

United States Department of the Treasury

Homeowner Assistance Fund Plan

Submitted by Washington State Housing Finance Commission

HAF Grantee Plan Name

HAFP-0336

United States Department of the Treasury

Homeowner Assistance Fund Plan For Participants with Allocations \$5 million or Greater

Allocation Amount	\$5 Million or Greater
Submission Date	4/20/2022 3:02 PM
Total Plan Requested Amount	\$173,153,935.00
Record Type	State
Application Record	SLT-0050
HAF Grantee Plan Status (external)	Funded

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, including from community-based organizations or organizations that serve potentially eligible homeowners.

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

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

Treasury June 11, 2021 re: Data to Support HAF Plans
HMDA 2020 Market Share Analysis
Washington state delinquency reports for WSHFC portfolio
Regular updates from Mortgage Bankers Association
Regular updates from WSHFC's portfolio servicers
MBA Feb 2022 Delinquency, Foreclosure & Forbearance Report
Treasury 11/29/2021 HECM Data for HAF Plans
Analysis of WSHFC Downpayment Assistance Program usage by race and geography,
Intellectyx, January 2021
Washington State Homeowner Assistance Fund Market Research Report, The Vida Agency,
March 2022
Marketing & Outreach Strategy: Washington State Homeowner Assistance Fund, The Vida
Agency, March 2022

In its HAF planning process, has the Participant obtained and reviewed quantitative data or studies regarding which demographic segments in its jurisdiction have historically experienced discrimination in the housing or housing finance market?

Yes

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

Consumer Financial Protection Bureau (CFPB) published a Special Issue Brief: Characteristics
of Mortgage Borrowers During the COVID-19 Pandemic, May 2021
National Association of Realtors: A Snapshot of Race and Home Buying in America, February
2022
Washington State Homeowner Assistance Fund Market Research Report, The Vida Agency,
March 2022
Marketing & Outreach Strategy: Washington State Homeowner Assistance Fund, The Vida
Agency, March 2022

In its HAF planning process, has the Participant obtained quantitative data from utility providers or entities charged with assessing and collecting property taxes or relied on quantitative data or studies to inform its planning about how to target and best serve eligible homeowners at risk of displacement due to utility arrearage or tax foreclosure?

No

In the following text box, please list any source not listed above of quantitative information, including sources of data on the performance of any of the Participant's previously implemented programs, that the Participant used to inform its HAF planning process, briefly describe how the data informed the Participant's planning.

HAF Pilot Program 2022; obtained small sample size used to determine nature of loans currently in foreclosure (not stopped by foreclosure moratoria), SDI composition and amounts of arrearages. Used to analyze program limits and outreach efforts.

Did the Participant communicate with mortgage servicers regarding the development of its program design?

Yes

Did the Participant communicate with other HAF participants regarding the development of its program design?

Yes

How Has Community Engagement and Public Participation Informed the Participant's Planning?

Treasury will assess the extent to which a Participant's assessment of homeowner needs has been informed by and reflects input from organizations and individuals representing eligible homeowners, including any opportunities for public participation in the development of the Participant's plan. Treasury will pay particular attention to the extent of the Participant's engagement with populations that are the subject of statutory targeting requirements.

Has the Participant requested and received input on its HAF planning process from providers of housing counseling services or providers of legal assistance to homeowners facing foreclosure or displacement?

Yes

Provider information

If yes, please list such providers, including the providers' address and website. Please indicate by checking the appropriate box below if the provider's primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant's jurisdiction.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Northwest Justice Project 311 North 4th Street #201 ,Yakima,Washington 98901 https://nwjustice.org/home	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Washington Homeownership Resource Center 17544 Midvale Avenue North ,Seattle,Washington 98133 https://www.homeownership-wa.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
OIC of Washington – Prosperity Center 903 West 3rd Avenue ,Moses Lake,Washington 98837 https://www.yvoic.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Parkview Services 17544 Midvale Avenue North ,Seattle,Washington 98133 https://www.parkviewservices.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Urban League of Metropolitan Seattle 105 14th Avenue ,Seattle,Washington 98122 https://urbanleague.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
El Centro de la Raza 2524 16th Avenue Sourth ,Seattle,Washington 98144 https://www.elcentrodelaraza.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
American Financial Solutions 500 Pacific Avenue, Suite 550 ,Bremerton,Washington 98337 https://www.myfinancialgoals.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Spokane Neighborhood Action Partners (SNAP) 3102 West Whistalks Way ,Spokane,Washington 99224 https://www.snapwa.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Rural Resources Community Action 956 South Main Street ,Colville,Washington 99114 https://ruralresources.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Has the Participant requested and received input regarding its HAF planning process from community-based organizations or organizations that serve potentially eligible homeowners?

