

# **United States Department of the Treasury**

## **Homeowner Assistance Fund Plan**

**Submitted by Indiana Housing and Community Development**

HAF Grantee Plan Name

**HAFP-0085**

# 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	11/30/2021 2:05 PM
Total Plan Requested Amount	\$167,921,663.00
Record Type	State
Application Record	<a href="#">SLT-0091</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.

- **Data provided by Treasury – Treasury provided data, contributed by a number of federal agencies, including information on mortgage delinquencies and forbearances, breakdowns by demographic factors, and concentration among mortgage servicers.**
- **Debt Data Provided by Urban Institute – The Urban Institute has created a map demonstrating the “geography of debt in America” and how debt differences can “reinforce the wealth gap between white communities and communities of color.” The data is derived from a 2 percent nationally representative panel of deidentified, consumer-level records from a major credit bureau. The data also incorporates data from the American Community Survey.**
- **Atlanta Fed Calculations Using Black Knight’s McDash Flash Daily Mortgage Performance Data – This data source included a county-level analysis of the percentage of homeowners in forbearance and delinquency by month.**
- **STATS Indiana – STATS Indiana is a public data utility for the State of Indiana that was utilized to obtain state unemployment data.**
- **Comprehensive Housing Affordability Strategy (CHAS) Data – This data is provided by HUD’s Office of Policy Development and Research and was utilized to identify the number of households earning less than 100% AMI in each county as well as the percentage of cost-burdened and severely cost-burdened households in each county.**
- **American Community Survey Data – This data was used to determine the percent of nonwhite homeowners in each county.**
- **Centers for Disease Control and Prevention/ Agency for Toxic Substances and Disease Registry/ Geospatial Research, Analysis, and Services Program. CDC/ATSDR Social Vulnerability Index 2018 Database – The CDC/ATSDR SVI uses Census data to determine the social vulnerability of every census tract and county. This data was utilized to determine the SVI score for each county.**

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.

- **Debt Data Provided by Urban Institute** – The Urban Institute has created a map demonstrating the “geography of debt in America” and how debt differences can “reinforce the wealth gap between white communities and communities of color.” The data is derived from a 2 percent nationally representative panel of deidentified, consumer-level records from a major credit bureau. The data also incorporates data from the American Community Survey.
- **American Community Survey Data** – This data was used to determine the percent of nonwhite homeowners in each county.
- **Indiana University Public Policy Institute Center for Research on Inclusion & Social Policy, Homeownership & Home Values Among Black Neighborhoods in Marion County (2018), February 2020, Issue 20-CO2** – This brief “examined trends in black homeownership specifically for Marion County”.

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.

- **David Konisky and Sanya Carley, Survey of Household Energy Insecurity in Indiana in Time of COVID, June 30, 2020** <https://energyjustice.indiana.edu/doc/06302020-indiana-wave.pdf> - This study included data on the impact of COVID-19 on Indiana households and the increased number of Hoosiers experiencing energy insecurity as a result.
- **As IHCDA is currently not proposing to offer utility assistance as part of its HAF program utility providers were not consulted. However, if IHCDA does elect to modify its program at a later date to offer utility assistance it will engage in extensive discussions with utility providers in order to obtain any and all relevant data.**

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.

- **Hardest Hit Fund Performance data: Participant operated a HHF program and used data from this program to inform its program design. Data utilized included the number of applications received, the average approval rate, and an analysis of applications to determine which areas of the state had the highest demand for funds.**

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</b> <b>Provider Address</b> <b>Provider Website</b>	<b>Provider Primarily Serves LMI Households</b>	<b>Provider Addresses Impact of Housing Discrimination</b>
<b>Indiana Foreclosure Prevention Network</b> n/a ,n/a,Indiana 00000 <a href="https://www.877gethope.org">https://www.877gethope.org</a>	<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.

<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>Indiana Foreclosure Prevention Network</b> n/a, n/a, Indiana 00000 <a href="https://www.877gethope.org">https://www.877gethope.org</a>	<input checked="" 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.

