

# **United States Department of the Treasury**

## **Homeowner Assistance Fund Plan Submitted by State of West Virginia**

HAF Grantee Plan Name  
**HAFP-0095**

# 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	2/10/2022 11:04 AM
Total Plan Requested Amount	\$50,000,000.00
Record Type	State
Application Record	<a href="#">SLT-0142</a>
HAF Grantee Plan Status (external)	Approved

# 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 the WVHDF – The WVHDF is the largest loan servicer in the State servicing \$873 million in single family mortgage loans. Most of these loans are mortgage revenue bond loans which programmatically meet the HAF eligibility requirements. Also included are loans serviced on behalf of FNMA. Data was provided including information on mortgage delinquencies and forbearances, and breakdowns by demographic factors. Data from the WVHDF and other mortgage servicers was used to determine average monthly PITI payments, average reinstatement amounts and other information to develop the program design elements. The WVHDF reviewed delinquency statistics in its portfolio across racial and ethnic groups and reviewed census data relating to demographics and poverty levels in the State.**
- **Data from on Mortgage Servicing – The WVHDF solicited input from other loan servicing organizations for information on WV mortgages in their portfolios. This data was used to determine the number of delinquent WV mortgages and average reinstatement amounts and average monthly payments.**
- **US Census, ACS 5-year est 2015 - 2019: Owner-Occupied Housing Types; Homeownership and Homeownership Rates by Race/Ethnicity; Households in Owner-Occupied Housing Units by Mortgage Status.**
- **HMDA-LAR: Share of Government-Secured Mortgages by Counties/Regions; Share of Loan Originations to Low-Income Households; Share of Loan Originations to Low- and Middle-Income Households of Color; Loan Originations by Mortgage Type; Debt-to-Income Ratios for Originated Loans**
- **ATL Federal Reserve, MAPD: Forbearance & Delinquency Rates;**
- **CDC, ATSDR: Social Vulnerability Index (SVI) by 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.

**Socially disadvantaged individuals are those whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in a HAF participant's jurisdiction as documented by the U.S. Census. The impairment must stem from circumstances beyond their control. The WVHDF HAF program will consider the following as socially disadvantaged individuals:**

- Member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American Society**
- Residents of majority-minority Census tract**
- Individuals with limited English proficiency**
- Individuals who live in persistent poverty counties as defined in the HAF guidance**

**It should be noted that WV lacks diversity. An August 2021 report by US News and World Report ranks WV as the 2nd least diverse state in the country. Recent census data indicates that 93.1% of WV's population identifies as white, followed by 3.7% African American with the remaining percentage spread across other ethnic groups. Using delinquency information in the WVHDF loan portfolio, data indicates that although only 6.9% of WV residents identify as a minority, minority households make up 9.4% of the portfolio delinquencies. This information was taken into consideration when developing the WV program.**

**In addition to racial and ethnic groups, the WVHDF HAF program will target residents of counties identified as persistent-poverty counties. The poverty rate in WV is 15.8% compared to 11.4% nationally. Additionally, WV ranks 49th in state median income at \$46,711. As defined in the guidance, 13 WV counties meet the persistent poverty definition.**

**WV has the highest homeownership rate in the country at 73.2%. Overwhelmingly, 96.4% of homeowners identify as white. Although 6.9% of WV population identifies as nonwhite, this segment of the population accounts for only 3.6% of homeowners according to ACS demographic and 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.

**• Utility Data – The WVHDF HAF program will provide a maximum of \$2500 per household toward delinquent home energy, water, and wastewater utilities. This amount was determined through an analysis of the utility costs paid under the ERA program and then increased by a factor of .75 to account for higher utility costs for a home vs. a smaller rental unit. This average, as adjusted is \$735. However, as evidenced in the ERA, some delinquencies can be much higher. However, U.S. Treasury HAF guidance stated that program design should leverage utility assistance from other federal programs specifically created for this purpose. The WVHDF will provide links and information on other utility program providers on its website and through social media. Following program launch, if program performance data reveals this amount is insufficient, an adjustment will be made.**

**Property Tax - The WVHDF reviewed its loan portfolio data and area property tax amounts to determine average area property taxes.**

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.

**WV was not a hardest hit fund state and therefore did not have previous program data. The WVHDF has engaged consultants with hardest hit experience to assist in program design.**

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>Complete list provided in Appendix to Term Sheet</b> 5710 MacCorkle Ave SE ,CHARLESTON,West Virginia 25304 <a href="http://www.wvhdf.com">http://www.wvhdf.com</a>	<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.

<b>Organization Name Organization Address Organization Website</b>	<b>Organization Primarily Serves LMI Households</b>	<b>Provider Addresses Impact of Housing Discrimination</b>
<b>Appendix to Term Sheet provides full list</b> 5710 MacCorkle Ave SE, CHARLESTON, West Virginia 25304 <a href="http://www.wvhdf.com">http://www.wvhdf.com</a>	<input checked="" 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?