Yes

Community Information

If yes, please list such organizations, including the providers' address and website if available. Please indicate by checking the appropriate box below if the provider's primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant's jurisdiction.

Organization Name Organization Address Organization Website	Organization Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Washington State Commission on Hispanic Affairs 1110 Capitol Way South, Suite 220, Olympia, Washington 98501 https://www.cha.wa.gov/	<input type="checkbox"/>	<input type="checkbox"/>
Washington State Commission on African American Affairs 1110 Capitol Way South, Suite 220, Olympia, Washington 98501 https://caaa.wa.gov/	<input type="checkbox"/>	<input type="checkbox"/>
WSHFC - Racial Justice and Equity Team (RJET) 1000 Second Avenue, Suite 2700, Seattle, Washington 98104 http://www.wshfc.org	<input type="checkbox"/>	<input type="checkbox"/>
HomeSight 5117 Rainier Avenue South, Seattle, Washington 98118 http://homesightwa.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Has the Participant consulted with localities or tribal governments (cities, counties, or rural communities) in its jurisdiction regarding the needs of eligible homeowners in its jurisdiction?

Yes

Has the Participant provided an opportunity for public input regarding its HAF Plan through public hearings or published materials?

Yes

If yes, please indicate whether a proposed or draft plan was published, please describe where details about the comment solicitation were posted, for how long, in what languages, and whether any efforts were made to make the posting accessible to persons with disabilities or individuals without reliable internet access.

Proposed Plan was published March 11, 2022

Notice of Proposed plan was published on Commission website (www.wshfc.org) on March 11, 2022

Notice of Proposed plan, public comment period, public comment meeting and WSHFC Commission meeting public hearing emailed to WSHFC stakeholder list (approximately 10,000 recipients)

Comments on the Proposed Plan could be sent to the WSHFC via email (haf@wshfc.org), on-line survey or at public comment meeting and Public Hearing at WSHFC Commission meeting on March 24, 2022.

Public Comment meeting on Proposed Plan held March 16, 2022 via Zoom and telephone.

Public Comment open until 5:00 pm on March 23, 2022

Public Hearing held at meeting of WSHFC Board of Commissioners on March 24, 2022 via Zoom and telephone.

Outreach efforts were primarily in English although Google translate was available. Efforts on behalf of those with disabilities or individuals without reliable internet access were consistent with the required Washington state process for WSHFC public meetings.

How Will the Participant Continue to Assess the Needs of Eligible Homeowners?

Treasury anticipates that an ongoing process of assessing the needs of eligible homeowners will help address the needs of potentially eligible homeowners as economic conditions change over time.

Does the Participant plan to update its assessment of community needs within the next year to determine whether its HAF program design should be updated to address changing needs of potentially eligible homeowners?

Yes

What additional data would be helpful to the Participant as it seeks to assess homeowner needs over time?

**Site-specific race-based mortgage information.
Mortgage information regarding SDI**

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 program design element.

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.

Please identify each qualified expense category in which the Participant will offer a program design element by checking the boxes below.

- mortgage payment assistance
- mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity
- payment assistance for homeowner's utilities, including electric, gas, home energy, and water
- payment assistance for homeowner's insurance, flood insurance, and mortgage insurance
- payment assistance for delinquent property taxes to prevent homeowner tax foreclosures
- payment assistance for down payment assistance loans provided by nonprofit or government entities
- financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default
- facilitating mortgage interest rate reductions
- payment assistance for homeowner's internet service, including broadband internet access service, as defined in 47 CFR 8.1(b)
- payment assistance for homeowner's association fees or liens, condominium association fees, or common charges
- measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home or assistance to enable households to receive clear title to their properties

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.

