

U.S. Department of the Treasury

September 2022 Quarterly HAF Data Demonstrate Increased Reach to Homeowners

February 10, 2023

Participant-reported data for the American Rescue Plan-funded Homeowner Assistance Fund (HAF) through September of 2022 show an acceleration of assistance to low-income and underserved homeowners across the country. As of September 30, HAF programs had assisted over 162,000 homeowners across the country, a 138% increase in the number of homeowners assisted as of June 2022. Total obligations and expenditures across the program also more than doubled from July through the end of September. Moreover, real-time dashboards published by many states show significant further acceleration in the final months of the year, which will be reflected in numbers to be released in the coming months that capture totals through December 2022.

States, U.S. territories, and Tribes participating in HAF are providing assistance in a number of innovative ways that help ensure homeowners facing pandemic-related financial hardship receive timely assistance. HAF programs are building awareness through strategic outreach to increase access among homeowners, especially for socially disadvantaged individuals and those who need reasonable accommodations. HAF programs across the country reduced applicants' barriers to assistance by increasing customer service options, expanding program offerings, and fine-tuning administrative processes to increase efficiency. The HAF Program continues to empower homeowners with the tools and resources needed to remain in their homes. For example:

- *The State of California HAF Program has focused its outreach on underserved communities through multilingual, culturally competent assistance resources. For instance, the HAF application is available in six languages and the program's contact center – which has handled over 190,000 calls as of Jan. 1, 2023 – can provide assistance in more than 200 languages. The state has also worked to keep the application as streamlined as possible; if an applicant has the necessary documents ready, the state estimates that the application can be completed in less than 15 minutes. Due to these efforts, as of Jan. 1, 2023, 88% of applicants surveyed by the program (5,676 applicants) reported that the application was easy to complete, and 91% said the documents were easy to upload.*
- *The State of Michigan's HAF program, after conducting a systemwide assessment, realized it needed to increase the availability of customer service agents to help homeowners apply. To quickly increase staff capacity, the HAF Program contracted with the state's 211 service to answer questions, fill out applications for those without internet access, provide status updates to applicants and refer homeowners to other services they need.*

- *The State of Nevada’s HAF Program uses a data-driven approach to recalibrate program offerings based on the most common reasons for application denial, thereby continuously improving its application process and contacting denied applicants to inform them of other opportunities for assistance. Nevada’s Program also directly reached out to applicants who did not return to the website to complete their applications. These efforts, combined with increased marketing, resulted in a 300% increase in households assisted over a three-month period (July through September 2022).*

HAF was designed to support homeowners experiencing financial hardship, working in conjunction with a range of other foreclosure prevention initiatives implemented by the Biden-Harris Administration that has resulted in historically low foreclosure filings. According to Black Knight data, foreclosure starts remain 30% below pre-pandemic levels. After a planning process during which Treasury required states, territories, and Tribes to inform their plans with data and community input, HAF programs began providing assistance in the first half of 2022 as other foreclosure protections wound down. HAF programs across the country are assisting homeowners both by providing direct assistance and by helping homeowners access relief through their mortgage servicers, including loss mitigation on government-backed loans.

Treasury has taken numerous actions to ensure that HAF empowers states, territories, and Tribal governments to reach the most vulnerable homeowners, including requiring participants to structure and target assistance based on data-driven assessments of homeowner needs, with an emphasis on data that identifies disparate hardships across demographic groups. Reporting through September 30, 2022 shows that HAF assistance is reaching a much broader range of economically vulnerable and traditionally underserved homeowners than prior federal mortgage assistance and foreclosure prevention programs:

Excluding omitted data or data not reported,

- 57% of HAF assistance was delivered to very low-income homeowners (those earning 50% of area median income and below);
- 35% of HAF homeowners self-identified as Black and 20% self-identified as Latino; and
- 64% of HAF beneficiaries were female.

As rising interest rates further strain housing affordability, particularly for homeowners with lower incomes, HAF funds continue to serve as a crucial resource to assist in resolving delinquency, providing mortgage payment assistance, and addressing other threats to housing stability. HAF participants have until September 30, 2026 to use their funds to assist homeowners in their communities.

HAF is an important part of a [broader Biden-Harris administration effort](#) to help struggling borrowers across the country remain in their homes. The Biden-Harris administration has

engaged a series of measures that protected homeowners from foreclosure, including a foreclosure moratorium, increased options for mortgage payment forbearance, and enhanced loan modifications to resolve delinquencies, among other initiatives that have together helped keep mortgage delinquencies and foreclosures below pre-pandemic levels.

A summary of Quarterly HAF participant data through September 30, 2022 is available [here](#).