

U.S. DEPARTMENT OF THE TREASURY

AN OVERVIEW OF

Tribal Governments' HAF Plan Submission

September 2022



Disclaimer

This presentation is designed to give an overview of the Homeowner Assistance Fund (HAF) plan submission process under the HAF program for educational purposes. It should not be construed as legal advice or a statement of binding policy guidance from the Treasury.

For official Treasury guidance, go to: [www.Treasury.gov/HAF](https://www.treasury.gov/HAF)



Before You Start

- Review the Following Documents:
 - [Sample HAF Plan](#)
 - [Sample Term Sheet](#)
 - [Guidance](#)

HAF Plan

OMB Approved No.: 1505-0269
Expiration Date: 10/31/2021



United States Department of the Treasury Homeowner Assistance Fund Plan For Participants with Allocations Under \$5 million

Introduction and Purpose

Welcome to the U.S. Treasury Department's submission portal for the Homeowner Assistance Fund (HAF) Plan.

In the HAF, an eligible entity (the "Participant") is (1) a state, the District of Columbia, or U.S. territory; (2) the Department of Hawaiian Home Lands; (3) each Indian tribe (or, if applicable, the tribally designated housing entity of an Indian tribe) that was eligible for a grant under Title I of the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4111 et seq.) for fiscal year 2020; and (4) any Indian tribe that opted out of receiving a grant allocation under the Native American Housing Block Grants program formula in fiscal year 2020.

A HAF Participant may submit its HAF Plan using this portal only if the Participant's HAF Allocation is less than \$5 million. Tribally Designated Housing Entities may submit a HAF Plan using this portal only if the submission is on behalf of HAF participants that have each been allocated less than \$5 million in the HAF. **If a HAF Participant has been allocated \$5 million or more, a different template has been made available for larger allocations.**

In the fields below, you will submit your HAF Plan, organized around the following plan elements:

- Homeowner Needs and Community Engagement
- Program Design
- Performance Goals
- Readiness
- Budget

After completing the form, please click on the DocuSign button to sign and submit the HAF Plan.

Once the HAF Plan is submitted, Treasury will review the plan. Treasury may approve a HAF Plan in whole or in part. If Treasury identifies weaknesses in any elements of your HAF Plan, the Participant will be provided an opportunity to revise and resubmit those elements. Upon Treasury's approval of the HAF Plan, Treasury will initiate steps to transmit the requested allocation amount. Treasury will evaluate HAF Plans as described in the HAF guidance, available at <https://home.treasury.gov/system/files/136/HAF-Guidance.pdf>. Please refer to the HAF guidance for definitions of terms used in this portal and additional information regarding the HAF.

HAF Sample Term Sheet

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Mortgage Reinstatement Program - Sample Term Sheet

EXAMPLE ONLY - PARTICIPANTS ARE NOT REQUIRED TO USE EXACT TERMS

<u>Criteria</u>	<u>Sample Terms</u>
<u>Brief description</u>	<p>Provide funds to eliminate or reduce past due payments and other delinquent amounts, including payments under a forbearance plan, on forward mortgages, reverse mortgages, loans secured by manufactured homes, or contracts for deed.</p> <p>HAF Funds may be used to bring account fully current, with no remaining delinquent amounts, and to repay amounts advanced by the lender or servicer on the borrower's behalf for property charges, including property taxes, hazard insurance premiums, flood or wind insurance premiums, ground rents, condominium fees, cooperative maintenance fees, planned unit development fees, homeowners' association fees or utilities that the servicer advanced to protect lien position. Payment may also include any reasonably required legal fees.</p> <p>HAF funds will be used only to supplement other loss mitigation options offered by the servicer under investor requirements or where, without HAF funds, the homeowner would not qualify for that loss mitigation option.</p>
<u>Maximum amount of assistance per homeowner</u>	Each Homeowner will be eligible for up to \$XXXX through this program to be used only for the homeowner's primary residence.

HAF Guidance

HOMEOWNER ASSISTANCE FUND GUIDANCE

U.S. DEPARTMENT OF THE TREASURY

August 8, 2022

INTRODUCTION

The Treasury Department is issuing this guidance regarding the Homeowner Assistance Fund (HAF), which was established under section 3206 of the American Rescue Plan Act of 2021 (the ARP). This guidance may be updated, revised, or modified at any time, and the Secretary of the Treasury may waive the terms of this guidance in her sole discretion to the extent permitted by law.¹

Under the HAF, Treasury will provide financial assistance in an aggregate amount of approximately \$9.9 billion. Treasury has separately published information regarding the allocation of HAF funding for eligible entities.

