

United States Department of the Treasury

Homeowner Assistance Fund Plan Submitted by Ohio Housing Finance Agency

HAF Grantee Plan Name
HAFP-0086

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	11/18/2021 1:50 PM
Total Plan Requested Amount	\$280,771,073.00
Record Type	State
Application Record	SLT-0002
HAF Grantee Plan Status (external)	Funded

Homeowner Needs and Community Engagement

What Quantitative Data Has Informed the Participant's Planning?

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

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

Yes

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

- **Census microdata from the University of Minnesota – Using American Community Survey (ACS) Public Use Microdata Sample (PUMS) from University of Minnesota's IPUMS USA data tool, OHFA identified areas where eligible homeowners, as well as those specifically cost burdened by utility bills—were concentrated.**
- **Mortgage data from the Atlanta Federal Reserve Bank – The Mortgage Analytics and Performance Dashboard (MAPD) data covers mortgage holders experiencing some form of struggle, identified at the county level. Calculations use Black Knight's McDash Flash daily mortgage performance data (available with a two-day lag) and U.S. Census Bureau 2017 FIPS codes. We used the count of those loans experiencing delinquency or forbearance and determined the state share of total troubled loans. Then we calculated the state share of total loans held by each county. We created a ratio of the state share of troubled loans to the state share of total loans.**
- **Mortgage data from CoreLogic – This private data source provides OHFA with two data products covering mortgage performance and default data: MarketTrends includes aggregate data on 90-day delinquencies, foreclosures, and negative equity at the ZIP Code, county, state, and national levels; the TrueStandings Servicing platform allows for bulk monthly export of loan-level origination characteristics and performance data on month-to-month payment status for 70% of the residential mortgages in the housing market.**
- **Residential property data from CoreLogic – The same private data source also provides OHFA with two data products covering residential property data for the entire state: the Property Detail Residential dataset allows for annual bulk export covering all residential parcels in Ohio and including property type, owner information, recent sales activity, property tax information, and structure characteristics; the Owner–Transfer dataset provides a monthly bulk data export of every recorded deed on residential properties in the state.**

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

Yes

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

Yes. OHFA is also collecting data on demographics and geography to ensure we target specific racial categories and reach homeowners across urban, suburban, and rural settings. These resources include:

- **Urban–Suburban–Rural (USR) typology from The Ohio State University – This census tract-level typology—in which each tract has been labelled “urban,” “suburban,” or “rural”—was developed by the Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University. Kirwan calculated this typology based on differences in housing types and development patterns.**
- **Home Mortgage Disclosure Act (HMDA) data from the Consumer Financial Protection Bureau – This dataset on the mortgage market includes information on loan denials by race, ethnicity, and income. As such we have been able to learn more about where there are gaps in the denial rate by race or ethnicity, which sheds light on the persistent problem of systemic racial discrimination in housing.**

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.

Yes. OHFA is gathering data to ensure we are targeting HAF funds towards homeowners who are socially disadvantaged. These resources include:

- **Monthly customer arrearage data from utility providers – OHFA has begun to receive monthly customer data from utility providers in Ohio including service address, arrearage amount, enrollment status in Ohio’s Percentage of Income Payment Plan (PIPP) or Ohio’s Home Energy Assistance Program (HEAP), and tenure (if known). We are in ongoing talks with multiple utility providers to establish data sharing agreements.**
- **Comprehensive Housing Affordability Strategy (CHAS) data from HUD – Using publicly-available CHAS data from 2012–2016, OHFA identified counties where low-income homeowners were concentrated. CHAS data also provided information on housing cost burden (homeowners spending more than 30 percent of their income on housing costs including mortgage payments, utilities, property taxes, and HOA or condo fees). We also looked at those experiencing severe housing cost burden (homeowners paying more than 50 percent of their income on housing).**
- **American Community Survey (ACS) 5-year estimates from the Census Bureau – Similarly we used a mix of ACS and CHAS data to identify areas where socially disadvantaged individuals live and own homes in Ohio.**
- **Local Area Unemployment Statistics (LAUS) from the Bureau of Labor Statistics – These data include unemployment rate for each county for March 2021.**
- **Monthly unemployment data from the Ohio Department of Jobs and Family Services (ODJFS) – These data include information on recipients of unemployment benefits.**

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.

