

U.S. DEPARTMENT OF THE TREASURY

AN OVERVIEW OF

Tribal Governments' HAF Quarterly and Annual Reports



Disclaimer

This presentation is designed to give an overview of the Homeowner Assistance Fund (HAF) quarterly reporting 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)



Importance of Compliance Reporting

Link to [2022 Compliance Supplement](#)

April 2022

Homeowner Assistance Fund Program

Treasury

A	B	C	E	F	G	H	I	J	L	M	N
Activities Allowed or Unallowed	Allowable Costs/Cost Principles	Cash Management	Eligibility	Equipment/Real Property Management	Matching, Level of Effort, Earmarking	Period Of Performance	Procurement Suspension & Debarment	Program Income	Reporting	Subrecipient Monitoring	Special Tests and Provisions
Y	Y	Y	Y	N	N	N	N	N	Y	Y	N

Review before you start

Go to: <http://www.treasury.gov/HAF>

ASSISTANCE FOR STATE, LOCAL, AND TRIBAL GOVERNMENTS

State and Local Fiscal Recovery
Funds

Capital Projects Fund

Local Assistance and Tribal
Consistency Fund

Homeowner Assistance Fund

Allocations, Payments, and Award
Terms

Guidance

HAF Plans

Program and Service Design

Promising Practices

Reporting

Report Waste, Fraud, and Abuse

Homeowners

Looking for homeowner assistance?

Homeowners can [find out what homeowner assistance covers, how it works, and who's eligible](#) on the interagency housing portal hosted by the Consumer Financial Protection Bureau (CFPB).

Homeowner Assistance Fund

The American Rescue Plan Act provides up to \$9.961 billion for states, the District of Columbia, U.S. territories, Tribes or Tribal entities, and the Department of Hawaiian Home Lands to provide relief for our country's most vulnerable homeowners.

Program recipients with questions about reporting, technical issues, eligible uses of funds, or other items click here for self-service resources. 

SELF-SERVICE RESOURCES







New resource!

The purpose of the Homeowner Assistance Fund (HAF) is to prevent mortgage delinquencies and defaults, foreclosures, loss of utilities or home energy services, and displacement of homeowners experiencing financial hardship after January 21, 2020. Funds from the HAF may be used for assistance with mortgage payments, homeowner's insurance, utility payments, and other specified purposes. The law prioritizes funds for homeowners who have experienced the greatest hardships,

Find homeowner
assistance

REPORTING GUIDANCE





- [HAF Annual Report User Guide](#)  (Updated 10/14/2022)
- [HAF Quarterly Report User Guide](#)  (Updated 10/14/2022)
- [Homeowner Assistance Fund Reporting FAQs](#)  (Updated 10/14/2022)
- [HAF Guidance on Participant Compliance and Reporting Responsibilities](#)  (Updated 07/15/2022)
- [Homeowner Assistance Fund Interim Reporting Guidance](#) 
- [HAF Interim Report User Guide](#) 

ACCESSING TREASURY'S PORTAL

All HAF Recipients must use either ID.me or Login.gov to access Treasury's portal for reporting.



- [ID.me Guidance](#) 
- [Login.gov Guidance](#) 



WEBINARS



- [WEBINAR: Homeowner Assistance Fund: Interim Reports – March 1, 2022](#)
- [WEBINAR: Homeowner Assistance Fund: Quarterly Reports – June 2022](#)

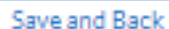

Reporting Deadlines

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

- Enable pop-ups in your browser
- Browsers that work well with the portal:
 - **Microsoft Edge**
 - **Google Chrome**
 - **Most recent version of Safari**
- The Treasury Portal does not work well on Internet Explorer.
- Accessing Treasury's Portal requires ID.me or Login.gov
- **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
- Look for the validation buttons at the end of each page which may require scrolling:

A rectangular button with a thin blue border and the text "Save and Back" in blue.A solid blue rectangular button with the text "Save Information" in white.A rectangular button with a thin blue border and the text "Save and Next" in blue.

