

United States Department of the Treasury

Homeowner Assistance Fund Plan Submitted by Arizona Department of Housing

HAF Grantee Plan Name
HAFP-0106

United States Department of the Treasury

Homeowner Assistance Fund Plan For Participants with Allocations \$5 million or Greater

Allocation Amount	\$5 Million or Greater
Submission Date	12/21/2021 5:12 PM
Total Plan Requested Amount	\$196,984,339.00
Record Type	State
Application Record	SLT-0008
HAF Grantee Plan Status (external)	Approved
Review Status (internal)	Decision Committee Approved

Homeowner Needs and Community Engagement

What Quantitative Data Has Informed the Participant's Planning?

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

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

Yes

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

During its planning process, ADOH obtained information from the National Fair Housing Alliance (NFHA) 2020 Fair Housing Trends Report that provided data on Racial Discrimination in home buying, access to basic utilities, and segregation in affordable housing. The report states that there was a small decline in the number of housing discrimination complaints from an all-time high in 2018 to a still significant 28,880 in 2019.

There were 28,880 reported complaints of housing discrimination in the U.S. in 2019. This is a reduction of approximately 7.5 percent from 2018's total of 31,202, which was the largest total since NFHA began releasing Trends Reports in the early 1990s.

The complaint numbers for 2019 are consistent with the number of complaints filed in recent years, with the exception of 2018. Of the 2019 complaints, 21,117 (73.12 percent) were processed by fair housing organizations (FHOs), as compared to 1,771 complaints processed by HUD, 5,953 processed by FHAP agencies, and 39 cases processed by DOJ.

National Fair Housing Alliance. (2020). Fair Housing In Jeopardy.

<https://nationalfairhousing.org/wp-content/uploads/2020/09/NFHA-2020-Fair-Housing-Trends-Report.pdf>

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.

Hardest Hit Fund Performance data: Participant operated a HHF program and used data and experience from this program to create the HAF program design and ultimately made the decision to fully outsource to a qualified vendor. Fully outsourcing is a key difference between HAF fund implementation and HHF implementation. ADOH will be using an online application and payment system to streamline processes and deliver HAF assistance quickly. Additionally, ADOH will be using templates and implementing procedures that have been developed

collaboratively for HAF by the National Council of State Housing Agencies (NCSHA) and mortgage servicers.

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.

The State has established relationships with utility providers during the implementation of its Emergency Rental Assistance Program (ERAP). ADOH will use the same contracted partner that formed the ERAP infrastructure to remit assistance for approved applicants to utility providers.

Cities in the largest metro area “the Valley” recently reported over 50,000 residential and business utility delinquencies. The number of electric and gas delinquencies is unknown but assumed to be similar. Most water and electric utilities have extended pandemic suspensions of disconnections through the summer months and will resume disconnections in October 2021.

Arizona Republic – Primary Newspaper in Arizona

February 2, 2021 - Over 50,000 residents and businesses in the Valley are behind on utility bills

Arizona Public Service – Arizona’s largest electricity supplier’s website

“We recognize the financial impact many of our customers have been facing and we’re here to help. We are suspending service disconnections and waiving late fees from June 1, 2021, to October 15, 2021”

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.

Under “Best Practices and Coordination with Other HAF Participants”. The plan for improvement and clearly taking note of HHF challenges were top priority for ADOH while developing the HAF plan. The following were taken into consideration while comparing HAF distribution to HHF distribution.

- 1. Begin assistance with Reinstatement of delinquency;**
- 2. Simple documentation requirements;**
- 3. Structure HAF assistance to be in the form of a Grant;**
- 4. Established infrastructure before program rollout; and**
- 5. Outsource the program as a whole.**

The need for a pilot program was not necessary since over the course of the last ten (10) years ADOH has administered \$303,278,099.00 in funds for the U.S. Department of Treasury’s Hardest Hit Funds program; these federal funds were used to assist with foreclosure prevention & down payment assistance programs. ADOH complied with all of the U.S. Department of Treasury’s requirements and in the course of the program, ADOH assisted a total of 11,689 homeowners facing foreclosure through principal reduction, second mortgage settlement, reinstatement / unemployment / underemployment assistance, short sale assistance, and down payment assistance. A total of \$269,707,494.00 dollars were committed through Hardest Hit Funding to assist these homeowners and provided housing and market stability.