Title	Upload Date
WA State Response to Treasury 4.18.2022	4/19/2022 10:57 AM
HAF Term Sheets Combined UPDATED 4.15.2022	4/15/2022 5:17 PM

A HAF participant may elect to revise its HAF Plan over time to add or subtract program design elements. Does the Participant anticipate adding additional program design elements to this HAF Plan within one year of this submission?

Yes

Treasury has provided sample term sheets to assist HAF participants in developing their HAF plans. Participants may use these sample term sheets, in whole or in part, as part of their submission. To the extent the Participant intends to structure the program differently with respect to significant program terms described in the Sample Term Sheets, Treasury will, in the course of its review of the HAF Plan, request a justification for how the alternate approach will further the objectives of the HAF, including targeting and prioritization requirements. In the chart below, the HAF Participant may provide a justification for significant deviations from the terms described in the sample term sheets upon initial submittal. (optional for initial submission)

Program Design Element	Deviation from sample terms	Justification
General - Housing Counseling and Civil Legal Aid	Allow hotline, counseling and civil legal aid to provide no-cost services to ALL homeowners throughout the state of Washington without regard to AMI program limit.	<p>For more than a decade, but especially during the Great Recession, it was proven that providing homeowners with the Hotline (1-877-894-4663) via statutory forms and outreach ensures Homeowners can receive the help they need. Our default counseling network does not charge a homeowner for the services provided, nor does it provide services based upon income levels—all homeowners in the state of Washington have historically received free default counseling services. We believe that there should not be an AMI limit on those that can access the services of the Hotline and HAF-funded housing counselors. We believe this would be unduly burdensome on the non-profit providers as well as cause confusion through program outreach.</p> <p>This deviation would also extend to Civil Legal Aid for the same reasons. However, Civil Legal Aid on its own has maximum income requirements to be eligible to access the services related to poverty level of applicants.</p> <p>Of course, HAF financial assistance would be subject to the guideline limit of 150% AMI (and as proposed by the WSHFC in its HAF plan the financial assistance limit would be for those 100% of AMI or below).</p>

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

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

It is the WSHFC's intention to make this process as easy on the applicants as possible and reduce burdensome document requirements where it can. At this time, we have not formally adopted a fact-based proxy but are open to using this if it will make the application process easier on underserved applicants. We intend to discuss this process in detail with our proposed IT and Administrative solution and if it is determined there is an established best-practice for this process--and it meets our goal of reducing the burden on the homeowner--we will consider it.

Under the HAF guidance, HAF participants may provide waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by homeowners; in these cases, the HAF participant is still responsible for making the required determination regarding household income and documenting that determination. Will the Participant allow applicants to request such waivers or exceptions?

Yes

Eligible Mortgage Types

Please indicate which of the following mortgage types are eligible to be assisted under one or more of the Participant's program design elements.

- First Mortgages
- Reverse Mortgages (Home Equity Conversion Mortgages, Single-Purposes Reverse Mortgages, or Proprietary Reverse Mortgages)
- Contracts for Deed or Land Contract (if it is a credit transaction secured by a consensual security interest in a dwelling)
- Second Mortgages
- Loans Secured by Manufactured Housing (secured by real estate or dwelling)

If the Participant excludes any of the forgoing mortgage types from one or more program design elements, explain the exclusion.

N/A

How Will the Participant Target HAF Resources Consistent with Statutory Requirements?

The Participant must describe how it will target HAF resources in accordance with the HAF guidance. Targeting strategies are affirmative efforts to inform, encourage the participation of, and facilitate access to resources for targeted households, including by offering multiple intake formats, engaging with nonprofit organizations (e.g., housing counselors or legal services organizations) to provide additional pathways into the program, and providing community outreach, partnerships with housing counseling agencies or legal aid organizations, or other educational services that are aligned with the HAF participant's program design, in a manner that is culturally and linguistically relevant to the targeted communities.

Defining Socially Disadvantaged Individual

Please describe the process the Participant will use to determine whether a homeowner is a "socially disadvantaged individual" as defined in the HAF guidance.

The WSHFC has determined that its program will be available to those that earn under 100% of AMI. All program participants will be asked to complete a SDI attestation (using Treasury's definition). However, the WSHFC believe that for the program to be truly successful, the OUTREACH component of the program must target SDI, historically underserved communities and those that do not trust the government. It is the WSHFC's intention to focus its outreach on reaching those communities by using culturally appropriate messaging delivered via the established networks within traditionally underserved communities. Those could consist of the "by and fors", churches and other trusted local partners. The WSHFC strongly believes that its efforts must be focused on those that do not traditionally have access to governmental programs.