Finding Reports

Compliance Process

You now have a login and 24/7 access to this portal. You have two options while working on your compliance report(s) – save your progress or submit the report. If you save, you can return and edit information as needed. To resume working on a draft report, click on "Compliance Reports" using the navigation to the left of the page. This will bring you to your list of compliance reports, click "Edit" button to continue the process.

Ready to get started? Click "Go to your Reports" below

[Go To Your Reports](#)

Click to open




My Compliance Reports

Click to edit

HAF Compliance Reports

Search

Records per page: 10 Page: 1 of 1

	Report Name	Report Type	Report Period	Due Date	Status	Edit	View	Download
1	HAF-QR	Quarterly	Award Date -	Nov 15, 2022	Not Started			

Report Type

Quarterly Report

Participant Information



State, Local and
Tribal Support
HAF Compliance

Instructions

Participant
Information

Budget
Reporting

Programmatic
Information

Programs

Obligations &
Expenditures
Verification

Participant
Compliance

Certification

Participant Information

Please verify that you are an authorized representative of the HAF participant and confirm the accuracy of the HAF participant's profile.

Participant Information

Entity Name	Type		
	Tribal Government or Tribally Designated Housing Entity		
UEID	TIN		
DUNS	DUNS+4 @		
CFDA#	FAIN#		
Address			
City	State	Zip	

Please report discrepancies (if any) on the above information.

Contacts

This is the current list of Points of Contacts for the Participant. This list can be managed by designated HAF Account Administrators through the Treasury Covid-19 Relief Hub or button below. Please ensure that HAF contacts are accurate before submitting this report.

Name	Title	Email	Roles

Budget Reporting

The table below lists the budget items that appear in the participant's approved HAF Plan, along with the amounts budgeted for each item. Please report the participant's obligations and expenditures as they relate to these budget items.

Note that on subsequent screens, the participant will be expected to break out programs, obligations and expenditures listed under "Measures Prevent Displacement" to the defined Program Design Elements.

HAF Quarterly Reports reflect the HAF Plan budget as approved at the end of the reporting period. Participants can propose revisions to their HAF Plan budgets and submit them for Treasury approval. However, budget revisions proposed and/or approved after the end of a reporting period will not be reflected on Quarterly Reports for that reporting period. Click [this link](#) to view your HAF Plan budget and to propose and submit HAF Plan budget revisions (the link will open in a new tab/window).

	HAF Original Plan Budget	Current Budgeted Amount	Cumulative Obligations	Cumulative Expenditures
1	Mortgage Payment Assistance		\$0.00	\$0.00
2	Financial Assistance		\$0.00	\$0.00
3	Mortgage Principal Reduction		\$0.00	\$0.00
4	Facilitating Interest Rate		\$0.00	\$0.00
5	Payment Assistance Utilities		\$0.00	\$0.00
6	Payment Assistance Internet		\$0.00	\$0.00
7	Payment Assistance Insurance		\$0.00	\$0.00
8	Payment Assistance Fees		\$0.00	\$0.00
9	Payment Assistance Loans		\$0.00	\$0.00
10	Payment Assistance Taxes		\$0.00	\$0.00
11	Counseling or Education		\$0.00	\$0.00
12	Legal Services		\$0.00	\$0.00
13	Measures Preventing Displacement Subtotal	\$0.00	\$0.00	\$0.00
14	Reimbursable Expenses Subtotal	\$0.00	\$0.00	\$0.00
15	Administrative Expenses Subtotal	\$0.00	\$0.00	\$0.00
16	Totals	\$0.00	\$0.00	\$0.00

Save Information



Budget Reporting - Errors

21	Administrative Expenses Subtotal	\$6,000.00	\$6,000.00	\$0.00
22	Admin Expense #1	\$1,000.00	\$0.00	\$0.00
23	Admin Expense #3	\$3,000.00	\$0.00	\$0.00
24	Admin Expense #2	\$2,000.00	\$6,000.00	\$0.00
25	Totals	\$30,000.00	\$56,001.00	\$1.00

The marked rows need attention:

In general, Obligations and Expenditures should not be more than 10% greater than the budget amounts. HAF participants must seek prior approval before making changes to the scope or objectives of their HAF program. As specifically noted in the HAF guidance, Treasury's prior approval is required to reallocate funding from a program previously approved in a HAF plan to be used for a different purpose.

