

# **United States Department of the Treasury**

**Homeowner Assistance Fund Plan  
Submitted by Maine Bureau of Consumer Credit Protection**

HAF Grantee Plan Name  
**HAFP-0054**

# 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	11/17/2021 4:38 PM
Total Plan Requested Amount	\$50,000,000.00
Record Type	State
Application Record	<a href="#">SLT-0025</a>
HAF Grantee Plan Status (external)	Funded

# Homeowner Needs and Community Engagement

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## 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.

**Note: Please see cover letter and detailed narrative responses to Treasury's recent feedback, as well as updated term sheet, uploaded to "Term Sheet" portal. Thank you. In response to this question, quantitative data included: 1) Data from US Treasury, including State's delinquency rates, forbearance rates and default rates, with specific and detailed information on government sponsored loans; 2) Participant's housing program: For more than 10 years, Participant has administered the state's foreclosure prevention hotline, intake and referral service, through which homeowners threatened with foreclosure are referred directly to nonprofit, HUD-certified housing counselors in Maine. Those counselors are under contact with Participant. The triggering event is the mailing of a pre-foreclosure 35-day "notice of right to cure default," so through this mechanism Participant has been able to track defaults over time; 3) Maine Dept. of Labor: Unemployment rates, especially as tracked beginning in December, 2019 (2.8%), into April 2020 (9.8%) and moderating to 4.4% in mid-2021.**

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.

**State of Maine Consolidated Plan for CDBG, ESG, HOME and HTF, Plan Years 2020 - 2024, prepared by MaineHousing and state's Department of Economic and Community Development -- analyzes impediments to affordable housing by ethnicity and income level.**

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.

**Utilities: Direct reporting to Participant by state's two power companies regarding default rates. Direct input to Participant by Maine's Public Utilities Commission's Consumer Assistance Division. Tax liens: Information from Participant's own tax lien foreclosure prevention program, from individual municipalities, and from Maine Municipal Association.**

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.

**Characteristics of Housing in Maine, MaineHousing 2019 -- analyzed data on owner-occupied housing, showing that 72% of state's housing units were occupied. US Census -- revealed state's income, housing costs and average household size.**

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.

<b>Provider Name Provider Address Provider Website</b>	<b>Provider Primarily Serves LMI Households</b>	<b>Provider Addresses Impact of Housing Discrimination</b>
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<b>MaineHousing</b> 26 Edison Drive ,Augusta,Maine 04330 <a href="http://www.MaineHousing.org">http://www.MaineHousing.org</a>	✓	✓
<b>Western Maine Community Action</b> 20A Church Street PO Box 200,East Wilton,Maine 04234 <a href="http://www.WMCA.org">http://www.WMCA.org</a>	✓	✓
<b>Pine Tree Legal Assistance</b> PO Box 547 ,Portland,Maine 04112 <a href="http://www.PTLA.org">http://www.PTLA.org</a>	✓	✓
<b>Community Concepts</b> 240 Bates Street ,Lewiston,Maine 04240 <a href="http://www.CCIMaine.org">http://www.CCIMaine.org</a>	✓	✓
<b>Coastal Enterprises, Inc. (CEI)</b> 30 Federal Street ,Brunswick,Maine 04011 <a href="http://www.CEIMaine.org">http://www.CEIMaine.org</a>	✓	✓
<b>Penquis Community Action Program (CAP)</b> 262 Harlow Street PO Box 1162,Bangor,Maine 04402 <a href="http://www.Penquis.org">http://www.Penquis.org</a>	✓	✓
<b>York County Community Action Corp. (YCCAC)</b> 6 Spruce Street ,Sanford,Maine 04073 <a href="https://yccac.org/">https://yccac.org/</a>	✓	✓
<b>Aroostook County Community Action (ACAP)</b> 771 Main Street ,Presque Isle,Maine 04769 <a href="https://acap-me.org/">https://acap-me.org/</a>	✓	✓
<b>Downeast Community Partners (DCP)</b> 248 Bucksport Road ,Ellsworth,Maine 04605 <a href="http://www.DowneastCommunityPartners.org">http://www.DowneastCommunityPartners.org</a>	✓	✓
<b>Kennebec Valley CAP</b> 101 Water Street ,Waterville,Maine 04901 <a href="http://www.KVCAP.org">http://www.KVCAP.org</a>	✓	✓
<b>Avesta Housing</b> 307 Cumberland Avenue ,Portland,Maine 04101 <a href="http://www.AvestaHousing.org">http://www.AvestaHousing.org</a>	✓	✓
<b>Opportunity Alliance</b> 190 Lancaster Street ,Portland,Maine 04101 <a href="http://www.OpportunityAlliance.org">http://www.OpportunityAlliance.org</a>	✓	✓
<b>Waldo County CAP</b> 9 Field Street, #201 ,Belfast,Maine 04915 <a href="https://WaldoCAP.org">https://WaldoCAP.org</a>	✓	✓

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.

