

United States Department of the Treasury

Homeowner Assistance Fund Plan Submitted by State of Florida

HAF Grantee Plan Name
HAFP-0076

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	12/10/2021 3:59 PM
Total Plan Requested Amount	\$676,102,379.00
Record Type	State
Application Record	SLT-0078
HAF Grantee Plan Status (external)	Approved

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.

DEO met with more than 20 organizations that specialize in the various programs proposed under Florida's HAF Plan. These meetings assisted DEO with developing the Plan and gaining a better understanding of how to reach and serve the targeted populations throughout the life of the program. DEO will utilize an approach that consists of the following three elements: Awareness, Access, and Education. Awareness activities will be designed to inform individuals within underserved communities of available HAF resources, including in-person support. Access activities will be centered on the strategic placement of temporary and permanent intake centers, which will offer convenient and accessible alternatives. Education activities will include strategic marketing campaigns, which will include content messaging, media productions, and homeowner engagement. Outreach and collaboration was conducted with states, organizations, and companies that included: Florida Housing Finance Corporation, US Bank, Wells Fargo, Citizens Property Insurance Corporation, Duke Energy, Florida Power and Light / Gulf Electric, Tampa Electric Company, Florida Electrical Cooperative Association, Legal Aid of Broward, Florida Association of Court Clerks and Comptrollers, National Council of State Housing Agencies, National Housing Policy Council, Commonwealth of Massachusetts, State of Georgia, State of Texas, State of Maryland, State of Michigan, Florida DEO Bureau of Workforce Statistics and Economic Research, Community Action Agencies (Florida Association for Community Action), Florida Housing Counselor Network.

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.

Housing represents an important arena which racial inequalities continue to manifest. This article provides qualitative and quantitative immersion into case materials to offer important insights into how discriminatory actions occur. In order to serve targeted populations, DEO will use multi-faceted marketing methods, including paid digital, social media platforms, email, text messaging, direct community outreach using targeted community events, door-to-door

canvassing, high traffic site engagement, and strategic collaboration with community-based organizations. Additionally, DEO has held numerous outreach calls with mortgage servicers, utility providers, and homeowner and flood insurance providers to discuss their ability to help identify and market the HAF program to customers who reside in qualified census tracts. For research purposes, DEO met with more than 20 organizations that specialize in the various programs proposed under Florida's HAF Plan. These meetings assisted DEO with developing the Plan and gaining a better understanding of how to reach and serve the targeted populations throughout the life of the program. Outreach and collaboration were conducted with states, organizations, and companies that included: Florida Housing Finance Corporation, US Bank, Wells Fargo, Citizens Property Insurance Corporation, Duke Energy, Florida Power and Light / Gulf Electric, Tampa Electric Company, Florida Electrical Cooperative Association, Legal Aid of Broward, Florida Association of Court Clerks and Comptrollers, National Council of State Housing Agencies, National Housing Policy Council.

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.

Florida has collaborated with the Florida Clerk of Courts, which is tasked with assessing and collecting property taxes. From a utilities provider perspective, we have collaborated with Duke Energy, Florida Power and Light, and TECO Energy to determine best practices and lessons learned from their experience working with similar programs such as the Emergency Rental Assistance Program. Florida will continue to collaborate with these entities to obtain actionable data with which to target specific populations for funding.

DEO has selected a vendor with experience conducting education and data-driven outreach campaigns in historically marginalized communities to implement the state of Florida's HAF Plan. The vendor will:

- Inform homeowners within targeted communities of the HAF program's available resources.**
- Provide direct case file support so Florida's distressed homeowners understand how to navigate around any barriers that may prevent them access to HAF programs, whether technology, social, language, and/or economic barriers, as specified by Florida's HAF Plan.**
- Inform and assist individuals within targeted communities on the process to apply for available relief funding.**
- Establish intake and call centers that support DEO's efforts to provide HAF resources and reduce homeowner financial hardships.**

Additionally, the vendor will conduct direct outreach and engage with communities throughout the state focusing on awareness, education, and access activities that provide a comprehensive program to drive eligible homeowners to apply and be approved for financial assistance.

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.

Florida DEO coordinated with Florida Housing Finance Corporation for lessons learned on its management of the Hardest Hit Fund performance data.

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
Florida Housing Counselor Network 1816 Old Fort Drive ,Tallahassee,Florida 32301 http://flcounselors.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Florida Legal Services PO Box 533986 ,Orlando,Florida 32853 http://floridalegal.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Florida Civil Legal Aid Association 14260 W. Newberry Road Suite 412,Newberry,Florida 32669 http://floridalegalaid.org	<input checked="" 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
Works for Charity and Love 4300 Clarcona Ocoee Road Suite 101, Orlando, Florida 32810 http://charityloveinc.org	✓	✓

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.