Public Communications

Will the Participant engage in a public communications campaign to raise awareness among targeted populations about the availability of HAF resources, in media such as television, newspapers, online media, or social media?

Yes

If yes, please indicate whether the public communications campaign will include communications that primarily target the following populations:

- Homeowners earning less than 100% of area median income
- 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; (3)
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land
- homeowners in persistent poverty counties;
- individual with limited English proficiency

Please indicate in which languages, in addition to English, public communications to targeted populations will be undertaken:

Spanish; Chinese; Vietnamese; Other

Please list any other languages.

Somali

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

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

Please list any other languages.

Somali

Housing Counseling and Legal Services

Will the Participant facilitate access for eligible households to housing counseling or legal services?

Yes

If yes, please identify below the providers of housing counseling or legal services that have indicated to the Participant that they are willing and able to support homeowners receiving assistance under the Participant's HAF programs.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Northwest Justice Project 311 North 4th Street #201 , Yakima, Washington 98901 https://nwjustice.org/home	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Washington Homeownership Resource Center 17544 Midvale Avenue North , Seattle, Washington 98133 https://www.homeownership-wa.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
American Financial Solutions 500 Pacific Avenue, Suite 550 , Bremerton, Washington 98337 https://www.myfinancialgoals.org/	<input type="checkbox"/>	<input type="checkbox"/>
Parkview Services 17544 Midvale Avenue North , Seattle, Washington 98133 https://www.parkviewservices.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Urban League of Metropolitan Seattle 105 14th Avenue , Seattle, Washington 98122 https://urbanleague.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Rural Resources Community Action 956 South Main Street , Colville, Washington 99114 https://ruralresources.org/	<input type="checkbox"/>	<input type="checkbox"/>
El Centro de la Raza 2524 16th Avenue Sourth , Seattle, Washington 98144 https://www.elcentrodelaraza.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
OIC of Washington – Prosperity Center 903 West 3rd Avenue , Moses Lake, Washington 98837 https://www.yvoic.org/	<input type="checkbox"/>	<input type="checkbox"/>
Spokane Neighborhood Action Partners (SNAP) 3102 West Whistalks Way , Spokane, Washington 99224 https://www.snapwa.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Targeting specific groups of homeowners

Will the Participant conduct outreach specifically tailored to target potentially eligible households that:

- have mortgages or mortgage assistance contracts held or backed by the Participant?
- have mortgages backed by any of the following agencies: Federal Housing Administration; Department of Veterans Affairs; U.S. Department of Agriculture?
- have privately held mortgages?

What Efforts will be Made to Address Barriers to HAF Program Participation for Potentially Eligible Homeowners, Including Those with Limited English Proficiency or Who are Disabled?

Targeted outreach may be needed to reach homeowners who are likely to experience barriers to access, including persons with limited English proficiency and those with disabilities.

Indicate all of the languages, in addition to English, in which the Participant's HAF application and other program documents will be made available.

Spanish; Chinese; Vietnamese; Korean; Tagalog; Russian; Other

Please list any other languages.

Somali

Will the Participant's HAF applications and other program documents be provided in forms that are accessible to persons with disabilities?

Yes

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	Metric of Success	Goal
Other measures to prevent homeowner displacement	<p>Overall Program Metrics. Although the application requirements necessitated allocating funding to specific portions of the program, the WSHFC considers the programs as two overall programs: The \$60,000 Grant Program and the \$15,000 Grant Program. It is hoped that, as necessary, funding can flow to various program components as demand necessitates.</p> <p>Assuming each program to have applicants seeking on average 75% of the available grant, it is estimated that a total 3,667 households could be served as follows: \$60,000 Grant Program: At \$45,000 (75%) per household it could serve 2,333 households. \$15,000 Grant Program: At \$11,250 (75%) per household it could serve 1,333 households.</p>	<p>Distribution of all available funds by/on June 30, 2024: The Commission seeks to have all of its funds distributed by June 30, 2024.</p> <p>Preventing Affordable Foreclosures: The HAF program goals should align with the overall program goals of foreclosure assistance in the state of Washington: Prevent All Avoidable Foreclosures. Understanding that not ALL foreclosures can or should be “prevented”, the programs—including the HAF Program—should work alongside all efforts to ensure that homeowners that can be saved from an unwanted foreclosure are able to be saved from an unwanted foreclosure. To that end, it could be stated that the HAF program goal is 100% of avoidable foreclosures are avoided.</p> <p>Socially Disadvantaged Individuals: It is our intention to reach Socially Disadvantaged Individuals (SDI). We intend to track SDI eligibility throughout the counseling support services as well as the actual financial relief. However, we are specifically setting a goal of 75% of the financial assistance associated with this program component be provided to Socially Disadvantaged Individuals.</p>