<b>Organization Name</b> <b>Organization Address</b> <b>Organization Website</b>	<b>Organization Primarily Serves LMI Households</b>	<b>Provider Addresses Impact of Housing Discrimination</b>
<b>Four Directions</b> 20 Godfrey Drive, Orono, Maine 04473 <a href="https://FourDirectionsMaine.org">https://FourDirectionsMaine.org</a>	✓	✓
<b>Pine Tree Legal Assistance</b> PO Bot 547, Portland, Maine 04112 <a href="http://www.PTLA.org">http://www.PTLA.org</a>	✓	✓
<b>MaineHousing</b> 26 Edison Drive, Augusta, Maine 04330 <a href="http://www.MaineHousing.org">http://www.MaineHousing.org</a>	✓	✓
<b>Western Maine Community Action</b> 20A Church Street PO Box 200, East Wilton, Maine 04234 <a href="http://www.WMCA.org">http://www.WMCA.org</a>	✓	✓
<b>Community Concepts</b> 240 Bates Street, Lewiston, Maine 04240 <a href="http://www.CCIMaine.org">http://www.CCIMaine.org</a>	✓	✓
<b>Coastal Enterprises, Inc. (CEI)</b> 30 Federal Street, Brunswick, Maine 04011 <a href="http://www.CEIMaine.org">http://www.CEIMaine.org</a>	✓	✓
<b>York County Community Action</b> 6 Spruce Street, Sanford, Maine 04073 <a href="https://yccac.org">https://yccac.org</a>	✓	✓
<b>Penquis Community Action Program</b> 262 Harlow Street PO Box 1162, Bangor, Maine 04402 <a href="http://www.Penquis.org">http://www.Penquis.org</a>	✓	✓
<b>Aroostook County Community Action</b> 771 Main Street, Presque Isle, Maine 04769 <a href="https://acap-me.org">https://acap-me.org</a>	✓	✓
<b>Downeast Community Partners</b> 248 Bucksport Road, Ellsworth, Maine 04605 <a href="http://www.DowneastCommunityPartners.org">http://www.DowneastCommunityPartners.org</a>	✓	✓

<b>Kennebec Valley CAP</b> 101 Water Street, Waterville, Maine 04901 <a href="http://www.KVCAP.org">http://www.KVCAP.org</a>	✓	✓
<b>Avesta Housing</b> 307 Cumberland Avenue, Portland, Maine 04101 <a href="http://www.AvestaHousing.org">http://www.AvestaHousing.org</a>	✓	✓
<b>Opportunity Alliance</b> 190 Lancaster Street, Portland, Maine 04101 <a href="http://www.OpportunityAlliance.org">http://www.OpportunityAlliance.org</a>	✓	✓
<b>Waldo County CAP</b> 9 Field Street #201, Belfast, Maine 04915 <a href="https://WaldoCAP.org">https://WaldoCAP.org</a>	✓	✓

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.

**Following receipt of the initial guidance, the Provider held virtual public information-gathering meetings with interested parties, including such stakeholders as community action providers, legal aid attorneys, tribal representatives and organizations, utility companies, HAF grantees in other states, and mortgage servicers. Once a draft plan was developed, Participant posted and publicized the draft plan between July 15 and July 21, 2021. The draft plan was presented in English but it was delivered directly to all identified stakeholders including advocacy groups representing diverse populations. Twenty-five individuals and groups, including homeowners, counseling providers, advocates and public interest lawyers provided comments regarding the draft plan. Feedback was also received from municipalities and utility providers. Information obtained from all parties has been incorporated into the current final draft.**

## **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?

**1) Default data from the Provider's existing foreclosure prevention hotline, intake and housing counselor referral service; 2) Loan delinquency data from mortgage servicers, as well as feedback from those servicers on the compatibility and usability of information in the common data files (CDFs) provided by Participant; 3) Input from groups representing socially disadvantaged homeowners about the participation rate in the program and whether the application process presents unexpected barriers that can be overcome; 4) Input from homeowners and utility companies on program usage, and mean and median delinquency amounts; and 5) Input from homeowners and municipalities on program usage, and whether HAF funds, plus tax abatements, result in discharge of pending tax liens.**



# Program Design

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## **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
Maine - Revised HAF Plan Term Sheets	11/17/2021 2:13 PM
Maine HAF Plan Responses to Treasury November 17 2021	11/17/2021 4:26 PM
Maine - HAF Plan Term Sheets	8/20/2021 12:49 PM

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?