OHFA is has gathered and analyzed performance data on our various affordable housing programs. These programs include:

- **Hardest Hit Fund performance data – OHFA operated two different homeownership preservation programs with funding from HHF, assisting homeowners in avoiding foreclosure through the former iteration of the Save the Dream Ohio program, and reimbursing land banks for the demolition and greening of blighted and vacant residential properties through the Neighborhood Initiative Program. OHFA has tracked HHF program metrics and reported on their performance on a regular basis.**

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
CHN Housing Partners 2999 Payne Ave ,Cleveland,Ohio 44114 http://chnhousingpartners.org	<input type="checkbox"/>	<input type="checkbox"/>
Community Legal Aid Services 25 E Boardman St Suite 520,Youngstown,Ohio 44503 http://www.communitylegalaid.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Homeport 3443 Agler Rd ,Columbus,Ohio 43219 http://www.homeportohio.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Community Housing Solutions 12114 Larchmere Blvd ,Cleveland,Ohio 44120 http://communityhousingsolutions.wordpress.com	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fair Housing Resource Center 1100 Mentor Ave ,Painesville,Ohio 44077 http://fhrc.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Aid of Western Ohio 525 Jefferson Ave Ste. 400,Toledo,Ohio 43604 http://www.lawolaw.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Aid Society of Greater Cincinnati 215 E 9th St Suite 200,Cincinnati,Ohio 45202 http://lascinti.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Aid Society of Cleveland 1223 W Sixth St ,Cleveland,Ohio 44113 http://lasclev.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
NeighborWorks Toledo 704 Second St ,Toledo,Ohio 43605 http://www.nwtoledo.org	<input type="checkbox"/>	<input type="checkbox"/>
NID Housing Counseling Agency 3030 Euclid Ave Ste 412,Cleveland,Ohio 44115 http://www.nidagency.com	<input type="checkbox"/>	<input type="checkbox"/>
Ohio Poverty Law Center 1108 City Park Ave Suite 200,Columbus,Ohio 43206 http://www.ohiopovertylawcenter.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Southeastern Ohio Legal Services 964 E State St ,Athens,Ohio 45701 http://www.seols.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Working in Neighborhoods 1814 Dreman Ave ,Cincinnati,Ohio 45223 http://wincincy.org	<input checked="" type="checkbox"/>	<input 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
Affordable Housing Alliance of Central Ohio 360 S Third St, Columbus, Ohio 43215 http://www.ahaco.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Cleveland Neighborhood Progress 11327 Shaker Blvd Suite 500W, Cleveland, Ohio 44104 http://www.clevelandnp.org	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Catholic Charities Regional 1933 Spielbusch Ave, Toledo, Ohio 43604 http://www.catholiccharitiesnwo.org	<input type="checkbox"/>	<input type="checkbox"/>
Cleveland Habitat for Humanity 2110 W 110th St, Cleveland, Ohio 44102 http://www.clevelandhabitat.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coalition on Homelessness and Housing in Ohio 175 S Third St Suite 580, Columbus, Ohio 43215 http://cohhio.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Columbus Realist Association 3000 E Main St Suite 140, Columbus, Ohio 43209 http://cra30.wildapricot.org	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Columbus Urban League 788 Mount Vernon Ave, Columbus, Ohio 43203 http://www.cul.org	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Greater Ohio Policy Center 399 E Main St Suite 220, Columbus, Ohio 43215 http://www.greaterohio.org	<input type="checkbox"/>	<input type="checkbox"/>
Highland County Community Action Organization 1487 N High St Ste. 500, Hillsboro, Ohio 45133 http://hccao.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Homes on the Hill Community Development Corporation 3659 Soldano Blvd, Columbus, Ohio 43228 http://www.hoth-cdc.org	<input type="checkbox"/>	<input type="checkbox"/>

Lake County Community Development 105 Main St, Painesville, Ohio 44077 http://www.lakecountyohio.gov/planning-community...	<input type="checkbox"/>	<input type="checkbox"/>
LISC 500 Madison AveSte. 312, Toledo, Ohio 43604 http://www.lisc.org/toledo	<input type="checkbox"/>	<input type="checkbox"/>
Muskingum Economic Opportunity Action Group 828 Lee St, Zanesville, Ohio 43701 http://www.meoag.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Lorain County Urban League 200 Middle Ave#200, Elyria, Ohio 44035 http://www.lcul.org	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Miami Valley Community Action Partnership 719 S Main St, Dayton, Ohio 45402 http://miamivalleycap.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Ohio Association of Community Action Agencies 140 E Town StSuite 1150, Columbus, Ohio 43215 http://oacaa.org	<input type="checkbox"/>	<input type="checkbox"/>
Ohio Capital Corporation for Housing 88 E Broad StSuite 1800, Columbus, Ohio 43215 http://www.occh.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Ohio CDC Association 100 E Broad StSuite 500, Columbus, Ohio 43215 http://www.ohiocdc.org	<input type="checkbox"/>	<input 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.

