Treasury has a few additional clarifying questions in order to finalize the plan's approval.

• Could you please indicate how public comments influenced the design and or changes to design of Oklahoma's program?

Oklahoma HAF has received comment from multiple community-based organizations, grass roots organizations and non-profit organizations targeting service to low-to-moderate income families. We have responded to that input and continue to have ongoing engagement with organizations to inform our program's design. Some specific organizations and feedback that OHFA has received and incorporated into our program for administering HAF are listed below:

African Methodist Episcopal Church 12<sup>th</sup> Episcopal District – Many seniors and low-to-moderate income individuals who need assistance will need direct service to complete an application. Please consider using faith-based places of worship as hub locations to offer application clinics by way of training the membership to assist their neighbors with knowing the program eligibility requirements, gathering required documents and in some cases, assisting the applicant to complete an online application. Oklahoma HAF has identified multiple churches to request Memorandum of Understanding that includes training church volunteers on the program eligibility requirements, and online application process and collaborating to disseminate information to HAF Program eligible citizens.

Urban League Organizations — Please consider offering the ability to complete an application on the telephone with the guided help of a program staff person who enters the necessary data. *Oklahoma HAF has created a process for accepting telephone applications guided by a staff member to aid individuals who lack internet access, savvy and/or live with disabilities that make completing an online application burdensome.* 

Latino Community Development Agency — Consider hiring bilingual staff and/or including marketing and program information in multiple languages. *Oklahoma HAF has hired multiple bilingual staff including two languages other than English (Spanish and Vietnamese), employs the use of Language Line to gain assistance with languages outside of English, Spanish, and Vietnamese, employs the use of Telecommunications Relay Service to assist individuals with hearing or speech disabilities, made all marketing materials, web site information and online application available in English, Spanish and Vietnamese.* 

Neighborhood Housing Services of Oklahoma City – Provide all applicants with the contact information of a HUD Approved Housing Counselor within their local area if possible. *Oklahoma HAF will provide every HAF Applicant with a list of all HUD Certified Housing Counseling Agencies in the state of Oklahoma at the time of application.* Additionally, all HAFEligible Applicants who indicate that they want to receive Housing Counseling Services can select a provider and Oklahoma HAF will pay said provider for 2 hours of Mortgage Default Counseling.

Metropolitan Fair Housing Council — Use local, grass roots organizations' newsletters to promote the program and provide awareness. *Oklahoma HAF provided program press release information to local, community based newsletters and has plans to provide program launch information to the same publications.*