**On June 11th, 2021, IHCDA released an IHAF Program Design Survey to the public. This survey was distributed via various IHCDA newsletters and mailing lists, including IHCDA's Executive Director's weekly newsletter. The survey was also posted on social media and existing IHCDA websites. In total, the survey was distributed to a network of over 20,000 individuals. IHCDA received over 130 responses. These responses have been reviewed and the input provided was utilized during the IHAF program design process.**

**IHCDA continues to reach out to local organizations including groups the agency has preexisting relationships with via IHCDA's existing Hardest Hit Fund (HHF) program. These organizations have been included in program design discussions and will also be utilized in spreading the word about the program throughout the communities that they serve.**

**IHCDA is also a member of the Indiana Foreclosure Prevention Network (IFPN). The IFPN was developed by a coalition of community organizations, housing-related agencies, government agencies, lenders, and banks to assist Indiana homeowners who are struggling with — or who are at risk of — mortgage delinquency and foreclosure. IHCDA is utilizing the existing relationships and knowledge base of this coalition to inform its program design decisions.**

**Additionally, in June IFPN's primary website dedicated to homeowner assistance, and the website used as the public face of IHCDA's HHF and other homeownership programs, [877GetHope.org](http://877GetHope.org), was updated to include a brief description of the IHAF program. Homeowners were provided a link which they could use to submit their email to be notified when the IHAF program launches. IHCDA is using this list to gauge program interest and identify areas with high need. All eligible homeowners on this list will be contacted as part of IHAF's initial launch.**

**IHCDA also presented its proposed IHAF program model to its Board of Directors at its regular meeting on June 24th, 2021. This virtual meeting was open to the public.**

## **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?

**Continually updated data on foreclosure/delinquency rates and filings at a county level would be helpful.**

# 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
08.20.21 IHCD A HAF Term Sheets	8/20/2021 4:08 PM
11.30.21 IHCD A HAF Policy Proposal Draft	11/30/2021 1:51 PM
11.30.21 Final IHCD A HAF Treasury Response	11/30/2021 1:51 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
Loss Mitigation Requirements	IHCDA will not require applicants to exhaust all loss mitigation options in order to be eligible for assistance.	Requiring applicants to fully exhaust all loss mitigation options will result in long delays and inefficiencies. It will also be difficult to coordinate with servicers and could be a barrier to some homeowners who would otherwise be eligible. IHCD A's experience with the HHF program reinforces this belief.

### 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.

**IHCDA's first priority is to get the HAF program up and running with as few difficulties as possible. It is IHCDA's belief that initially following the model of our successful HHF program is the best way to achieve this goal. As such, our HAF program will, at least at the start, emulate that program, including the types of eligible mortgages. However, we will remain open to the possibility of expanding assistance in the future once the program is stabilized and running smoothly.**

### **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.

**The HAF Guidance states that one indicator of impairment is being a "member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society." As such, "socially disadvantaged" is presumed to mean homeowners who self-report as Black Americans, Hispanic Americans, Native Americans, Asian Americans, and Pacific Islanders.**

## 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**

## 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.

<b>Provider Name</b> <b>Provider Address</b> <b>Provider Website</b>	<b>Provider Primarily Serves LMI Households</b>	<b>Provider Addresses Impact of Housing Discrimination</b>
<b>Indiana Foreclosure Prevention Network</b> n/a , n/a, Indiana 00000 <a href="https://www.877gethope.org">https://www.877gethope.org</a>	<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; Other**

Please list any other languages.

**Application Portal Has Google Translate Capability**

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 Payment Assistance	Number of home losses avoided due to HAF funds. Number of borrowers served per month. Number of SDIs served. Number of <100% AMI homeowners served. Number of households served in areas of highest need as determined by Data & Needs Analysis. Application approval rate. Unique visits to application portal Average amount of time to approval/payment.	Goals will be finalized following program launch. Based on data from prior HHF program, goals could include serving 1,000 or more borrowers per month, approval rate goal of 80% or higher.  Targets for goals specific to HAF (SDIs, <100% AMI, Needs Analysis, time to payment, unique visits) will be established as soon as possible following program launch once more data is available to help estimate program volume.
Mortgage Reinstatement	Number of home losses avoided due to HAF funds. Number of borrowers served per month. Number of SDIs served. Number of <100% AMI homeowners served. Number of households served in areas of highest need as determined by Data & Needs Analysis. Application approval rate. Unique visits to application portal. Average amount of time to approval/payment.	Goals will be finalized following program launch.  Based on data from prior HHF program, goals could include serving 1,000 or more borrowers per month, approval rate goal of 80% or higher.  Targets for goals specific to HAF (SDIs, <100% AMI, Needs Analysis, time to payment, unique visits, etc.) will be established as soon as possible following program launch once more data is available to help estimate program volume.