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
Trellis Community Development 1405 E McDowell Rd ,Phoenix,Arizona 85006 https://trellisaz.org/	✓	✓
Northern Arizona Council of Governments (NACOG) 119 E Aspen Ave ,Flagstaff,Arizona 86004 https://nacog.org/	✓	✓
Comite De Bien Estar, Inc. 963 B St ,San Luis,Arizona 85349 https://www.comiteaz.com/	✓	✓
Take Charge America 20620 North 19th Ave. ,Phoenix,Arizona 85027 https://www.takechargeamerica.org/	✓	✓
Southeastern Arizona Governments Organization (SEAGO) 1403 AZ-92 ,Bisbee,Arizona 85603 https://www.seago.org/	✓	✓
Pio Decimo Center Catholic Community Services 848 S 7th Ave ,Tucson,Arizona 85701 https://www.ccs-soaz.org/agencies-ministries/de...	✓	✓
Housing Solutions of Northern Arizona 2304 N 3rd St ,Flagstaff,Arizona 86004 https://www.housingnaz.org/	✓	✓
Community Action Human Resources Agency (CAHRA) 109 N Sunshine Blvd ,Eloy,Arizona 85131 https://www.cahra.org/	✓	✓
Administration of Resources & Choices 5800 W Glenn Dr Suite 330 ,Glendale,Arizona 85301 https://arc-az.org/	✓	✓
Chicanos Por La Causa 1112 E. Buckeye Rd. ,Phoenix,Arizona 85034 https://cplc.org/	✓	✓
Pima County Community Land Trust (PCCLT) 17 N. Linda Avenue ,Tucson,Arizona 85745 https://www.pcclt.org/	✓	✓

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
City of Phoenix Human Services Department 200 W Washington St, Phoenix, Arizona 85003 https://www.phoenix.gov/humanservices	✓	✓
City Manager's Office – City of Phoenix 200 W Washington St, Phoenix, Arizona 85003 https://www.phoenix.gov/citymanager	✓	✓
Pima County Community Action Agency 2797 E Ajo Way, Tucson, Arizona 85713 https://webcms.pima.gov/cms/one.aspx?pageId=24795	✓	✓
Maricopa County Human Services Department 234 N Central Ave#3000, Phoenix, Arizona 85004 https://www.maricopa.gov/5270/HumanServices	✓	✓
Western Arizona Council of Governments (WACO) 1235 S Redondo Center Dr, Yuma, Arizona 85365 https://www.wacog.com/	✓	✓
Arizona Housing Coalition 1495 E Osborn Rd, Phoenix, Arizona 85014 https://www.azhousingcoalition.org/	✓	✓
Wildfire AZ 340 E Palm LaneSte 315, Phoenix, Arizona 85004 https://wildfireaz.org/	✓	✓
Family Housing Resources 3503 N Campbell AveSte 501, Tucson, Arizona 85719 https://www.fhrtucson.org/	✓	✓
Genesis Housing Services PO Box 1555, Higley, Arizona 85236 https://genesishs.org/	✓	✓
Newtown CDC/CLT 2106 E Apache Blvd#112, Tempe, Arizona 85281 https://newtowncdc.org/	✓	✓

Pima County Community Land Trust (Pima County CLT) 17 N Linda Ave, Tucson, Arizona 85745 http://N/A	✓	✓
NID Housing Counseling Agency (AZ) (NIDHCA) 2111 E HighlandSte 240, Phoenix, Arizona 85016 https://www.nidhousing.com/Y	✓	✓
Administration of Resources & Choices 5800 W Glenn Dr Suite 330, Glendale, Arizona 85301 https://arc-az.org/	✓	✓
AZCEND 345 S California St., Chandler, Arizona 85225 https://azcend.org/	✓	✓
Chicanos Por La Causa 1112 E. Buckeye Rd., Phoenix, Arizona 85034 https://cplc.org/	✓	✓
Old Pueblo Community Services 4501 East 5th Street UNIT 1,, Tucson, Arizona 85711 https://helptucson.org/	✓	✓
Coconino County Community Services Department 2625 N King St, Flagstaff, Arizona 86004 https://www.coconino.az.gov/143/Community-Services	✓	✓
City of Glendale CAP 5850 W Glendale Ave., Glendale, Arizona 85301 https://www.glendaleaz.com/live/city_services/c...	✓	✓
Comite De Bien Estar, Inc. 963 B St., San Luis, Arizona 85349 https://www.comiteaz.com/	✓	✓
Community Action Human Resources Agency (CAHRA) 109 N Sunshine Blvd., Eloy, Arizona 85131 https://www.cahra.org/	✓	✓
Gila County CAP 107 W Frontier St C., Payson, Arizona 85541 https://www.gilacountyaz.gov/government/communi...	✓	✓
Housing Solutions of Northern Arizona 2304 N 3rd St., Flagstaff, Arizona 86004 https://www.housingnaz.org/	✓	✓
Mesa Community Action Network 635 E Broadway Rd., Mesa, Arizona 85204 https://www.turnanewleaf.org/	✓	✓

