target HAF resources in accordance with the HAF guidance. Targeting strategies are affirmative efforts to inform, encourage the participation of, and facilitate access to resources for targeted households, including by offering multiple intake formats, engaging with nonprofit organizations (e.g., housing counselors or legal services organizations) to provide additional pathways into the program, and providing community outreach, partnerships with housing counseling agencies or legal aid organizations, or other educational services that are aligned with the HAF participant's program design, in a manner that is culturally and linguistically relevant to the targeted communities.

Defining Socially Disadvantaged Individual

Please describe the process the Participant will use to determine whether a homeowner is a "socially disadvantaged individual" as defined in the HAF guidance.

DHCD considers household who would have traditionally experienced challenges in obtaining the financing necessary to become homeowners as 'socially disadvantaged' for the purposes of the HAF program. This may include homeowners who are protected under the classifications of state and federal fair housing law. This may also include homeowners who purchased homes in areas where financing has been difficult to obtain as a result of red-lining. DHCD will collect appropriate demographic data through program application portals to report on the assistance provided to socially disadvantaged individuals.

Public Communications

Will the Participant engage in a public communications campaign to raise awareness among targeted populations about the availability of HAF resources, in media such as television, newspapers, online media, or social media?

Yes

If yes, please indicate whether the public communications campaign will include communications that primarily target the following populations:

- Homeowners earning less than 100% of area median income
- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3)
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land
- homeowners in persistent poverty counties;
- individual with limited English proficiency

Please indicate in which languages, in addition to English, public communications to targeted populations will be undertaken:

Spanish; Other

Please list any other languages.

DHCD data and experience with program administration in the state of Maryland suggests that Spanish is the primary second language for which program materials should be translated and specific outreach should be performed. However, DHCD will utilize other resources, partnerships and sponsorships to ensure that, on a more targeted level, we are able to educate people with other language preferences about the availability of the HAF program. Reaching homeowners with limited English proficiency is very important to the success of our program. We have a lot of experience in this and will pull from our internal marketing and outreach teams as well as marketing companies we already have under contract to do our advertising collateral development, ad purchases, web design, and other activities.

Collateral development in Spanish

Targeted Ad buys in Spanish

Digital Outreach/Social Media via local partnerships

Community Engagement using Bilingual Staff at virtual Expos, town halls, church events,

canvassing

Translation Services

Maryland Homeowner Assistance Hotline utilizes bilingual staff and has a Language Line feature to offer interpretation services in any language

Our website homeownerassistance.maryland.gov has a Google Translate feature per guidelines to allow the page to be read in a variety of languages

we will ensure that our marketing is culturally relevant so that it has the reach we need. Much of our outreach activity will be performed by DHCD staff but we are also looking to leverage existing relationships with on-the-ground organizations that have great track records and inherent community trust.

leverage sponsorships

Leverage key community stakeholders/partners

build partnerships with academia, nonprofits, and business and government

Broaden the reach and awareness of foreclosure programs to deliver more services

Connect at a “grassroots” level

Hold in-person/virtual events

Mail foreclosure collateral to community partners (faith-based, nonprofits, housing counselors, etc

Outreach

Will the Participant engage in outreach through partnerships with organizations that focus primarily on serving homeowners earning incomes below 100% of area median income or socially disadvantaged individuals and that have the capacity to engage targeted communities in a culturally and linguistically relevant manner to encourage the submission of applications for HAF resources from targeted populations?

Yes

If yes, please indicate whether the community outreach efforts will include partnerships with organizations that primarily target the following populations:

- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3) individual with limited English proficiency;
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land;
- homeowners that reside in persistent poverty counties;
- individual with limited English proficiency.

Please list any other languages.

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Hold in-person/virtual events

Mail foreclosure collateral to community partners (faith-based, nonprofits, housing counselors, etc

Housing Counseling and Legal Services

Will the Participant facilitate access for eligible households to housing counseling or legal services?

Yes

If yes, please identify below the providers of housing counseling or legal services that have indicated to the Participant that they are willing and able to support homeowners receiving assistance under the Participant’s HAF programs.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Community Development Network of Maryland POBox 22426 , Baltimore, Maryland 21203 http://communitydevelopmentmd.org	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Targeting specific groups of homeowners

Will the Participant conduct outreach specifically tailored to target potentially eligible households that:

have mortgages or mortgage assistance contracts held or backed by the Participant?

have mortgages backed by any of the following agencies: Federal Housing Administration; Department of Veterans Affairs; U.S. Department of Agriculture?

have privately held mortgages?