<p>Payment Assistance for Homeowner's Insurance</p>	<p>Number of home losses avoided due to HAF funds.  Number of borrowers served per month.  Number of SDIs served.  Number of &lt;100% AMI homeowners served.  Number of households served in areas of highest need as determined by Data &amp; Needs Analysis.  Application approval rate.  Unique visits to application portal.  Average amount of time to approval/payment.</p>	<p>Goals will be finalized following program launch.</p> <p>Based on data from prior HHHF program, goals could include serving 1,000 or more borrowers per month, approval rate goal of 80% or higher.</p> <p>Targets for goals specific to HAF (SDIs, &lt;100% AMI, Needs Analysis, time to payment, unique visits, etc.) will be established as soon as possible following program launch once more data is available to help estimate program volume.</p>
<p>Payment Assistance for HOA fees or liens</p>	<p>Number of home losses avoided due to HAF funds.  Number of borrowers served per month.  Number of SDIs served.  Number of &lt;100% AMI homeowners served.  Number of households served in areas of highest need as determined by Data &amp; Needs Analysis.  Application approval rate.  Unique visits to application portal.  Average amount of time to approval/payment.</p>	<p>Goals will be finalized following program launch.</p> <p>Based on data from prior HHHF program, goals could include serving 1,000 or more borrowers per month, approval rate goal of 80% or higher.</p> <p>Targets for goals specific to HAF (SDIs, &lt;100% AMI, Needs Analysis, time to payment, unique visits, etc.) will be established as soon as possible following program launch once more data is available to help estimate program volume.</p>
<p>Payment Assistance for Delinquent Property Taxes</p>	<p>Number of home losses avoided due to HAF funds.  Number of borrowers served per month.  Number of SDIs served.  Number of &lt;100% AMI homeowners served.  Number of households served in areas of highest need as determined by Data &amp; Needs Analysis.  Application approval rate.  Unique visits to application portal.  Average amount of time to approval/payment.</p>	<p>Goals will be finalized following program launch.</p> <p>Based on data from prior HHHF program, goals could include serving 1,000 or more borrowers per month, approval rate goal of 80% or higher.</p> <p>Targets for goals specific to HAF (SDIs, &lt;100% AMI, Needs Analysis, time to payment, unique visits, etc.) will be established as soon as possible following program launch once more data is available to help estimate program volume.</p>
<p>Other measures to prevent homeowner displacement</p>	<p>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.</p>	<p>Goals will be finalized following program launch. Data from prior counseling programs operated through HHHF and IFPN can be utilized to determine an appropriate metric.</p>

# 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?

**No**

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?

**\$0.00**

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

**IHCDA elected not to run a pilot program therefore no funds have been used.**

# 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	\$66,491,706.78
Mortgage Principal Reduction	\$0.00
Payment Assistance for Homeowner's Internet Service	\$0.00
Payment Assistance for HOA fees or liens	\$750,000.00
Payment Assistance for Delinquent Property Taxes	\$5,000,000.00
Mortgage Reinstatement	\$66,491,706.77
Facilitate Mortgage Interest Rate Reduction	\$0.00
Payment Assistance for Homeowner's Insurance	\$1,000,000.00
Payment Assistance for Down Payment Assist. Loans	\$0.00
Payment Assistance for Homeowners Utilities	\$0.00

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

Measure	Amount
n/a	\$0.00

Displacement Prevention Sub-Total	<b>\$139,733,413.55</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	\$3,000,000.00
Legal Services	\$0.00

<b>Services Sub-Total</b>	<b>\$3,000,000.00</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>
n/a	\$0.00

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

<b>Type of Expense</b>	<b>Amount</b>
HAF Third Party Vendor Administrative Costs	\$21,561,832.00
IHCDA Internal Agency Program Admin Costs	\$3,626,417.45

<b>Administrative Expenses Sub-Total</b>	<b>\$25,188,249.45</b>
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<b>Total Plan Requested Amount</b>	<b>\$167,921,663.00</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: **Jacob Sipe**

Agency/Office: **IHCDA**

Email: [jsipe@ihcda.in.gov](mailto:jsipe@ihcda.in.gov)

Phone Number: **3172331811**

## Reporting Contact

Name: **Chris Nevels**

Agency/Office: **IHCDA**

Email: [cnevels@ihcda.in.gov](mailto:cnevels@ihcda.in.gov)

Phone Number: **3172342158**

## Additional Contact

Name: **Chris Nevels**

Agency/Office: **IHCDA**

Email: [cnevels@ihcda.in.gov](mailto:cnevels@ihcda.in.gov)

Phone Number: **3172342158**

## 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

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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
Signed Title VI	8/20/2021 3:58 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:

**Indiana Housing and Community Development**

Name and Title of Certifying Official

Name: **Jacob Sipe**

Title: **Executive Director**

Telephone: **3172331811**

Email: [jsipe@ihcda.in.gov](mailto:jsipe@ihcda.in.gov)