Pio Decimo Center Catholic Community Services 848 S 7th Ave., Tucson, Arizona 85701 https://www.ccs-soaz.org/agencies-ministries/de...	✓	✓
Northern Arizona Council of Governments (NACOG) 119 E Aspen Ave., Flagstaff, Arizona 86001 https://nacog.org/	✓	✓
Southeastern Arizona Governments Organization (SEAGO) 1403 AZ-92, Bisbee, Arizona 85603 https://www.seago.org/	✓	✓
Take Charge America 20620 North 19th Ave., Phoenix, Arizona 85027 https://www.takechargeamerica.org/	✓	✓
The Primavera Foundation, Inc. 151 W. 40th St., Tucson, Arizona 85713 https://www.primavera.org/	✓	✓
Trellis Community Development 1405 E McDowell Rd., Phoenix, Arizona 85006 https://trellisaz.org/	✓	✓

Has the Participant consulted with localities or tribal governments (cities, counties, or rural communities) in its jurisdiction regarding the needs of eligible homeowners in its jurisdiction?

Yes

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

Yes

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

To solicit input on the draft plan, ADOH held a 7-day public comment period and hosted two virtual public hearings on September 8, 2021 and September 10, 2021. The draft plan was posted to the ADOH website, with paper copies available upon request. Additionally, given the high number of Spanish speaking households in AZ, ADOH also posted a Spanish translation of the draft plan. During each hearing, ADOH presented information on the plan including eligibility requirements, documentation requirements, disbursement priorities, processes, and opportunities for partnership. ADOH solicited comments from members of the public via email and the public hearings. ADOH advertised these hearings in the State’s primary newspapers, on its website, an e-mail blast to community partners, and all social media outlets available to the Department (Facebook, Twitter, etc.). In addition to providing information about the public hearings, the advertisements allowed submission of comments in writing to a designated ADOH email, HAFComments@azhousing.gov.

Questions and comments were submitted to ADOH during the 7-day public comment period. A

total of 35 questions were directly addressed by ADOH and provided insight to the proposed

program components, funding allocations to rural communities, as well as requests for clarification on sections of the posted draft plan. All questions were answered verbally in the public meeting, when possible, and were summarized and posted with a written response.

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?

**Data on manufactured housing loans
Monthly data from servicers on loan delinquency
Fair Housing Trends Reporting**

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
HAF Plan - vFINAL Plan with Term Sheets 11.2021	11/24/2021 2:22 PM
ADOH RESPONSE for Resubmission of Plan	11/24/2021 2:02 PM
HAF Plan - vFINAL Plan with Term Sheets 09.2021	10/4/2021 2:06 PM
HAF Plan - vFINAL 08.2021 (1)	8/19/2021 3:30 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
NA	NA	NA

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.

(1) The application intake process always requires an applicant to provide a self-attestation of income; (2) The system asks the applicant for their stated income along with one form of income documentation; (3) If the applicant provides documentation, we will use it to verify their income; (4) If no documentation is provided, we will rely on attestation and proxy; (5) At the time of application a fact-specific proxy is ran looking for the median household income within the zip code of the property that is requesting assistance and against the 150% HUD AMI limits set for the program; (6) Upon the return of fact - the median household income within the zip code is confirmed to be within the county AMI limits the need for income documentation is waived.
Geographic Area – AZ Zip Codes & County of the primary residence

Data sources of population-level income data – Income by Zip Code, the site uses the most current US Census Bureau income statistics for United States Zip Codes (<https://www.incomebyzipcode.com/>) and Department of Housing and Urban Development (HUD) Area Median Income (AMI) limits (https://www.huduser.gov/portal/datasets/il/il2021/select_Geography_haf.odn)

In the application programming, the address is searched to ensure its geographic county and zip code is correctly identified. ADOH's program identifies HUD AMI for that county and compares the median household income within the property's zip code to the AMI. The applicant is eligible if the zip code median income is less than 150% of AMI. If the zip code median income falls below 100% AMI, the proxy would return "High Priority" and result in prioritization processing of that application. Applications deemed eligible by this proxy will be adjudicated without the need to provide income documentation.