No

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

Yes

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

**The HAF Plan was posted on the WVHDF website requesting public comment. A virtual public hearing (with phone access) was held June 22, 2021, providing a summary of the HAF program and seeking input and comments. Notice of the public meeting was posted to the WV Secretary of State per WV open meeting requirements and on the WVHDF website. A draft Plan was published on the WVHDF website approximately 2 weeks prior to the public meeting with public comments accepted through June 21, 2021 by e-mail. Numerous community-based organizations were provided a draft plan copy so that they could inform the communities. Numerous loan servicing organizations were provided a draft plan, notified of the public meeting and invited to comment. On June 6, 2021, a meeting was held with a group of non-profit housing organizations to gain input into the development of the draft plan in addition to the public meeting. WV has not received any formal comments from the public since the public meeting. The WVHDF has received inquiries regarding when the program will be available through both social media and phone calls to our office. We are informing the public through our website and social media when we expect the program to open in the first quarter of 2022. We have also received several informal questions from our housing partners about the program guidelines that we have answered. We remain open to any idea or suggestion to improve the program.**

## **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?

**Monthly delinquency and loan reinstatement information from loan servicing organizations will be key to determine if program adjustments are needed. Monthly data will be evaluated to determine participation of socially disadvantaged individuals and adjustments to outreach will be made accordingly.**

# 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.

<b>Title</b>	<b>Upload Date</b>
Treasury Term Sheet Final	9/21/2021 1:03 PM
HAF Term Sheets Treasury Revised 12-16-2021	12/15/2021 3:08 PM
West Virginia_HAF-0095_Feedback_11-18-2021 Responses	12/15/2021 3:02 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)

<b>Program Design Element</b>	<b>Deviation from sample terms</b>	<b>Justification</b>
Mortgage Reinstatement Program	Applicant will not be required to pursue loss mitigation prior to seeking assistance	Detailed justification provided with term sheets uploaded.
All Design Elements	All design elements will allow manufactured housing affixed or unaffixed to real property.	Detailed justification provided in uploaded term sheet document.

## **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.

**The HAF will compare residence zip code with areas of the state with average AMI below the 100% US AMI similar to the ERA program. The HAF will also allow for proxy based on eligibility for federal aid programs such as TANF for automatic income eligibility. Written attestation will be allowed. Homeowners with loans funded through the WV mortgage revenue bond program will be assumed to be income eligible by proxy.**

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

Yes

### **Eligible Mortgage Types**

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

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

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

None excluded

### **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 individuals are those whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in a HAF participant’s jurisdiction as documented by the U.S. Census. The impairment must stem from circumstances beyond their control. The WVHDF HAF program will consider the following as socially disadvantaged individuals:**

- **Member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American Society**
- **Residents of majority-minority Census tract**
- **Individuals with limited English proficiency**
- **Individuals who live in persistent poverty counties as defined in the HAF 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**

## 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 Provider Address Provider Website</b>	<b>Provider Primarily Serves LMI Households</b>	<b>Provider Addresses Impact of Housing Discrimination</b>
<b>See Addendum to Term Sheet Document</b> 5710 MacCorkle Ave SE , CHARLESTON, West Virginia 25304 <a href="http://www.wvhdf.com">http://www.wvhdf.com</a>	<input checked="" type="checkbox"/>	<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.

**Spanish**

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

**Yes**

## Performance Goals

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

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

<b>Program Design Element</b>	<b>Metric of Success</b>	<b>Goal</b>
Payment Assistance for Homeowner's Internet Service	Provide assistance to all eligible homeowner applicants for internet service.	Assist 150 households in first six months or all eligible applications received whichever is less
Payment Assistance for Down Payment Assist. Loans	Reduce or eliminate second lien DPA loan delinquencies for eligible applicant homeowners	Assist 150 households in first six months or all eligible applications received whichever is less
Payment Assistance for Homeowners Utilities	Reduce threat of utility loss to promote livability.	Assist 150 households in first six months or all eligible applications received whichever is less
Mortgage Reinstatement	Reinstate mortgage delinquency to reduce housing instability and provide path forward to take full advantage of all loan modifications if needed.	Assist 50 HH in first six months or all eligible applications, whichever is less. .
Mortgage Payment Assistance	Provide housing stability for those needing on-going assistance and time to work with loan servicers.	Assist 25 HH in first six months or all eligible applications, whichever is less.
Payment Assistance for Delinquent Property Taxes	Eliminate tax delinquencies for homeowners to reduce risk of home loss due to tax foreclosures	Assist 50 HH in first six months or all eligible applications received whichever is less