☐ Please review the marked rows and revise entries OR check this box to confirm that you would like to submit this report with Obligations or Expenditures more than 10% greater than budgeted amount, and provide an explanation in the space below.



Be sure to click this box.

Programmatic Information

Please provide the information requested below related to the Participant's HAF programs. Note that in other sections of this report you will be asked to disaggregate some of this data based on the Participants unique HAF programs and the applicable design elements.

* 1. Please enter the number of unique Homeowners that submitted a draft or completed HAF application for HAF assistance.

* 2. Please enter the number of unique Homeowner that submitted a completed HAF application for HAF assistance.

* 3. Please enter the number of unique Homeowners who submitted a completed HAF application for HAF assistance and then withdrew their application.

* 4. Please enter the number of unique Homeowners whose application for HAF assistance was approved.

* 5. Please enter the number of unique Homeowners whose application for HAF assistance was denied.

* 6. Please enter the number of unique Homeowners that received HAF assistance of any kind.

* 7. Please enter the number of Unique homeowners for whom one or more Delinquencies were resolved through non-monetary HAF assistance (e.g. housing counseling helped resolved a Delinquency through an existing servicer's program).

Programmatic Information

*8. Please enter the number of Unique homeowners for whom one or more Delinquencies were resolved with monetary HAF assistance.

*9. Please enter the number of unique Homeowners receiving HAF assistance that were not Delinquent prior to receiving HAF assistance.

10. Breakdown of reimbursement expenses: **Not Applicable.**

[You did not indicate reimbursement expenses obligated and/or expended in the Budget Reporting section. This item applies only if you indicate reimbursement expenses obligated and/or expended in the Budget Reporting section.]

11. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Obligations for HAF assistance are **\$0.00.**

12. Based on your entries on the previous page (Budget Reporting) and above (Reimbursement Breakdown, if applicable), total cumulative Expenditures for HAF assistance are **\$0.00.**

*13. Please enter the number of unique Homeowners who applied for assistance that previously received HAF assistance.

*14. Please enter the number of unique Homeowners that received assistance on more than one application. Num HO Assisted On Mult Apps (HAF).

*15. Is it part of your standard process to speak with Homeowner applicants about the availability of loss mitigation and other loss mitigation options? Please respond "Yes" if your organization includes communication with Homeowner applications about the availability of loss mitigation options, otherwise select "No."

Programs

Use this module to enter general HAF participant program information. Please add a new line item for each program of the HAF participant and fill in the corresponding information.

Please do NOT include Administrative Expenses in program or design element Expenditures or Obligations. Administrative expenses should be captured in the Budget Reporting section.

Program List

No programs

1 → Add Program View / Download All

2 ↑

Add/Edit Program

Add / Edit Program


Use this module to enter information regarding program design elements for each HAF program. Please add a new line item for each program design element under EACH program and fill in the corresponding information. For example, if a HAF program is used for mortgage assistance, internet assistance, and utilities assistance, a HAF participant would enter three separate line items for each of those program design elements and fill out the relevant information.

Please do NOT include **Administrative Expenses** in program or design element **Expenditures** or **Obligations**. Administrative expenses should be captured in the Budget Reporting section.

