

**HAFP-0134-Guam**  
**Treasury Feedback for Resubmission of Plan**

Please revise the HAF plan by providing a response to the question(s).

**Completeness**

The participant's response(s) to the following questions was/ were either incomplete or unresponsive:

- No questions.

**Homeowner Needs and Community Engagement**

***Data***

- No questions

***Community Engagement and Public Participation***

- Please provide an update indicating any public comments you have received since you submitted your HAF Plan, from which organization you received any such comment, and whether you have responded to the comments.

***Ongoing Assessment of Homeowner Need***

- No questions.

**Program Design**

- Will there be a method in your HAF program, early in the process of engaging with a household, to evaluate immediate threats to the housing stability of applicants, which may need to be addressed under an expedited or prioritized timeline (e.g. HOA liens, tax delinquencies, utility shut off)?
- Please confirm your exclusion of Contracts for Deed or Land Contracts and explain what steps you have taken to assess the needs of homeowners with this type of mortgage. Please summarize any community feedback or data on which you have based this decision.
- Please describe how your program will utilize housing counselors or legal services to assist homeowners in evaluating loss mitigation options available for their mortgage. Your description should include:
  - whether your program will connect homeowners with housing counseling or legal services early in the process.
  - the role housing counseling or legal services providers will play in supporting homeowners' efforts at engaging in loss mitigation.

- How will your program leverage resources available through a loss mitigation process to benefit eligible homeowners and how will your program avoid using HAF funds in ways that duplicate relief that available loss mitigation options might provide?
- Please explain what steps, if any, your program will take to assist the homeowner in determining whether a HAF-resolution will result in a sustainable monthly payment?
- Are you anticipating increased winter home energy costs and their potential impact on the homeowners that HAF will serve?
- Your programs set \$15,000 as the maximum amount of assistance per homeowner. Please explain how you determined this amount will be sufficient to resolve housing-related delinquencies and whether the cap will be sufficient in areas with higher housing costs?

***Eligibility***

- No questions.

***Outreach***

- No questions.

***Prioritization***

- No questions.

**Performance Goals**

- Please explain how you intend to communicate your progress towards performance to the public.
- Please indicate which three metrics will serve as the best indicators of the success of your program.
- Please indicate whether you intend to disaggregate metrics by income, race, gender, etc.
- Please consider including as an additional metric the number of homeowners assisted/foreclosures prevented solely through counseling or legal services without payment of HAF funds to resolve the homeowner's defaults or delinquencies.

**Readiness**

- Please provide the most recent available information about your program's readiness, including staffing, contractors, etc..
- Is your program prepared to launch upon approval and, if not, by what date will you be ready to launch following approval?
- Please provide updated information about your progress in spending the initial 10% payment from your jurisdiction's full allocation and the status of any pilot assistance already offered or made available to homeowners.

## Budget

- Your plan provides a total budget amount of \$13,767,562 in the Salesforce Plan, an amount greater than your full allocation amount of \$13,587,562. However, in the provided term sheet attachment the total budget amount is \$13,586,532 which is less than your full allocation amount. Please revise your budget.
- Your plan indicates the following program design elements will be offered with no corresponding budget allocation. Please provide a budget allocation by each program design element. Alternatively, you may group similar types of program design elements, i.e., mortgage-related program design elements (i.e., payment assistance, principal reduction, or reinstatement), taxes and insurance (outside of mortgage), etc..
  - Payment assistance for down payment assistance loans provided by nonprofit or government entities
- Your plan indicates the follow program design elements are included in the budget but are not included in the plan document or term sheet. Please update your plan to reflect the appropriate program design elements.
  - Mortgage Principal Reduction - \$577,471
  - Payment Assistance for Homeowner's Internet Service - \$120,000