As part of the development process for the state of Florida's HAF Plan, DEO posted a HAF Plan Overview of the state's Plan to its website for public comment and community engagement. In addition to the organizations that provided feedback, DEO received thousands of responses from Florida homeowners who provided further input regarding the state's HAF Plan. DEO addressed this feedback throughout the Plan submitted to the U.S. Treasury. Public comments included requests to expedite the availability of the program to Floridians, to avoid excessive documentation and qualification requirements, to establish an efficient and flexible process for submitting applications, and to assist Florida homeowners in need to maintain future housing stability. DEO staff have responded to more than 11,000 emails and phone calls and has updated DEO's HAF webpage to keep the public updated on program developments. These public comments and community engagement confirmed the State of Florida's development of the HAF Plan, which is reflective of community and constituent needs. See attachment located in the Term Sheet section uploaded for the additional responses.

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?

If US Treasury can work out a universal agreement with the servicer industry to obtain at risk homeowner data for targeted outreach, we would be saving taxpayer dollars by lowering the effort needed to target eligible homeowners.

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
Florida_HAFP-0076_Feedback_12_9_2021_FINAL	12/10/2021 3:51 PM
HAF Term Sheets_12.10.2021	12/10/2021 2:25 PM
Florida Homeowner Assistance Fund Term Sheets	8/19/2021 12:54 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?

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
See attached Program Term Sheets	See attached Program Term Sheets	See attached Program Term Sheets

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.

In alignment with promising practices for Emergency Rental Assistance Programs published by US Treasury, Florida will seek to implement a process similar to the State of Kentucky by allowing for either a zip code based fact-specific proxy or qualified census tract proxy to reduce income documentation requirements in high need areas. DEO engaged professional service firms with experience in banking, economic valuation, mortgage servicing, and data analytics to research and report on homeowner needs across the state. The research found that approximately 57% or more than 2.8 million households have a mortgage. Caucasian households are more likely than households of color to own their homes unencumbered from debt; 49% versus 30%, respectively.

According to recent publications from Black Knight, Inc., a mortgage data provider, and the Mortgage Bankers Association, it is estimated that, on average, homeowners in forbearance have been in forbearance for 12 months. In order for the HAF Plan to assist the mortgagee with reinstatement and assist with future expenses of homeownership, the HAF Plan will include prospective financial support. The HAF program vendor selected has prior experience in managing federal programs that required similar prioritization with intake, community outreach, and case management. Florida's HAF program operating manual will instruct case managers to expedite applications for payments necessary to prevent imminent displacement. Prioritization will take place based on the type of housing stability hardship, including utility, property tax, homeowner and flood insurance, homeowner association fees and liens, and broadband assistance.

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.

Homeowners with reverse mortgages, contracts for deed, and land contracts, who otherwise qualify for financial assistance under the HAF program, may be eligible for all other programs,

including utility, property tax, homeowner and flood insurance, homeowner association fees and liens, and broadband assistance. Florida plans to focus on preserving homeownership and creating housing stability by preventing foreclosure and displacement through the HAF Program. Reverse mortgages allow senior citizens to access their home equity and defer loan payments until they sell their home, move out of the home, or pass away. Because there are no required mortgage payments on a reverse mortgage, financial assistance used to reduce the balance or satisfy reverse mortgages would not, in most cases, preserve homeownership or create housing stability. Moreover, in many cases, the primary beneficiary of financial assistance used to reduce the balance or satisfy a reverse mortgage will be the homeowner's heirs, who may not otherwise qualify for financial assistance under the HAF program. Based on the data regarding Florida's home ownership landscape and community feedback, DEO's research indicates contracts for deed and land contracts are exceedingly rare in Florida. In addition, we are concerned with the increased risk of fraud if Florida provided such financial assistance, particularly if the loans are private and informal. Subject to guidance by the HAF program's legal counsel, homeowners pending bankruptcy proceedings may qualify for the HAF program as long as payments do not become part of the bankruptcy estate. Accordingly, Florida will no longer require that homeowners provide evidence of discharge or dismissal to qualify.

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.

"Socially Disadvantaged Individual" means an individual who (i) identifies as Black American, Hispanic American, Asian American or Native American (i.e., Alaska Native, Native Hawaiian, or an enrolled member of a Federally or State recognized Indian Tribe); (ii) has limited English proficiency; (iii) is a resident of a majority-minority Census tract; or (iv) lives in a persistent-poverty county (i.e., a county that has had 20% or more of its population living in poverty over the past 30 years as measured by the three most recent decennial censuses). If the individual who is applying for the HAF Program attests that he or she is a "socially disadvantaged individual" pursuant to clause (i) or (ii) or DEO verifies that the household qualifies pursuant to clause (iii) or (iv), then the household will qualify for "Socially Disadvantaged Individual" targeting.

We will determine whether an applicant is a socially disadvantaged individual as follows:

- 1. If the applicant is a "socially disadvantaged individual" because of the applicant's race, ethnicity or lack of English proficiency, DEO will require a written attestation of the applicant;**
or
- 2. If the applicant is a "socially disadvantaged individual" because of the location of the applicant's primary residence, DEO will confirm that the residence is in a majority-minority Census tract or in a persistent-poverty county.**

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; Haitian Creole

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.