Program Information

* Program Name	* Program Start Date
<input type="text"/>	<input type="text"/>
* Program Income Earned Cumulative to Calendar Quarter end date	* Program Income Expended Cumulative to Calendar Quarter end date
<input type="text"/>	<input type="text"/>
* Program Description	
<input type="text"/>	
* Total Obligations Cumulative to Report Calendar Quarter end date	* Total Expenditures Cumulative to Report Calendar Quarter end date
<input type="text"/>	<input type="text"/>
* Number of Homeowners Assisted Cumulative to Report Calendar Quarter end date	
<input type="text"/>	
* Number of Delinquencies Resolved with Monetary HAF Assistance Cumulative to Report Calendar Quarter end date	* Number of Delinquencies Resolved with Non-Monetary HAF Assistance Cumulative to Report Calendar Quarter end date
<input type="text"/>	<input type="text"/>

Create ProgramCancel



Program Information

*Program Name

t

*Program Start Date

Jul 31, 2022

*Program Income Earned Cumulative to Calendar Quarter end date

\$1.00

*Program Income Expended Cumulative to Calendar Quarter end date

\$1.00

*Program Description

1

*Total Obligations Cumulative to Report Calendar Quarter end date

\$1.00

*Total Expenditures Cumulative to Report Calendar Quarter end date

\$1.00

*Number of Homeowners Assisted Cumulative to Report Calendar Quarter end date

1

*Number of Delinquencies Resolved with Monetary HAF Assistance Cumulative to Report Calendar Quarter end date

1

*Number of Delinquencies Resolved with Non-Monetary HAF Assistance Cumulative to Report Calendar Quarter end date

1

Save

Cancel

Design Elements

Add Design Element

Program Design Element	\$ Obligated	\$ Expended	No. Homeowners Assisted	Edit	Remove
Facilitating Interest Rate	\$1.00	\$1.00	1		
Totals	\$1.00	\$1.00			

Design Element Errors

Design Elements

Add Design Element

Program Design Element	\$ Obligated	\$ Expended	No. Homeowners Assisted	Edit	Remove
Facilitating Interest Rate	\$1.00	\$1.00	1		
Mortgage Principal Reduction	\$1.00	\$1.00	2		
Totals	\$2.00	\$2.00			

⚠

The sum of Expenditures entered for design elements is greater than the total Expenditures entered for this program. Please adjust these entries to eliminate this error. You will not be able to submit this compliance report until you eliminate this error.

⚠

The sum of Obligations entered for design elements is greater than the total Obligations entered for this program. Please adjust these entries to eliminate this error. You will not be able to submit this compliance report until you eliminate this error.

[Back to Programs](#)

Obligations & Expenditures Verification

The table below provides a summary of the Design Element Obligations and Expenditures you entered in the Programs module and checks the totals against your entries in the Budget Reporting module. If there are any discrepancies, you will see additional instructions below the table.

Design Element	Cumulative Obligations	Cumulative Expenditures
Mortgage Payment Assistance	\$0.00	\$0.00
Financial Assistance	\$0.00	\$0.00
Mortgage Principal Reduction	\$0.00	\$0.00
Facilitating Interest Rate	\$0.00	\$0.00
Payment Assistance Utilities	\$0.00	\$0.00
Payment Assistance Internet	\$0.00	\$0.00
Payment Assistance Insurance	\$0.00	\$0.00
Payment Assistance Fees	\$0.00	\$0.00
Payment Assistance Loans	\$0.00	\$0.00
Payment Assistance Taxes	\$0.00	\$0.00
Measures Preventing Displacement	\$0.00	\$0.00
Counseling or Education	\$0.00	\$0.00
Legal Services	\$0.00	\$0.00
Totals	\$0.00	\$0.00

Participant Compliance

HAF participants are asked to answer the following questions as they relate to compliance with the HAF statute and established guidance.

* 1. Did the HAF participant use HAF assistance to assist homeowners with loans above the maximum conforming loan limit as defined in the HAF statute?

Yes

* If you selected 'yes,' please provide an explanation that explains why the HAF participant used HAF assistance to assist homeowners with loans above the maximum conforming loan limit.