PURPOSE OF THE HAF

According to the ARP, the HAF was established to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020, through qualified expenses related to mortgages and housing.

DEFINITIONS

Treasury will apply the following definitions for purposes of this guidance.

100% of the area median income for a household means two times the income limit for very-low income families, for the relevant household size, as published by the Department of Housing and Urban Development (HUD) in accordance with 42 U.S.C. 1437a(b)(2) for purposes of the HAF. When determining area median income with respect to tribal members, tribal governments and TDHEs may rely on the methodology authorized by HUD for the Indian Housing Block Grant Program as it pertains to households residing in an Indian area comprising multiple counties (*see* HUD Office of Native American Programs, Program Guidance No. 2021-01, June 22, 2021).

100% of the median income for the United States means the median income of the United States, as published by HUD for purposes of the HAF.

¹ Guidance for HAF was initially released on April 14, 2021. The guidance was updated on November 12, 2021 to provide additional guidance on the HAF plan process, updated definitions, additional guidance on qualified expenses, administrative revisions arising from tribal consultations, and other updates to program requirements, including to reflect the extension of the deadline for tribes, tribal entities, and the Department of Hawaiian Home Lands to submit a notice of funds request. This guidance was further updated on February 24, 2022 to provide additional guidance on the use of program income, eligible housing counseling services, administrative expenses, eligible uses of funds, and approaches for household income verification. Treasury updated this guidance again on August 8, 2022 to provide additional guidance on the reimbursement of certain qualified expenses.



Prepare in Advance

- Homeowner Needs and Community Engagement
- Program Design
- Performance Goals
- Readiness
- Budget

Quantitative Data

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 and community input to inform the design of its HAF Plan.

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
- ☐ No

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

Examples:

- *Data provided by Treasury – Treasury provided data, contributed by a number of federal agencies, including information on mortgage delinquencies and forbearances, breakdowns by demographic factors, and concentration among mortgage servicers.*
- *Data from on Mortgage Servicing – The Participant has entered into a data sharing agreement with Mortgage Data Company to obtain regularly updated data on mortgage delinquency among private-held mortgages.*

Input

Has the Participant requested and received input on its HAF planning process from tribal councils, community-based organizations, providers of housing counseling, or providers of legal assistance to homeowners facing foreclosure or displacement? Y/N

If yes, please list the tribal councils, community-based organizations, or providers, including each organization's address and a website if available.

Organization Name	Address	Web site
<i>Example:</i> ABC Housing Counseling Organization	123 Housing Counseling Way, Town, State Zip Code	www.abccounselingorganization.org

Helping Homeowners: Qualified Expenses

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

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.



Helping Homeowners: Qualified Expenses

Eligible expenses may vary depending on the HAF participant's plan.

In general, HAF funds may be used for the following:

Mortgage Assistance

- Reinstatement, Payments, Principal Reduction, Interest Rate Reductions

Other payment assistance

- Delinquent property Taxes, Utilities, Internet, Homeowner's insurance, HOA/COA fees, and on existing down payment assistance loans

Other measures to prevent displacement

- For example: repairs to maintain a home's habitability or assistance to enable households to obtain clear title to their properties.

HAF Counseling/ Legal Services

- Up to 5% of HAF funding for counseling, educational efforts or legal services related to foreclosure prevention or displacement.

Term Sheets

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.

- **Brief description** – Explain how the funds will be used (e.g., what type of homeowner expense the funds will be used for). If applicable, describe how the funds may be used in combination with other assistance programs (e.g., loan servicer loss-mitigation programs).
- **Maximum amount of assistance per homeowner** - Specify the maximum amount of assistance that each homeowner will be eligible to receive under the program design element.
- **Eligibility criteria and documentation requirements** – Explain all homeowner, mortgage, property, or other eligibility criteria for the program design element (other than the mandatory eligibility requirements set forth in the HAF guidance). In addition, list any documentation that will be required from homeowners to establish such eligibility. Provide a justification for each additional eligibility or documentation requirement beyond those required under the HAF guidance, including an explanation of how the Participant determined that such requirement will not create barriers to participation for eligible households.
- **Form of assistance** – Indicate whether the funds will be provided in the form of grants, forgivable loans, or other assistance. If the funds will be provided through forgivable loans, specify the terms for forgiveness. If the Participant proposes to provide the assistance in a form other than grants or forgivable loans, provide the reasoning for the proposed terms. If the Participant proposes to establish a home repair program, explain all criteria that will be used to determine whether a homeowner is eligible for the program (e.g., contractor licensing, repair contract requirements, zoning).
- **Payment requirements** – Indicate to whom payments will be made (e.g., to homeowners or to a third party) and any additional requirements there may be to complete a payment (e.g., bulk payment requirements for payees, method of determining amount of payment).