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
Florida Counselor Network 1816 Old Fort Road , Tallahassee, Florida 32301 http://flcounselor.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Florida Legal Services PO Box 533986 , Orlando, Florida 32853 http://floridalegal.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Florida Civil Legal Aid Association 14260 W. Newberry Road Suite 412, Newberry, Florida 32669 http://floridalegalaid.org	<input checked="" 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; Haitian Creole

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
Mortgage Payment Assistance	Number of home losses avoided by eligible homeowners who received program funds.	At least 10,000 during the term of the program
Payment Assistance for Down Payment Assist. Loans	Number of home losses avoided by eligible homeowners who received program funds.	At least 500 during the term of the program
Mortgage Reinstatement	Number of home losses avoided by eligible homeowners who received program funds.	At least 10,000 during the term of the program
Payment Assistance for Homeowners Utilities	Number of eligible homeowners who received program funds whose utilities were not disconnected.	At least 5,000 during the term of the program
Other measures to prevent homeowner displacement	Number of home losses avoided by eligible homeowners who received HAF program funds.	At least 20,000 during the term of the program
Payment Assistance for Homeowner's Internet Service	Number of eligible homeowners who received program funds whose internet services were not disconnected.	At least 2,500 during the term of the program
Payment Assistance for Homeowner's Insurance	Number of eligible homeowners who received program funds were able to maintain homeowner's or flood insurance.	At least 10,000 during the term of the program
Payment Assistance for Delinquent Property Taxes	Number of home losses avoided by eligible homeowners who received program funds.	At least 5,000 during the term of the program

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?

No

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?

\$1,837,920.00

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

As of June 30, 2021, the Florida Department of Economic Opportunity (DEO) has entered into agreements with vendors to support the development of the Homeowner Assistance Fund (HAF) Plan and the Information Technology (IT) system for a total encumbrance of \$1,837,920. After the state of Florida submitted its HAF Plan, DEO launched a formal solicitation to retain a vendor. Once Florida's HAF Plan is approved by the U.S. Treasury, DEO will promptly begin implementing the HAF Plan with its vendor. DEO has dedicated internal project managers assigned to the HAF program. As needed, DEO will hire additional project managers. Furthermore, DEO, as a state agency, has the infrastructure to provide support for the HAF program, including information technology, finance and accounting, legal, communications, and marketing. The state of Florida and DEO are prepared to launch the program immediately following approval of the HAF Plan by the U.S. Treasury. The state of Florida launched its HAF Mortgage Assistance Pilot Program on November 8, 2021 and has encumbered approximately \$1 million in assistance to Florida homeowners. As we began implementing the Pilot Program, the rate of mortgages being modified by the lender accelerated to the point where there are only a handful of loans in their portfolios that have not completed loan modifications. Our experience with the Pilot Program has brought into focus the importance of future payments to help provide long-term housing stability to low- and moderate-income homeowners. As a result of the loan modifications, the HAF Pilot Program pivoted to focus on homeowner insurance and homeowner utility arrearages. In the coming weeks, the Pilot Program will be expanded to include these qualified expenses.

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
Based on discussions with the U.S. Treasury regarding the budget structure, DEO has decided that grouping similar types of programs would allow the state to more effectively serve homeowners in need. The budget is as follows: <ul style="list-style-type: none"> • Mortgage Payment Assistance, Mortgage Reinstatement, Delinquent Property Taxes, Future Property Taxes, Homeowner's Insurance, Down Payment Assist Loans: \$494,687,023 	\$494,687,023.00
Based on discussions with the U.S. Treasury regarding the budget structure, DEO has decided that grouping similar types of programs would allow the state to more effectively serve homeowners in need. The budget is as follows: <ul style="list-style-type: none"> • Payment Assistance for Internet, Utilities, and HOA Liens and Fees: \$60,000,000 	\$60,000,000.00

Displacement Prevention Sub-Total	\$554,687,023.00
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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	\$20,000,000.00
Legal Services	\$0.00

Services Sub-Total	\$20,000,000.00
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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
Not applicable	\$0.00

Reimbursement Sub-Total	\$0.00
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Allocation of Administrative Expenses

Type of Expense	Amount
IT Systems	\$2,000,000.00
Project management, in-take, compliance, and outreach	\$93,842,600.00
Personnel costs	\$5,572,756.00

Administrative Expenses Sub-Total	\$101,415,356.00
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Total Plan Requested Amount	\$676,102,379.00
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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: **Christina Smith**

Agency/Office: **State of Florida Governor's Office of Policy & Budget**

Email: christina.smith@laspbs.state.fl.us

Phone Number: **18507179506**

Reporting Contact

Name: **Caroline Womack**

Agency/Office: **Florida Department of Economic Opportunity/Bureau of Financial Management**

Email: caroline.womack@deo.myflorida.com

Phone Number: **18502457126**

Additional Contact

Name: **Michael DiNapoli**

Agency/Office: **Florida Department of Economic Opportunity/Office of Small and Minority Business Capital**

Email: michael.dinapoli@deo.myflorida.com

Phone Number: **18507178966**

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
Title VI Assurances	8/19/2021 11:59 AM

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:

State of Florida

Name and Title of Certifying Official

Name: **Chris Spencer**

Title: **Director of Policy and Budget**

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