Payment Assistance for Homeowner's Insurance	Ensure continued insurance coverage for at risk households	Assist 75 HH in first six months or all eligible applications received, whichever is less
Payment Assistance for HOA fees or liens	Eliminate delinquent HOA fees for at risk households	Assist 20 HH in first six months or all eligible applications received, whichever is less
Payment Assistance for Homeowner's Internet Service	Provide all eligible applicants with \$300 internet stipend.	Provide assistance to 2700 households with 1080 in 2022, 810 in 2023, 540 in 2024 and 270 in 2025. Goal assumes most assistance will occur in first two years of program.
Payment Assistance for Down Payment Assist. Loans	Reduce or eliminate second lien DPA loan delinquencies for eligible applicant homeowner	Provide assistance to 300 households with 120 in 2022, 90 in 2023, 60 in 2024 and 30 in 2025. Goal assumes most assistance will occur in first two years of program.
Payment Assistance for Homeowners Utilities	Reduce threat of utility loss to promote livability	Provide assistance to 2700 households with 1080 in 2022, 810 in 2023, 540 in 2024 and 270 in 2025. Goal assumes most assistance will occur in first two years of program.
Mortgage Reinstatement	Reinstate mortgage delinquency to reduce housing instability and provide path forward to take full advantage of all loan modifications if needed.	Provide assistance to 2100 households with 840 in 2022, 630 in 2023, 420 in 2024 and 210 in 2025. Goal assumes most assistance will occur in first two years of program.
Mortgage Payment Assistance	Provide housing stability for those needing on-going assistance and time to work with loan servicers.	Provide assistance to 1050 households with 420 in 2022, 315 in 2023, 210 in 2024 and 105 in 2025. Goal assumes most assistance will occur in first two years of program.
Payment Assistance for Delinquent Property Taxes	Eliminate tax delinquencies for homeowners to reduce risk of home loss	Provide assistance to 2000 households with 800 in 2022, 600 in 2023, 400 in 2024 and 200 in 2025. Goal assumes most assistance will occur in first two years of program.
Payment Assistance for Homeowner's Insurance	Ensure continued insurance coverage for at risk households	Provide assistance to 2000 households with 800 in 2022, 600 in 2023, 400 in 2024 and 200 in 2025. Goal assumes most assistance will occur in first two years of program.
Payment Assistance for HOA fees or liens	Eliminate delinquent HOA fees for at risk households	Provide assistance to 500 households with 200 in 2022, 150 in 2023, 100 in 2024 and 50 in 2025. Goal assumes most assistance will occur in first two years of program.

# Readiness

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## **Staffing, Systems and Contractors**

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

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

**Yes**

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

**Yes**

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

**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?

**Yes**

## **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?

**\$304,291.44**

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

**As of January 31st the WVHDF has only obligated admin funds to develop application portal and program development actives.**

# 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	\$5,670,000.00
Mortgage Principal Reduction	\$0.00
Payment Assistance for Homeowner's Internet Service	\$810,000.00
Payment Assistance for HOA fees or liens	\$375,000.00
Payment Assistance for Delinquent Property Taxes	\$3,600,000.00
Mortgage Reinstatement	\$21,000,000.00
Facilitate Mortgage Interest Rate Reduction	\$0.00
Payment Assistance for Homeowner's Insurance	\$4,000,000.00
Payment Assistance for Down Payment Assist. Loans	\$150,000.00
Payment Assistance for Homeowners Utilities	\$4,860,000.00

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

Measure	Amount
none	\$0.00

Displacement Prevention Sub-Total	<b>\$40,465,000.00</b>
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### **Counseling or Legal Services**

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

<b>Specify the Participant's allocations for the following</b>	<b>Amount</b>
Counseling or Educational Services	\$1,785,000.00
Legal Services	\$250,000.00

Services Sub-Total	<b>\$2,035,000.00</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>
None	\$0.00

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

<b>Type of Expense</b>	<b>Amount</b>
Direct and Indirect Salary Costs	\$1,587,242.57
Application and related software	\$750,000.00
Program Assistance (application review, etc.) Contractor	\$3,750,000.00
Help Line	\$30,000.00
Legal	\$20,000.00
Equipment	\$25,000.00
Supplies and Postage	\$45,157.43
Advertising, Outreach and Promotion	\$750,000.00
Utility Payment Assistance Contractor	\$291,600.00
Training, temp personnel and misc	\$251,000.00

Administrative Expenses Sub-Total	<b>\$7,500,000.00</b>
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<b>Total Plan Requested Amount</b>	<b>\$50,000,000.00</b>
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Amount Requested Confirmation:

**Yes**

# Contacts

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

## Primary Contact

Name: **ERICA BOGGESS**

Agency/Office: **WV Housing Development Fund**

Email: [eboggess@wvhdf.com](mailto:eboggess@wvhdf.com)

Phone Number: **3043918638**

## Reporting Contact

Name: **Chad Leport**

Agency/Office: **WV Housing Development Fund**

Email: [cleport@wvhdf.com](mailto:cleport@wvhdf.com)

Phone Number: **3043918644**

## Additional Contact

Name: **Jessica Greathouse**

Agency/Office: **WV Housing Development Fund**

Email: [jgreathouse@wvhdf.com](mailto:jgreathouse@wvhdf.com)

Phone Number: **3043918668**

## 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
HAF Title VI Compliance	9/21/2021 4:09 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:

**State of West Virginia**

Name and Title of Certifying Official

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Title: **Erica Boggess**

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