Documenting Homeowner Income

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
- ☐ No

If yes, please describe the fact-specific proxy or proxies to be used for the income determination.

Outreach

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
- ☐ No

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;
- ☐ resident of a U.S. territory, Indian reservation, or Hawaiian Home Land;
- ☐ homeowners that reside in persistent poverty counties;
- ☐ individual with limited English proficiency.

Performance Goals

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	Metrics of Success	Goal
Mortgage payment assistance		
Allow homeowners to reinstate mortgages or pay other housing-related costs		
Mortgage principal reduction		
Facilitating mortgage interest rate reductions		
Payment assistance for homeowner's utilities (e.g., electric, gas, home energy, and water)		
Payment assistance for homeowner's internet service (e.g., broadband)		
Payment assistance for homeowner's, flood, and mortgage insurance		
Payment assistance for homeowner's association fees or liens, condominium association fees, or common charges		

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
- ☐ No

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

- ☐ Yes
- ☐ No

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

- ☐ Yes
- ☐ No

If no, is a policy and procedure in development for each HAF program design element described in this HAF Plan?

- ☐ Yes
- ☐ No

Will the Participant use HAF funds to assist eligible households through a program that was operational before the Participant first received HAF funds?

- ☐ Yes
- ☐ No

If yes, has the documentation for that pre-existing program been adapted to HAF requirements (please answer yes if the pre-existing program already complied with HAF program requirements)?

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:

Amount (\$0.00)

Mortgage Payment Assistance

Mortgage Reinstatement

Mortgage Principal Reduction

Facilitate Mortgage Interest Rate Reduction

Payment Assistance for Homeowners Utilities

Payment Assistance for Homeowner's Internet Service

Payment Assistance for Homeowner's Insurance

Payment Assistance for HOA fees or liens

Payment Assistance for Down Payment Assist. Loans

Payment Assistance for Delinquent Property Taxes

Other measures to prevent homeowner displacement

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 (\$0.00)

Counseling or Educational Services

Legal Services

Sub-total:

(Enter sum of amounts entered)

Key Reminders

- Administrative expenses, and other expenses related to planning, needs assessment, and community engagement must not be more than 15% of the total amount of the HAF award.
- If you are not requesting funds for administrative expenses, be sure to indicate how your HAF operations will be funded.
- HAF funds can be used for members and individuals who reside outside the Tribal Government's territorial homeland, as long as it is consistent with the Tribe's constitution and governing law.
- Include a Term Sheet for each Program Element which includes a maximum assistance amount.



Reporting

Table 1: Reporting requirements by HAF participant type

Recipient	Quarterly Report	Annual Performance Report
States	By June 10, 2022, and then 45 days after the end of each quarter thereafter.	By November 15, 2022, and annually thereafter by mid-November.
Tribal Governments with Allocation > \$5M		
★ Tribal Governments with Allocation < \$5M & Department of Hawaiian Home Lands	By November 15, 2022, and annually thereafter by mid-November.	

Tips for Submitting Your HAF Plan

- The amount requested should equal amount allocated
- Accessing Treasury's Portal requires ID.ME
- Only the authorized user can submit a HAF Plan
- Click "save" when you've completed each section then click "next" to move forward to the next section

Thank you.





Questions?


Please contact the HAF Program Team at haf_tribal@treasury.gov

For More Information:

Please visit Treasury's HAF website at www.Treasury.gov/HAF

HUD Income Limit Tool


**OFFICE OF POLICY DEVELOPMENT
AND RESEARCH (PD&R)**


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INCOME LIMITS

[DATASET](#) / INCOME LIMITS [Other Datasets](#)

HUD's Office of Policy Development and Research (PD&R) is pleased to announce that Fair Market Rents and Income Limits data are now available via an application programming interface (API). With this API, developers can easily access and customize Fair Market Rents and Income Limits data for use in existing applications or to create new applications. To create an account and get an access token, please visit the API page here: <https://www.huduser.gov/portal/dataset/fmr-api.html>.

The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.

2022

2021

2020

2019

2018

Earlier Years

Query Tool

Documents

Data

FAQs

Puerto Rico FAQs

Effective April 18, 2022.

Access Individual Income Limits Areas

This system provides complete documentation of the development of the FY 2022 Income Limits (ILs) for any area of the country selected by the user. Official ILs, available in pdf and excel formats at this [link](#), may differ slightly from those calculated in the documentation system, and should be used for ALL official purposes.

[Click Here for FY 2022 IL Documentation](#)