**Yes**

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
N/A	Not applicable; no material deviations.	N/A

### 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?

**Yes**

If yes, please describe the fact-specific proxy or proxies to be used for the income determination.

**Since the primary goal of the program is to apply funds where they are needed, the Bureau will consider fact-specific proxies (alternative evidence, affidavits or other written assertions and assurances from homeowners) in those cases in which other written documentation is not available, striving to apply the least restrictive standards that will maintain the integrity of the program.**

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.

**Not applicable; no exclusions.**

### **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.

**As part of the application process, Participant will require an attestation from the applicant regarding race and ethnicity. The application will explain that the information is necessary for determination on the issue of preferential consideration for those who would benefit from a presumption of social disadvantage. Responding will be optional, but at least in the initial stages of the program, not responding will disqualify the applicant from consideration as socially disadvantaged. We will revisit this issue, making efforts to discern whether there exist reliable alternate indicators of the status in lieu of asking applicants to make a self-declaration, and will propose modifications to the procedural aspect of the plan if appropriate.**

## **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.

**French; Somali**

## **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.

**French; Somali**

### 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.

<b>Provider Name Provider Address Provider Website</b>	<b>Provider Primarily Serves LMI Households</b>	<b>Provider Addresses Impact of Housing Discrimination</b>
<b>Waldo County CAP</b> 9 Field Street , Belfast, Maine 04915 <a href="https://WaldoCap.org">https://WaldoCap.org</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Coastal Enterprises, Inc.</b> 30 Federal Street , Brunswick, Maine 04011 <a href="http://www.CEIMaine.org">http://www.CEIMaine.org</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Opportunity Alliance</b> 190 Lancaster Street , Portland, Maine 04101 <a href="http://www.OpportunityAlliance.org">http://www.OpportunityAlliance.org</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Avesta Housing</b> 307 Cumberland Avenue , Portland, Maine 04101 <a href="http://www.AvestaHousing.org">http://www.AvestaHousing.org</a>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

<b>Kennebec Valley CAP</b> 101 Water Street , Waterville, Maine 04901 <a href="http://www.KVCAP.org">http://www.KVCAP.org</a>	✓	✓
<b>Western Maine Community Action</b> 20A Church Street PO Box 200, East Wilton, Maine 04234 <a href="http://www.WMCA.org">http://www.WMCA.org</a>	✓	✓
<b>Downeast Community Partners</b> 248 Bucksport Road , Ellsworth, Maine 04605 <a href="http://www.DowneastCommunityPartners.org">http://www.DowneastCommunityPartners.org</a>	✓	✓
<b>Aroostook County Community Action</b> 771 Main Street , Presque Isle, Maine 04769 <a href="https://ACAP-ME.org">https://ACAP-ME.org</a>	✓	✓
<b>York County Community Action Corp.</b> 6 Spruce Street , Sanford, Maine 04073 <a href="https://YCCAC.org">https://YCCAC.org</a>	✓	✓
<b>Penquis CAP</b> 262 Harlow Street PO Box 1162, Bangor, Maine 04402 <a href="http://www.Penquis.org">http://www.Penquis.org</a>	✓	✓
<b>Community Concepts</b> 240 Bates Street , Lewiston, Maine 04240 <a href="http://www.CCIMaine.org">http://www.CCIMaine.org</a>	✓	✓
<b>Pine Tree Legal Assistance</b> PO Box 547 , Portland, Maine 04101 <a href="http://www.PTLA.org">http://www.PTLA.org</a>	✓	✓
<b>Legal Services for the Elderly</b> 5 Wabon Street , Augusta, Maine 04330 <a href="https://MaineLSE.org">https://MaineLSE.org</a>	✓	✓

### 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; Other**

Please list any other languages.

**French; Somali**

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.