<p>Mortgage Reinstatement</p>	<p>Although the application requirements necessitated allocating funding to specific portions of the program, the WSHFC considers the programs as two overall programs: The \$60,000 Grant Program and the \$15,000 Grant Program. It is anticipated that, as necessary, funding can flow to various program components as demand necessitates.</p> <p>Specific to the budget set asides as set forth in the application, the following program component, individually, could serve households as follows:</p> <p>Mortgage Reinstatement:</p> <p>Assuming maximum grant of \$60,000, it is estimated that approximately 1,425 homeowners could be served.</p> <p>Assuming 50% of maximum grant per program, it is estimated that approximately 2,850 homeowners could be served.</p> <p>For purposes of this Metric of Success we will estimate that 75% of the maximum grant amount is used and estimate that 1,900 homeowners will be served.</p>	<p>Distribution of all available funds by/on June 30, 2024: The Commission seeks to have all of its funds distributed by June 30, 2024.</p> <p>Preventing Affordable Foreclosures: The HAF program goals should align with the overall program goals of foreclosure assistance in the state of Washington: Prevent All Avoidable Foreclosures. Understanding that not ALL foreclosures can or should be “prevented”, the programs—including the HAF Program—should work alongside all efforts to ensure that homeowners that can be saved from an unwanted foreclosure are able to be saved from an unwanted foreclosure. To that end, it could be stated that the HAF program goal is 100% of avoidable foreclosures are avoided.</p> <p>Socially Disadvantaged Individuals: It is our intention to reach Socially Disadvantaged Individuals (SDI). We intend to track SDI eligibility throughout the counseling support services as well as the actual financial relief. However, we are specifically setting a goal of 75% of the financial assistance associated with this program component be provided to Socially Disadvantaged Individuals.</p>
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<p>Mortgage Principal Reduction</p>	<p>Although the application requirements necessitated allocating funding to specific portions of the program, the WSHFC considers the programs as two overall programs: The \$60,000 Grant Program and the \$15,000 Grant Program. It is anticipated that, as necessary, funding can flow to various program components as demand necessitates.</p> <p>Specific to the budget set asides as set forth in the application, the following program component, individually, could serve households as follows:</p> <p>Principal Reduction:</p> <p>Assuming maximum grant of \$60,000, it is estimated that approximately 438 homeowners could be served.</p> <p>Assuming 50% of maximum grant per program, it is estimated that approximately 875 homeowners could be served.</p> <p>For purposes of this Metric of Success we will estimate that 75% of the maximum grant amount is used and estimate that 583 homeowners will be served.</p>	<p>Distribution of all available funds by/on June 30, 2024: The Commission seeks to have all of its funds distributed by June 30, 2024.</p> <p>Preventing Affordable Foreclosures: The HAF program goals should align with the overall program goals of foreclosure assistance in the state of Washington: Prevent All Avoidable Foreclosures. Understanding that not ALL foreclosures can or should be “prevented”, the programs—including the HAF Program—should work alongside all efforts to ensure that homeowners that can be saved from an unwanted foreclosure are able to be saved from an unwanted foreclosure. To that end, it could be stated that the HAF program goal is 100% of avoidable foreclosures are avoided.</p> <p>Socially Disadvantaged Individuals: It is our intention to reach Socially Disadvantaged Individuals (SDI). We intend to track SDI eligibility throughout the counseling support services as well as the actual financial relief. However, we are specifically setting a goal of 75% of the financial assistance associated with this program component be provided to Socially Disadvantaged Individuals.</p>