OHFA convened a virtual meeting of about 30 advocates and stakeholders from around the state, including Legal Aid organizations, community development corporations, homeless advocacy organizations, mortgage lenders and servicers, & federal government agencies. OHFA benefited from the advice of those representing a wide range of perspectives & experiences. Several themes had strong support from most of the participants; streamlining distribution and eligibility requirements; focusing on internal operations and efficiencies; ensuring data integrity; creating durable, productive support networks; and leveraging relationships with trusted community

leaders. Attendees encouraged OHFA to focus efforts first on programs designed to help homeowners retain their homes; programs like home repair and maintenance were deemed less critical, and there was general agreement that these types of programs should only be developed after the crisis of impending foreclosures was addressed.

OHFA was able to draw on lessons learned from administering HHF over the last decade. Of particular note, OHFA staff met with Stephanie Casey Pierce, who was instrumental in the development and administration of the HHF and who is with the Ohio State University working on an evaluation of the HHF foreclosure prevention program. Having spent a decade designing, administering, and studying Ohio's HHF program, she is an invaluable source of insight into aspects of the program that have proven to be effective as well as those that she would do differently.

On June 16, OHFA published a draft plan, invited written public input, and held a public hearing on June 22 (attended by 69 people). Feedback included reducing the cap on the amount of assistance any individual could receive; adding a minimum amount of time that someone

receiving assistance must stay in the house without having to pay back at least a portion of the assistance; and eliminating the restriction on receiving assistance for those who are in an active bankruptcy.

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?

OHFA is in ongoing communication with utility providers to obtain monthly customer arrearage data from as many providers as possible. We are also in negotiations with other state agencies such the Ohio Department of Jobs and Family Services, the Ohio Department of Medicaid, etc. to use income eligibility data for various state and federal programs to inform eligibility for HAF. Generally speaking, more comprehensive data specifically on utility arrearage and delinquency would be helpful in assessing program needs.

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
Term Sheet - MPA - Treasury Template	8/16/2021 5:06 PM
Term Sheet - RPA - Treasury Template	8/16/2021 5:06 PM
Term Sheet - UAP - Treasury Template	8/16/2021 5:06 PM
Ohio_HAFP-0086_Feedback_10-21-2021-OHFA responses	11/5/2021 3:03 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		

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.

Applicants will be determined to be eligible if they reside in a census tract whose average income level is equal to or less than \$60,685, which is at the 40th percentile.

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.

In order to get the program up-and-running as quickly and as well as possible, OHFA re-activated programs from the Hardest Hit Funds that we found to be most efficient and most effective. Due to the cumbersome administrative nature of second mortgages, undertaking such activities at this time would have prevented OHFA from moving quickly to implement the HAF program. We are evaluating the applications received during the pilot phase to determine the extent of the need to add second mortgages as a design element.

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.

OHFA will seek self-determined designations from individuals completing applications. Additionally, Athens County has been determined to be a persistently impoverished county. OHFA will employ all options provided in the Guidance.

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; Chinese; Vietnamese; Korean; Russian; Arabic; Other

Please list any other languages.

German, French, and 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.

German, French, and 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.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
CHN Housing Partners 2999 Payne Ave , Cleveland, Ohio 44114 http://chnhousingpartners.org	<input type="checkbox"/>	<input type="checkbox"/>
Community Housing Solutions 12114 Larchmere Blvd , Cleveland, Ohio 44120 http://communityhousingsolutions.wordpress.com	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Community Legal Aid Services 25 E Boardman St Suite 520, Youngstown, Ohio 44503 http://www.communitylegalaid.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Homeport 3443 Agler Rd , Columbus, Ohio 43219 http://www.homeportohio.org	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fair Housing Resource Center 1100 Mentor Ave , Painesville, Ohio 44077 http://fhrc.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Legal Aid of Western Ohio 525 Jefferson Ave Ste. 400, Toledo, Ohio 43064 http://www.lawolaw.org	✓	✓
Legal Aid Society of Cleveland 1223 W Sixth St , Cleveland, Ohio 44113 http://lasclv.org	✓	✓
Legal Aid Society of Greater Cincinnati 215 E 9th St Suite 200, Cincinnati, Ohio 45202 http://lascinti.org	✓	✓
NeighborWorks Toledo 704 Second St , Toledo, Ohio 43605 http://www.nwtoledo.org	<input type="checkbox"/>	<input type="checkbox"/>
NID Housing Counseling Agency 3030 Euclid Ave Ste 412, Cleveland, Ohio 44115 http://www.nidagency.com	<input type="checkbox"/>	<input type="checkbox"/>
Ohio Poverty Law Center 1108 City Park Ave Suite 200, Columbus, Ohio 43206 http://www.ohiopovertylawcenter.org	✓	✓
Southeastern Ohio Legal Services 964 E State St , Athens, Ohio 45701 http://www.seols.org	✓	✓
Working in Neighborhoods 1814 Dreman Ave , Cincinnati, Ohio 45223 http://wincincy.org	✓	<input 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.