<b>Program Design Element</b>	<b>Metric of Success</b>	<b>Goal</b>
Mortgage Reinstatement	Numbers of mortgages reinstated.	25 reinstatements in first 3 months after program operational; 50 reinstatements in subsequent 3-month periods.
Facilitate Mortgage Interest Rate Reduction	Numbers of households benefiting from mortgage default resolution program	Fifteen loss mitigation completions in first 3 months after program is operational; 30 such loss mitigation completions in subsequent 3-month periods.
Payment Assistance for Delinquent Property Taxes	Numbers of households assisted by property tax payment program, including liens released.	25 households assisted in first 3 months after program is operational; 50 households assisted in subsequent 3-month periods.
Payment Assistance for Homeowners Utilities	Numbers of households assisted by utility payment assistance	25 households assisted in first three months after program operational; 50 households assisted in subsequent 3-month periods
Other measures to prevent homeowner displacement	Numbers of households benefiting from insurance payment assistance, HOA fees, condominium fees, or similar property charges	15 households assisted in first 3 months after program operational; 30 households assisted in subsequent 3-month periods.
Other measures to prevent homeowner displacement	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	10 households assisted in first 3 months after program operational; 20 households assisted in subsequent 3-month periods.



# Readiness

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## **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?

**No**

If no, is a policy and procedure in development for 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?

**\$1,400.00**

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

**Participant hired a Maine public interest attorney with housing expertise to review the draft plan before it was posted and distributed for public comment. Participant is evaluating software providers with specific similar experience (rental assistance, and budgeting/disbursement). As soon as a contract is entered into with a software provider, negotiations with non-profit organizations will continue and conclude, and contracts will be drafted and signed, since the capabilities of the software system will dictate the roles of the nonprofit partners.**

# 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	\$5,000,000.00
Payment Assistance for Homeowner's Internet Service	\$100,000.00
Payment Assistance for HOA fees or liens	\$500,000.00
Payment Assistance for Delinquent Property Taxes	\$4,500,000.00
Mortgage Reinstatement	\$24,000,000.00
Facilitate Mortgage Interest Rate Reduction	\$5,000,000.00
Payment Assistance for Homeowner's Insurance	\$1,000,000.00
Payment Assistance for Down Payment Assist. Loans	\$0.00
Payment Assistance for Homeowners Utilities	\$2,500,000.00

### **Other measures to prevent homeowner displacement**

Measure	Amount
Not applicable; all forms of planned assistance covered above.	\$0.00

Displacement Prevention Sub-Total	<b>\$42,600,000.00</b>
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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.

<b>Specify the Participant's allocations for the following</b>	<b>Amount</b>
Counseling or Educational Services	\$1,500,000.00
Legal Services	\$1,000,000.00

Services Sub-Total	<b>\$2,500,000.00</b>
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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).

<b>Type of Expense</b>	<b>Amount</b>
Not applicable; Maine is not seeking any such reimbursement under the guidance.	\$0.00

Reimbursement Sub-Total	<b>\$0.00</b>
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### Allocation of Administrative Expenses

<b>Type of Expense</b>	<b>Amount</b>
Contracts with nonprofits to assist and counsel homeowners	\$2,000,000.00
Limited period position to administer program	\$125,000.00
Ongoing planning and needs assessment to ensure program continues to meet the needs of Maine homeowners	\$500,000.00
Development, operation and management of software to offer online application for homeowners, encompassing several languages, and with the capability to allow nonprofits to assist homeowners, the Participant to monitor the process, and common data files to be delivered to mortgage servicers.	\$1,275,000.00
Outreach through presentations, television, print media, public service announcements and social media	\$1,000,000.00

Administrative Expenses Sub-Total	<b>\$4,900,000.00</b>
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<b>Total Plan Requested Amount</b>	<b>\$50,000,000.00</b>
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Amount Requested Confirmation:

**Yes**

# Contacts

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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: **William N. Lund**

Agency/Office: **Maine Bureau of Consumer Credit Protection**

Email: [william.n.lund@maine.gov](mailto:william.n.lund@maine.gov)

Phone Number: **2076248527**

## Reporting Contact

Name: **Mark Susi**

Agency/Office: **Maine Bureau of Consumer Credit Protection**

Email: [mark.e.susi@maine.gov](mailto:mark.e.susi@maine.gov)

Phone Number: **2076248527**

## Additional Contact

Name: **Steven Lemieux**

Agency/Office: **Maine Office of Consumer Credit Protection**

Email: [steven.lemieux@maine.gov](mailto:steven.lemieux@maine.gov)

Phone Number: **2076248527**

## 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.

**N/A**

## Title VI Assurances

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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
Maine Assurance Compliance Title 3 SIGNED001	8/16/2021 8:30 PM

# Official Certification

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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:

**Maine Bureau of Consumer Credit Protection**

Name and Title of Certifying Official

Name: **William N. Lund**

Title: **Superintendent, Maine Bureau of Consumer Credit Protection**

Telephone: **2076248527**

Email: [william.n.lund@maine.gov](mailto:william.n.lund@maine.gov)