

United States Department of the Treasury

Homeowner Assistance Fund Plan Submitted by Government of Puerto Rico

HAF Grantee Plan Name
HAFP-0112

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	11/29/2021 11:11 AM
Total Plan Requested Amount	\$75,637,542.00
Record Type	State
Application Record	SLT-0084
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.

- 1. U.S. Census, American Community Survey (ACS), 2015-2019, Homeowner Counts, race/ethnicity, median income, MSAs**
- 2. U.S. Census, CHAS, 2013-2017, AMI and Housing Data**
- 3. Bureau of Labor Statistics, Unemployment Numbers, June 2021**
- 4. BlackKnight, McDash Loan-level Mortgage Performance Primary and Supplemental Datasets, July 2021, covers approximately 80% of loans in Puerto Rico**
- 5. AFV Loan Portfolio, AFV loan data through July 2021**
- 6. Oriental Bank and Banco Popular, Puerto Rico Loan Servicer Data through July and August 2021**

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?

No

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.

- Autoridad de Energia Electrica, FOMB Certified 2021 Fiscal Plan for the Puerto Rico Electric Power Authority (2021).**
- Puerto Rico Electric Authority, May 2021 Monthly Report to the Governing Board (2021).**
- Puerto Rico Aqueduct and Sewer Authority, FOMB Certified 2020 Fiscal Plan for the Puerto Rico Aqueduct and Sewer Authority (PRASA), Fiscal Years 2021 to 2025, (2020).**
- Puerto Rico Aqueduct and Sewer Authority, FY2021 Quarterly Financial Report for the nine-month period ending on March 31, 2021, (2021).**

- Centro de Recaudacion de Ingresos Municipales, Fiscal Plan for the Municipal Revenue Collection Center Fiscal Years 2022-226, CRIM Fiscal Plan (crimpr.net), (2021).
- Walton, R., Puerto Rico's electric utility owed \$1.75 billion, Utility Dive, <https://www.utilitydive.com/news/puerto-ricos-electric-utility-owed-175-billion/334776/>, (2014).
- Financial Oversight and Management Board of Puerto Rico, Fiscal Plan for Puerto Rico, Restoring Growth and Prosperity, April 23,2021, (2021).
- Oficina del Comisionado de Instituciones Financieras, Loss Mitigation Activity Report, (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.

- N/A.

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
CODEVyS Corporacion para el Desarrollo económico, Vivienda y Salud, Inc PO Box 1800 ,Arecibo,Puerto Rico 00613 https://www.codevys.com/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Pathstone Urb. Paseo Las Monjitas ,Ponce,Puerto Rico 00730 https://www.pathstone.com/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
One Stop Career Center of PR, Inc. 839 Añasco Street, Suite 3 ,San Juan,Puerto Rico 00925 https://www.onestopcareerpr.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Consumer Credit Counseling Services of PR 1607 Ponce de León Ave. Cobian's Plaza, GM-9 ,Santurce,Puerto Rico 00909 https://www.consumerpr.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Puerto Rico Neighborhood Housing Services 274 Calle Canals St. El Ponce Building Suite 102, Stop 19 ,San Juan,Puerto Rico 00907 http://www.puertoriconhs.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Has the Participant requested and received input regarding its HAF planning process from community-based organizations or organizations that serve potentially eligible homeowners?

No

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.

The HAF Plan was published September 06, 2021. AFVPR provided the public an opportunity to review and comment on the Draft HAF Plan, which can be viewed online at the web address <https://covidhipotecas.com>. Notice was also published in the local newspapers El Nuevo Día and El Vocero. Written comments on the Draft HAF Plan were accepted through September 15, 2021, at 5:00 PM EST at: comentariospublicos@covidhipotecas.com, or through a webform

located at <https://covidhipotecas.com>, and by mail to: Autoridad para el Financiamiento de la Vivienda de PR; Programa de Asistencia para Dueños de Hogar; P.O. Box 71361; San Juan, PR 00936-8461. The plan was published in English and Spanish.

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 data from servicers on loan delinquency**
- **Data from PREPA/LUMA and PRASA related to utility delinquency**
- **Data from CRIM related to property tax delinquency**

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
Puerto_Rico_HAFP-0112_Feedback_Responses	11/29/2021 10:44 AM
PR HAF Term Sheets	10/15/2021 8:47 AM

A HAF participant may elect to revise its HAF Plan over time to add or subtract program design elements. Does the Participant anticipate adding additional program design elements to this HAF Plan within one year of this submission?