Other

Please list any other languages.

N/A

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

Yes

Performance Goals

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

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

Program Design Element	Metric of Success	Goal
Payment Assistance for Homeowner's Internet Service	Number of Homeowners Assisted with Internet Costs	1,500
Payment Assistance for Homeowner's Insurance	Number of Homeowners Assisted with Insurance Costs	1,500
Payment Assistance for HOA fees or liens	Total Homeowner HOA/Condo Fees or Common Charges Assistance Paid	~\$5,000,000
Payment Assistance for Homeowners Utilities	Number of Homeowners Assisted with Utility Costs	4,500
Payment Assistance for Homeowners Utilities	Total Homeowner Utility Assistance Paid	~\$14,000,000
Payment Assistance for Homeowner's Internet Service	Total Homeowner Internet Service Assistance Paid	~\$5,000,000
Payment Assistance for Homeowner's Insurance	Total Homeowner Insurance Assistance Paid	~\$5,000,000
Payment Assistance for HOA fees or liens	Number of Homeowners Assisted with HOA/Condo Fees or Common Charges	1,500
Payment Assistance for Delinquent Property Taxes	Number of Homeowners Assisted with Delinquent Property Taxes	6,000
Payment Assistance for Delinquent Property Taxes	Total Homeowner Delinquent Property Taxes Paid	~\$19,000,000
Mortgage Reinstatement	Total Mortgage Delinquency Assistance Paid	~\$80,000,000
Mortgage Payment Assistance	Total Monthly Mortgage Assistance Paid	~\$120,000,000
Mortgage Payment Assistance	Number of Homeowners Assisted with Monthly Mortgage Payments	15,000
Mortgage Reinstatement	Number of Home Losses Avoided	12,500

Readiness

Staffing, Systems and Contractors

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

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

Yes

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

Yes

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

Yes

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

No

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

Yes

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

No

Use of Initial Payment

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

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

\$50,814.77

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

Yes

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

\$2,021,470.91

How many households have applied for HAF assistance?

363

How many households has the Participant provided with housing counseling or legal services using HAF funds?

0

How many households has the Participant provided with assistance using HAF funds?

7

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

Mortgage Assistance, Mortgage Rescue Payment Assistance, Administrative Costs, Utility Plus Other Housing-Related Assistance

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	\$122,035,937.00
Mortgage Principal Reduction	\$0.00
Payment Assistance for Homeowner's Internet Service	\$4,773,108.00
Payment Assistance for HOA fees or liens	\$4,773,108.00
Payment Assistance for Delinquent Property Taxes	\$19,092,433.00
Mortgage Reinstatement	\$80,843,244.00
Facilitate Mortgage Interest Rate Reduction	\$0.00
Payment Assistance for Homeowner's Insurance	\$4,773,108.00
Payment Assistance for Down Payment Assist. Loans	\$0.00
Payment Assistance for Homeowners Utilities	\$14,319,325.00

Other measures to prevent homeowner displacement

Measure	Amount
N/A	\$0.00

Displacement Prevention Sub-Total	\$250,610,263.00
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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	\$9,546,216.00
Legal Services	\$2,386,554.00

Services Sub-Total	\$11,932,770.00
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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
N/A	\$0.00

Reimbursement Sub-Total	\$0.00
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Allocation of Administrative Expenses

Type of Expense	Amount
Payroll	\$4,770,947.00
Contracts	\$4,971,079.00
Supplies	\$15,180.00
Program Support	\$6,887,636.00
Parking	\$70,686.00
Communications	\$30,500.00
Maintenance	\$86,000.00
Printing/Advertising	\$1,075,000.00
Purchased Services	\$119,700.00
Non-Capitalized Equipment and Software	\$201,312.00

Administrative Expenses Sub-Total	\$18,228,040.00
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Total Plan Requested Amount	\$280,771,073.00
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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: **Thomas Walker**

Agency/Office: **Housing Preservation Center**

Email: twalker@ohiohome.org

Phone Number: **6144669920**

Reporting Contact

Name: **Andrea Clark**

Agency/Office: **Housing Preservation Center**

Email: aclark@ohiohome.org

Phone Number: **6147286123**

Additional Contact

Name: **Shawn Smith**

Agency/Office: **Executive Director**

Email: ssmith@ohiohome.org

Phone Number: **6147529429**

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
6. HAF-Title VI Assurance (5-18-2021) (1)	8/16/2021 2:57 PM

Official Certification

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

Name of HAF Participant:

Ohio Housing Finance Agency

Name and Title of Certifying Official

Name: **Shawn Smith**

Title: **Executive Director**

Telephone: **6147529429**

Email: ssmith@ohiohome.org