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.

NA

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.

- (1) Member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;**
- (2) Resident of a majority-minority Census tract;**
- (3) Individual with limited English proficiency;**
- (4) Resident of a U.S. territory, Indian reservation, or Hawaiian Home Land, or**
- (5) Individual who lives in a persistent poverty county, meaning any county that has had 20% or more of its population living in poverty over the past 30 years as measured by the three most recent decennial censuses.**

ADOH is using census tract information to identify high minority communities and the Mortgage nonpayment's by State tool on the website for the Federal Reserve Bank of Atlanta: <https://www.atlantafed.org/center-for-housing-and-policy/data-and-tools/mortgage-analytics-and-1> to identify counties with high delinquency rates. Marketing and outreach efforts will be specific to those communities and will be language and culturally appropriate. Specific targeting and outreach events for these communities will be coordinated with contracted Housing Counseling Agencies and Community Action Agencies. ADOH is encouraging contracted local housing counseling and community action agencies to use their special relationships with low income and minority communities to overcome any hesitancy about a government program, documentation requirements, or lack of experience with technology.

Although ADOH has created its HAF plan to be available to individuals who are at or below 150% AMI, it intends to prioritize assistance to Socially Disadvantaged Individuals by establishing prioritization within the application intake system where adjudication priority will be given to those households that are at or below 100% AMI.

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.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Administration of Resources & Choices 5800 W Glenn Dr Suite 330 , Glendale, Arizona 85301 https://arc-az.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Take Charge America 20620 North 19th Ave. , Phoenix, Arizona 85027 https://www.takechargeamerica.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Genesis Housing Services PO Box 1555 , Higley, Arizona 85236 https://genesishs.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Chicanos Por La Causa 1112 E. Buckeye Rd. , Phoenix, Arizona 85034 https://cplc.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pima County Community Land Trust (Pima County CLT) 17 N Linda Ave , Tucson, Arizona 85745 https://www.pcclt.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Western Arizona Council of Governments (WACOG) 1235 S Redondo Center Dr , Yuma, Arizona 85365 https://www.wacog.com/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Gila County CAP 107 W Frontier St C , Payson, Arizona 85541 https://www.gilacountyaz.gov/government/communi...	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Family Housing Resources 3503 N Campbell Ave Ste 501 , Tucson, Arizona 85719 https://www.fhrtucson.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Catholic Community Services of Southern Arizona, Inc. 848 S 7th Ave , Tucson, Arizona 85701 https://www.ccs-soaz.org/agencies-ministries/de...	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Housing Solutions of Northern Arizona 2304 N 3rd St. , Flagstaff, Arizona 86004 https://www.housingnaz.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
NID Housing Counseling Agency (AZ) (NID-HCA) 2111 E. Highland, Ste. 240 , Phoenix, Arizona 85016 https://www.nidhousing.com/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
The Primavera Foundation, Inc. 151 W. 40th St. , Tucson, Arizona 85713 https://www.primavera.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Targeting specific groups of homeowners

Will the Participant conduct outreach specifically tailored to target potentially eligible households that:

- have mortgages or mortgage assistance contracts held or backed by the Participant?
- have mortgages backed by any of the following agencies: Federal Housing Administration; Department of Veterans Affairs; U.S. Department of Agriculture?
- have privately held mortgages?

What Efforts will be Made to Address Barriers to HAF Program Participation for Potentially Eligible Homeowners, Including Those with Limited English Proficiency or Who are Disabled?

Targeted outreach may be needed to reach homeowners who are likely to experience barriers to access, including persons with limited English proficiency and those with disabilities.

Indicate all of the languages, in addition to English, in which the Participant's HAF application and other program documents will be made available.