No

Treasury has provided sample term sheets to assist HAF participants in developing their HAF plans. Participants may use these sample term sheets, in whole or in part, as part of their submission. To the extent the Participant intends to structure the program differently with respect to significant program terms described in the Sample Term Sheets, Treasury will, in the course of its review of the HAF Plan, request a justification for how the alternate approach will further the objectives of the HAF, including targeting and prioritization requirements. In the chart below, the HAF Participant may provide a justification for significant deviations from the terms described in the sample term sheets upon initial submittal. (optional for initial submission)

Program Design Element	Deviation from sample terms	Justification
Mortgage Reinstatement, Mortgage Payment, Taxes, Insurance, Fees, and Utilities	Requires bankruptcy court or bankruptcy trustee approval to participate.	The requirement is not a bar to participation, but is required in order for a servicer or other payee to accept payment on the eligible applicant’s behalf if the property owner is in bankruptcy.
Mortgage Reinstatement, Mortgage Payment, Taxes, Insurance, Fees, and Utilities	Mortgage principal reduction, mortgage interest rate reductions, internet service, home repairs, assistance to enable clear title, for applicants are not eligible.	This decision was made to prioritize funds, given limited program resources. PRHAP will provide referral services for applicants seeking housing counseling and legal services.

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 program will use an income attestation that includes attestation of income for all household members aged 18 years or older coupled with a fact specific proxy for household income. The proxy will rely on average income the borrower's MSA, using geospatial data sources.

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.

Not applicable, as no exclusions are being made.

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.

AFVPR will use the most recent definition of socially disadvantaged provided by the Treasury in the August 2, 2021 HAF Guidance. Under this definition a resident of a U.S. Territory is socially disadvantaged. The entire population of Puerto Rico therefore meets this definition. As such, 100% of the funding available for project delivery will be provided to socially disadvantaged individuals.

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?

No

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
Mortgage Payment Assistance	Total number of homeowners assisted Number of homeowners assisted at or below 100% US Median Income Number of socially disadvantaged homeowners assisted Total dollar amount of mortgage payment assistance provided Dollar value provided to homeowners at or below 100% US Median Income Dollar value provided to socially disadvantaged homeowners. Number of days spent to provide assistance	Assist 2,000 homeowners Assist at least 1,000 homeowners at 100% AMI or below Assist at least 1,000 socially disadvantaged homeowners Commit \$5M dollars of mortgage payment assistance \$4M dollars to 100% AMI or below \$4M dollars to socially disadvantaged Average of 60 days or less to provide assistance

<p>Mortgage Reinstatement</p>	<p>Total number of homeowners assisted Number of homeowners assisted at or below 100% US Median Income Number of socially disadvantaged homeowners assisted Total dollar amount of reinstatement assistance provided Dollar value provided to homeowners at or below 100% US Median Income Dollar value provided to socially disadvantaged homeowners Number of days spent to provide assistance</p>	<p>Assist 4,000 homeowners Assist at least 3,000 homeowners at 100% AMI or below Assist at least 3,000 socially disadvantaged homeowners Commit \$47M dollars of mortgage payment assistance \$40M dollars to 100% AMI or below \$40M dollars to socially disadvantaged Average of 60 days or less to provide assistance</p>
<p>Payment Assistance for Homeowners Utilities</p>	<p>Total number of homeowners assisted Number of homeowners assisted at or below 100% US Median Income Number of socially disadvantaged homeowners assisted Total dollar amount of utility assistance provided Dollar value provided to homeowners at or below 100% US Median Income Dollar value provided to socially disadvantaged homeowners. Number of days spent to provide assistance</p>	<p>Assist 1800 homeowners Assist at least 1200 homeowners at 100% AMI or below Assist at least 1200 socially disadvantaged homeowners Commit \$800K dollars of homeowner's or other property insurance payment assistance \$600k dollars to 100% AMI or below \$600k dollars to socially disadvantaged Average of 60 days or less to provide assistance</p>