* 2. Prior to disbursing HAF assistance to homeowners, did the HAF participant require homeowners to provide attestations that they experienced financial hardship after January 21, 2020?

No

* If you selected 'no,' please provide an explanation that explains why the HAF participant did not require homeowners to provide attestations that they experienced financial hardship after January 21, 2020.

* 3. In determining income for each household applying for HAF assistance, did the HAF participant use HUD's definition of "annual income" in 24 CFR 5.609, adjusted gross income as defined for purposes of reporting on IRS Form 1040 series as mentioned in the HAF guidance, or other proxies approved in your HAF Grantee Plan?

No

* If you selected 'no,' please provide an explanation that explains why the HAF participant did not use HUD's definition of "annual income" in 24 CFR 5.609, adjusted gross income as defined for purposes of reporting on IRS Form 1040 series as mentioned in the HAF guidance, or other proxies approved in your HAF Grantee Plan.

Certification

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

Name and Title of Certifying Official

Name	Email Address
Your Name	email@service.com
Title	Certification (Re-enter your name to certify)
Your Title	<input type="text"/>

Before submitting your report, validate your data by clicking the button below. Any inconsistencies or required items that are missing will be listed so that you can complete or correct your entries. After completing or correcting your entries, click validate again to re-check your data. When all error have been resolved, the Certify and Submit button will be enabled.

1 →

2 →

3 →

Are you sure you want to submit? If you submit, the form will become read-only to allow the Treasury program to review.

Annual Report

Finding Reports

Compliance Process

You now have a login and 24/7 access to this portal. You have two options while working on your compliance report(s) – save your progress or submit the report. If you save, you can return and edit information as needed. To resume working on a draft report, click on "Compliance Reports" using the navigation to the left of the page. This will bring you to your list of compliance reports, click "Edit" button to continue the process.

Ready to get started? Click "Go to your Reports" below

[Go To Your Reports](#)

Click to open




My Compliance Reports

Click to edit

HAF Compliance Reports

Search

Records per page: 10 Page: 1 of 1

	Report Name	Report Type	Report Period	Due Date	Status	Edit	View	Download
1	HAF-QR	Quarterly	Award Date -	Nov 15, 2022	Not Started			

Report Type

If your Tribe's HAF Plan has not yet been approved

Submit HAF Annual Report without Updates

Our records reflect that your entity has submitted a plan but is awaiting approval from Treasury. Thank you for your patience.

HAF Participant
Your Tribe's Name

HAF Plan Status
Reopened

Name
Your Name

Title
Your Title

Email
your@email.com

Please enter your name below to certify and submit your Annual Report without providing updated program information.

Your Name

Cancel

Submit



If your Tribe has not yet submitted a HAF Plan

Submit HAF Annual Report without Updates

Annual Reports ask for updates based on information in approved HAF plans.

Our records reflect that your entity has not yet submitted a HAF plan as of October 12, 2022. Treasury encourages your entity to submit a HAF plan as soon as possible.

Treasury understands that there are many reasons for delayed submission. Please email HAF_Tribal@Treasury.gov with the subject "HAF Plan Support" with any questions or concerns, support needed to submit your HAF plan, or if you are no longer interested in participating in HAF.

HAF Participant
Participant #
Tester

HAF Plan Status
Funded

Name
Your name

Title
Your Title

Email
you@email.com

Please enter your name below to certify and submit your Annual Report without providing updated program information.

Cancel

Submit

Community Engagement & Outreach

HAF participants are asked to answer the following questions as they relate to community outreach.

* 1. Did you continue outreach to communities once your HAF Program(s) began?

No

* 2. Please quantify the total amount of funds spent on outreach.

\$234.00

3. You identified the community-based organizations and providers of counseling services or legal assistance listed below in your HAF Participant Plan or a previous report. Please indicate whether you have performed outreach to each organization or provider by tapping "Provide Data" and selecting Yes or No.