Spanish

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	Avoid utility/internet service disconnections.	Prevent 4,600 households from utility/internet disconnection within 24 months; Targeting Vulnerable Groups; and Reducing Mortgage Delinquencies
Payment Assistance for Homeowners Utilities	Avoid utility/internet service disconnections.	Prevent 4,600 households from utility/internet disconnection within 24 months; Targeting Vulnerable Groups; and Reducing Mortgage Delinquencies
Payment Assistance for HOA fees or liens	Avoid home loss due to delinquent association fees & lien delinquencies	Prevent 1,250 homes from falling into foreclosure within 24 months; Targeting Vulnerable Groups; and Reducing Mortgage Delinquencies
Mortgage Reinstatement	Avoid home losses due mortgage delinquency.	Prevent 6,600 home losses within 24 months; Targeting Vulnerable Groups; and Cure Mortgage Delinquencies. This component will include insurance assistance payment (homeowners, flood, and/or mortgage).
Payment Assistance for Delinquent Property Taxes	Avoid taxrelated delinquencies at risk of displacement.	Prevent 1,250 homes from falling into foreclosure within 24 months; Targeting Vulnerable Groups; and Reducing Mortgage Delinquencies
Mortgage Payment Assistance	Further assist households in addition to the 12 month delinquencies previously paid.	Allow 7,100 households additional funding to regain stability within 24 months; Targeting Vulnerable Groups; and Preventing Further Mortgage Delinquencies
Other measures to prevent homeowner displacement	Address mortgage delinquencies via other loss mitigation measures	Prevent 1,000 home losses without the use of HAF for mortgage delinquencies

Readiness

Staffing, Systems and Contractors

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

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

Yes

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

No

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

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?

Yes

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

\$0.00

How many households have applied for HAF assistance?

1,744

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?

0

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

To date ADOH has drawn down a total of \$4,480,432.97 of the initial 10% payment disbursed to the Department and holds a balance of \$15,218,000.93. Disbursements were for agreed upon milestone and deliverables for the Financial Assistance Management System (FAMS) to vendor Speridian, public hearing announcement published in local newspapers, and program flyers.

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	\$29,800,000.00
Mortgage Principal Reduction	\$0.00
Payment Assistance for Homeowner's Internet Service	\$0.00
Payment Assistance for HOA fees or liens	\$9,000,000.00
Payment Assistance for Delinquent Property Taxes	\$9,000,000.00
Mortgage Reinstatement	\$111,200,000.00
Facilitate Mortgage Interest Rate Reduction	\$0.00
Payment Assistance for Homeowner's Insurance	\$3,000,000.00
Payment Assistance for Down Payment Assist. Loans	\$0.00
Payment Assistance for Homeowners Utilities	\$18,000,000.00

Other measures to prevent homeowner displacement

Measure	Amount
Prevent 1,000 home losses without the use of HAF for mortgage delinquencies while addressing mortgage delinquencies via other loss mitigation measures	\$0.00

Displacement Prevention Sub-Total	\$180,000,000.00
-----------------------------------	-------------------------

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	\$0.00
Legal Services	\$0.00

Services Sub-Total	\$0.00
---------------------------	---------------

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
NA	\$0.00

Reimbursement Sub-Total	\$0.00
--------------------------------	---------------

Allocation of Administrative Expenses

Type of Expense	Amount
ADOH Staff	\$1,173,000.00
Vendor/Application System	\$11,653,424.00
Contingency	\$1,288,915.00
Housing Counseling Contracts	\$2,000,000.00
Community Engagement - media cost	\$869,000.00

Administrative Expenses Sub-Total	\$16,984,339.00
--	------------------------

Total Plan Requested Amount	\$196,984,339.00
------------------------------------	-------------------------

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: **Esperanza Padilla**

Agency/Office: **Arizona Department of Housing**

Email: esperanza.padilla@azhousing.gov

Phone Number: **6027711040**

Reporting Contact

Name: **Cindy Stotler**

Agency/Office: **Arizona Department of Housing**

Email: cindy.stotler@azhousing.gov

Phone Number: **6027711041**

Additional Contact

Name: **Thomas Simplot**

Agency/Office: **Arizona Department of Housing**

Email: tom.simplot@azhousing.gov

Phone Number: **6027711007**

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
HAF-Title VI Assurance (5-18-2021)	8/19/2021 4:53 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:

Arizona Department of Housing

Name and Title of Certifying Official

Name: **Thomas Simplot**

Title: **Director**

Telephone: **6027711007**

Email: tom.simplot@azhousing.gov