What Efforts will be Made to Address Barriers to HAF Program Participation for Potentially Eligible Homeowners, Including Those with Limited English Proficiency or Who are Disabled?

Targeted outreach may be needed to reach homeowners who are likely to experience barriers to access, including persons with limited English proficiency and those with disabilities.

Indicate all of the languages, in addition to English, in which the Participant's HAF application and other program documents will be made available.

Spanish

Will the Participant's HAF applications and other program documents be provided in forms that are accessible to persons with disabilities?

Yes

Performance Goals

Treasury will consider the goals and benchmarks the Participant proposes to use to measure the effectiveness of its programs, including whether those goals address the homeowner needs identified by the Participant, the extent to which the goals are disaggregated by key homeowner characteristics as appropriate for the jurisdiction, and whether they include a goal focused on reducing mortgage delinquency.

Please describe Participant's goals and benchmarks for each of its programs with the following program design elements.

Program Design Element	Metric of Success	Goal
Payment Assistance for Delinquent Property Taxes	<p>Number of involuntary homeowner displacements avoided due to HAF grant funds.</p> <p>Note: the Maryland HAF grant program will cover delinquent property tax obligations but also HOA fees, condo fees, insurance, land leases and other housing related obligations. This performance goal considers the number of homeowners assisted with the grant program and does not break out the performance measure by the type of assistance offered.</p>	<p>Assist 3,400 homeowners with HAF grant funds</p> <p>Assist 2,000 homeowners who are under 100% of AMI or who are considered socially and economically disadvantaged.</p>
Mortgage Payment Assistance	<p>Number of involuntary displacements of homeowners avoided due to HAF funds.</p> <p>Note - the performance goal relates to the Fresh Start loan program which may include one or more mortgage assistance strategies to avoid the involuntary displacement. For example, the homeowner may receive a HAF payment for arrears, a principal curtailment and an interest rate reduction as a result of HAF assistance. As a result, the performance measure includes the program performance and does not break out each of those individual design elements</p>	<p>Assist 5,700 homeowners with mortgage assistance.</p> <p>Assist 3,500 homeowners who are under 100% of AMI or are socially or economically disadvantaged with mortgage assistance.</p>
Other measures to prevent homeowner displacement	<p>Number of involuntary displacement of homeowners avoided due to HAF funds used to perform home rehabilitation and weatherization work.</p>	<p>Assist 500 homeowners with home rehabilitation and weatherization</p>

Readiness

Staffing, Systems and Contractors

Treasury seeks information regarding the Participant's organizational capacity to implement its HAF Plan.

Does the Participant anticipate needing to hire additional staff to implement this HAF Plan?

Yes

Does the Participant anticipate significant information technology system upgrades to implement this HAF Plan?

Yes

Does the Participant have policies or procedures that govern the implementation of each HAF program design element described in this HAF Plan?

Yes

Will the Participant use HAF funds to assist eligible households through a program that was operational before the Participant first received HAF funds?

No

Will the Participant use any third-party contractor or partner to conduct program administration (such as reviewing applications, determining eligibility, processing payments, conducting reporting, and reviewing compliance) for some or all of the Participant's HAF programs?

Yes

If yes, has the Participant entered into all necessary arrangements with all of the third-party contractors or partners that will conduct program administration?

No

Use of Initial Payment

If the Participant has already received any HAF funds from Treasury, provide the following information about the use of such funds as of June 30, 2021.

What amount of the HAF funds that the Participant has received been disbursed to eligible homeowners?

\$0.00

Has the Participant begun accepting applications from homeowners for any HAF-funded programs?

No

How much of the HAF funds that the Participant has received been obligated?

\$0.00

Provide a brief description of how the Participant has used the HAF funds it has received.

DHCD has not used any HAF funds as part of an existing or pilot program. We have tracked administrative expenses associated with program start-up but have not yet drawn on those funds.