Search

Records per page: 10 Page: 1 of 0

Organization or Provider Name	Type	Outreach Performed	Provide Data
-------------------------------	------	--------------------	--------------

4. Did you perform outreach to any community-based organizations or providers of counseling services or legal assistance that are not on the list above? If so, use the button below to add these organizations and providers to the list.

Add a new Org or Provider

Save and Back

Save Information

Save and Next



Add a new Community-Based Organization or Provider

Organization / Provider Information

*Type

Provider

*Name

asdf

Website (URL)

asdfas

*Street Address 1

asdf

Street Address 2

asdf

*City

asdf

*State

Alaska

*Zip Code

21344

☐ Primarily Serves LMI

☐ Addresses Impact of Housing

Outreach Activity

*Did you perform outreach to this organization or provider during the reporting period?

Yes

No

Cancel

Save new Organization or Provider

Community Engagement & Outreach

	Organization or Provider Name	Type	Outreach Performed	Provide Data
1	asdf	Community Organization	✓	Edit Data

Entering Performance Goals

Performance Goals

You identified the measurable outcomes listed below in your HAF Participant Plan. Please report a status and the measurable results for each goal, and provide a narrative description of performance related to the goal, by clicking "Provide Data" in each line of the table below.

You can also add new performance goals for the next Annual Reporting cycle using the button below the table.

Records per page: 10 Page: 1 of 0 ▶

Title	Program Design Element	Status	Provide Data
1	Mortgage Payment Assistance		Provide Data
2	Mortgage Reinstatement		Provide Data

[Add a New Goal](#)

Entering Goal information

Performance Record

* Goal Title

* Design Element

Mortgage Payment Assistance

* Goal Description

* Metric of success

* Status

* Actual measurable results

* Narrative description and comments

* Continue this goal for next year?

Performance Goals

Performance Goals

You identified the measurable outcomes listed below in your HAF Participant Plan. Please report a status and the measurable results for each goal, and provide a narrative description of performance related to the goal, by clicking "Provide Data" in each line of the table below.

You can also add new performance goals for the next Annual Reporting cycle using the button below the table.

Records per page: 10 Page: 1 of 0 ▶

	Title ▼	Program Design Element ▼	Status ▼	Provide Data
1	asdf	Mortgage Payment Assistance	On Track	Edit Data
2	asdf	Mortgage Reinstatement	Not On Track	Edit Data

[Add a New Goal](#)[Back](#)[Next](#)

Methods for Targeting

Methods for Targeting

*1. Please provide an update on your targeting plan including challenges, successes, etc.

*2. Is the targeting plan put fourth in the HAF Plan achieving the desired results?

--None--



Save and Back

Save Information

Save and Next

Methods for Targeting

* 1. Please provide an update on your targeting plan including challenges, successes, etc.

asdf

* 2. Is the targeting plan put fourth in the HAF Plan achieving the desired results?

No

* If you selected 'no', please provide a narrative explanation of what is not working and what can be done to improve results.

sdfasdf

Save and Back

Save Information

Save and Next

Best Practices and Coordination

- * 1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)

Yes

- * If so, please provide best practices and information on coordination efforts.

- * 2. Have you coordinated with servicers?

Yes

- * If so, please provide best practices and information on coordination efforts.

Save and Back

Save Information

Save and Next



Certification

* 1. Did you earn interest in excess of \$500 through the calendar year ending December 31, 2021?

Yes

* If yes, how much interest did you earn in excess of \$500 through the calendar year ending December 31, 2021?

\$234.00

* 2. Did you remit the earned interest in excess of \$500 as required by 2 CFR 200.305? (For more information see [HAF Reporting FAQ](#), Section 1.15, on [Treasury.gov](#).)

No

Statement

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

Name

Your name

Title

Your Title

Email Address

your@email.com

Certification (Re-enter your name to certify)

Your Name

Validate

Certify and Submit



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