<p>Payment Assistance for Homeowner's Insurance</p>	<p>Total number of homeowners assisted Number of homeowners assisted at or below 100% US Median Income Number of socially disadvantaged homeowners assisted Total dollar amount of insurance payment assistance provided Dollar value provided to homeowners at or below 100% US Median Income Dollar value provided to socially disadvantaged homeowners. Number of days spent to provide assistance</p>	<p>Assist 1100 homeowners Assist at least 700 homeowners at 100% AMI or below Assist at least 700 socially disadvantaged homeowners Commit \$800k dollars of homeowner's or other property insurance payment assistance \$600k dollars to 100% AMI or below \$600K dollars to socially disadvantaged Average of 60 days or less to provide assistance</p>
<p>Payment Assistance for HOA fees or liens</p>	<p>Total number of homeowners assisted Number of homeowners assisted at or below 100% US Median Income Number of socially disadvantaged homeowners assisted Total dollar amount of homeowner/condo association assistance provided Dollar value provided to homeowners at or below 100% US Median Income Dollar value provided to socially disadvantaged homeowners. Number of days spent to provide assistance</p>	<p>Assist 800 homeowners Assist at least 400 homeowners at 100% AMI or below Assist at least 400 socially disadvantaged homeowners Commit \$500k dollars of homeowner's or other property insurance payment assistance \$400k dollars to 100% AMI or below \$400K dollars to socially disadvantaged Average of 60 days or less to provide assistance</p>
<p>Other measures to prevent homeowner displacement</p>	<p>Total dollar amount of housing counseling services funded Total number of housing counseling agencies funded Number of homeowners receiving housing counseling assistance Number of homeowners whose displacement has been prevented</p>	<p>Commit \$2M to housing counseling agencies Fund 8 HUD-certified housing counseling agencies to provide services to homeowners to prevent displacement Assist at least 200 homeowners through housing counseling services Prevent at least 100 homeowner displacements</p>

<p>Payment Assistance for Delinquent Property Taxes</p>	<p>Total number of homeowners assisted Number of homeowners assisted at or below 100% US Median Income Number of socially disadvantaged homeowners assisted Total dollar amount of delinquent tax payment assistance provided Dollar value provided to homeowners at or below 100% US Median Income Dollar value provided to socially disadvantaged homeowners. Number of days spent to provide assistance</p>	<p>Assist 1000 homeowners Assist at least 800 homeowners at or below 100% AMI Assist at least 800 socially disadvantaged homeowners Commit \$3M dollars of property tax payment assistance \$1.5M dollars to LMI \$1.5M dollars to socially disadvantaged Average of 60 days or less to provide assistance</p>
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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?

\$101,721.73

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?

325

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?

32

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

The initial 10% allocation of HAF funding has been used to perform the Needs Assessment and develop the HAF Plan, as well as to design a pilot program. Funds will be used to implement the pilot program and deliver awards to eligible homeowners.

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	\$7,373,168.33
Mortgage Principal Reduction	\$0.00
Payment Assistance for Homeowner's Internet Service	\$0.00
Payment Assistance for HOA fees or liens	\$864,378.65
Payment Assistance for Delinquent Property Taxes	\$3,786,271.92
Mortgage Reinstatement	\$48,118,932.65
Facilitate Mortgage Interest Rate Reduction	\$0.00
Payment Assistance for Homeowner's Insurance	\$864,378.65
Payment Assistance for Down Payment Assist. Loans	\$0.00
Payment Assistance for Homeowners Utilities	\$864,379.16

Other measures to prevent homeowner displacement

Measure	Amount
N/A	\$0.00

Displacement Prevention Sub-Total	\$61,871,509.36
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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	\$2,420,401.34
Legal Services	\$0.00

Services Sub-Total	\$2,420,401.34
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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
Contracted Services (Outreach, Program Management, Needs, Assessment, Planning, Eligibility Processing, System Design)	\$7,500,000.00
General Administration of HAF	\$3,845,631.30

Administrative Expenses Sub-Total	\$11,345,631.30
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Total Plan Requested Amount	\$75,637,542.00
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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: **Jared Jakubowski**

Agency/Office: **Innovative Emergency Management**

Email: jared.jakubowski@iem.com

Phone Number: **4057603309**

Reporting Contact

Name: **Tamara Romero Flores**

Agency/Office: **Puerto Rico Housing Finance Authority**

Email: tamara.romero@afv.pr.gov

Phone Number: **7873671054**

Additional Contact

Name: **Madhu Beriwal**

Agency/Office: **Innovative Emergency Management**

Email: madhu.beriwal@iem.com

Phone Number: **9853516336**

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.

N/A

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
DocuSign_6._HAF-Title_VI_Assurance	9/27/2021 9:50 PM
HAF PR - Delegation Blanca Fernández	11/29/2021 8:46 AM

Official Certification

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

Name of HAF Participant:

Government of Puerto Rico

Name and Title of Certifying Official

Name: **Blanca Fernández González**

Title: **Executive Director**

Telephone: **7879460045**

Email: blanca.fernandez@afv.pr.gov