Budget

Budgeting of HAF Funds by Program Design Element

Specify the amounts of HAF funds that the Participant proposes to allocate to each of the following program design elements, if offered:

Measure	Amount
Mortgage Payment Assistance	\$0.00
Mortgage Principal Reduction	\$0.00
Payment Assistance for Homeowner's Internet Service	\$0.00
Payment Assistance for HOA fees or liens	\$0.00
Payment Assistance for Delinquent Property Taxes	\$0.00
Mortgage Reinstatement	\$0.00
Facilitate Mortgage Interest Rate Reduction	\$0.00
Payment Assistance for Homeowner's Insurance	\$0.00
Payment Assistance for Down Payment Assist. Loans	\$0.00
Payment Assistance for Homeowners Utilities	\$0.00

Other measures to prevent homeowner displacement

Measure	Amount
Emergency Displacement Diversion Program	\$34,000,000.00
Enhanced Weatherization Program	\$10,000,000.00
Maryland HAF Loans	\$156,300,521.00

Displacement Prevention Sub-Total	\$200,300,521.00
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Counseling or Legal Services

The Participant may allocate up to 5% of its HAF funds for counseling or educational efforts by housing counseling agencies approved by the Department of Housing and Urban Development or a tribal government, or legal services, target to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement.

Specify the Participant's allocations for the following	Amount
Counseling or Educational Services	\$8,000,000.00
Legal Services	\$3,000,000.00

Services Sub-Total	\$11,000,000.00
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Reimbursement of Funds Expended After January 21, 2020

As described in the HAF guidance, HAF funds may be used for reimbursement of certain expenses between January 21, 2020 and the date when the first HAF funds are disbursed by the HAF participant under the HAF for a qualified expense (with certain limitations, as set forth in the HAF guidance).

Type of Expense	Amount
DHCD will not seek reimbursement for funds that would cover the period between January 21, 2020. DHCD will seek reimbursement for program start-up costs including salaries but we anticipate that these funds will be counted under direct or indirect costs of the HAF program.	\$0.00

Reimbursement Sub-Total	\$0.00
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Allocation of Administrative Expenses

Type of Expense	Amount
Salaries	\$15,200,000.00
Professional Services	\$450,000.00
Travel	\$25,000.00
Equipment - computers/printers	\$35,000.00
IT and Communications	\$489,000.00
IT System - Outsourced - application portal, case management system, homeowner support call center, application review and underwriting staffing	\$14,837,797.00
Office Supplies	\$20,000.00
Training	\$17,000.00
Miscellaneous	\$50,000.00
Marketing/Outreach	\$3,600,000.00
Indirect Charges - buildings, leases/services	\$2,564,530.00

Administrative Expenses Sub-Total	\$37,288,327.00
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Total Plan Requested Amount	\$248,588,848.00
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Amount Requested Confirmation:

Yes

Contacts

Please identify up to three contacts for the Participant- a primary contact, a designated point of contact for reporting, and an additional contact.

Primary Contact

Name: **Matthew John Heckles**

Agency/Office: **DHCD**

Email: matthew.heckles@maryland.gov

Phone Number: **3014297796**

Reporting Contact

Name: **Maddy Ciulu**

Agency/Office: **DHCD**

Email: maddy.ciulu@maryland.gov

Phone Number: **3014297778**

Additional Contact

Name: **Jeanne Mullen-Archer**

Agency/Office: **DHCD**

Email: jeanne.mullen-archer@maryland.gov

Phone Number: **3014297659**

Proprietary or Otherwise Non-Public Information

Does your plan submission include any information or materials that are proprietary or otherwise non-public?

No

If "Yes," please indicate which information or materials are proprietary or otherwise non-public.

Title VI Assurances

You must provide on behalf of the HAF Participant assurances that the HAF Participant will comply with Title VI of Civil Rights Act of 1964. Please download the assurances, then review, sign, and upload the signed copy to this page before submitting the HAF Plan.

Title	Upload Date
Assuarnces of Compliance with Civil Rights Requirements - OMB Approved No. 1505-0269 - Exp 10.31.202_08242021	8/27/2021 4:02 PM

Official Certification

I (the undersigned) certify that the information provided in the HAF submission is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF Participant. The HAF participant and I acknowledge that any materially false, fictitious, or fraudulent statement or representation (or concealment or omission of material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 U.S.C. § 1001 and also may subject me and HAF Participant to civil penalties and/or administrative remedies for false claims or otherwise, (including 31 U.S.C. §3729 et seq.). I am an authorized representative of HAF Participant with authority to make the above certifications and representations on behalf of the HAF Participant.

Name of HAF Participant:

Department of Housing and Community Development

Name and Title of Certifying Official

Name: **Robyne Chaconas**

Title: **Chief of Staff**

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