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<p>Facilitate Mortgage Interest Rate Reduction</p>	<p>Although the application requirements necessitated allocating funding to specific portions of the program, the WSHFC considers the programs as two overall programs: The \$60,000 Grant Program and the \$15,000 Grant Program. It is anticipated that, as necessary, funding can flow to various program components as demand necessitates.</p> <p>Specific to the budget set asides as set forth in the application, the following program component, individually, could serve households as follows:</p> <p>Interest Rate Modification:</p> <p>Assuming maximum grant of \$60,000, it is estimated that approximately 438 homeowners could be served.</p> <p>Assuming 50% of maximum grant per program, it is estimated that approximately 875 homeowners could be served.</p> <p>For purposes of this Metric of Success we will estimate that 75% of the maximum grant amount is used and estimate that 583 homeowners will be served.</p>	<p>Distribution of all available funds by/on June 30, 2024: The Commission seeks to have all of its funds distributed by June 30, 2024.</p> <p>Preventing Affordable Foreclosures: The HAF program goals should align with the overall program goals of foreclosure assistance in the state of Washington: Prevent All Avoidable Foreclosures. Understanding that not ALL foreclosures can or should be “prevented”, the programs—including the HAF Program—should work alongside all efforts to ensure that homeowners that can be saved from an unwanted foreclosure are able to be saved from an unwanted foreclosure. To that end, it could be stated that the HAF program goal is 100% of avoidable foreclosures are avoided.</p> <p>Socially Disadvantaged Individuals: It is our intention to reach Socially Disadvantaged Individuals (SDI). We intend to track SDI eligibility throughout the counseling support services as well as the actual financial relief. However, we are specifically setting a goal of 75% of the financial assistance associated with this program component be provided to Socially Disadvantaged Individuals.</p>
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<p>Payment Assistance for Delinquent Property Taxes</p>	<p>Although the application requirements necessitated allocating funding to specific portions of the program, the WSHFC considers the programs as two overall programs: The \$60,000 Grant Program and the \$15,000 Grant Program. It is anticipated that, as necessary, funding can flow to various program components as demand necessitates.</p> <p>Specific to the budget set asides as set forth in the application, the following program component, individually, could serve households as follows:</p> <p>Property Taxes:</p> <p>Assuming maximum grant of \$15,000, it is estimated that approximately 550 homeowners could be served.</p> <p>Assuming 50% of maximum grant per program, it is estimated that approximately 1,100 homeowners could be served.</p> <p>For purposes of this Metric of Success we will estimate that 75% of the maximum grant amount is used and estimate that 733 homeowners will be served.</p>	<p>Distribution of all available funds by/on June 30, 2024: The Commission seeks to have all of its funds distributed by June 30, 2024.</p> <p>Preventing Affordable Foreclosures: The HAF program goals should align with the overall program goals of foreclosure assistance in the state of Washington: Prevent All Avoidable Foreclosures. Understanding that not ALL foreclosures can or should be “prevented”, the programs—including the HAF Program—should work alongside all efforts to ensure that homeowners that can be saved from an unwanted foreclosure are able to be saved from an unwanted foreclosure. To that end, it could be stated that the HAF program goal is 100% of avoidable foreclosures are avoided.</p> <p>Socially Disadvantaged Individuals: It is our intention to reach Socially Disadvantaged Individuals (SDI). We intend to track SDI eligibility throughout the counseling support services as well as the actual financial relief. However, we are specifically setting a goal of 75% of the financial assistance associated with this program component be provided to Socially Disadvantaged Individuals.</p>
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<p>Payment Assistance for HOA fees or liens</p>	<p>Although the application requirements necessitated allocating funding to specific portions of the program, the WSHFC considers the programs as two overall programs: The \$60,000 Grant Program and the \$15,000 Grant Program. It is anticipated that, as necessary, funding can flow to various program components as demand necessitates.</p> <p>Specific to the budget set asides as set forth in the application, the following program component, individually, could serve households as follows:</p> <p>Homeowner Association/Condo Association Fees:</p> <p>Assuming maximum grant of \$15,000, it is estimated that approximately 550 homeowners could be served.</p> <p>Assuming 50% of maximum grant per program, it is estimated that approximately 1,100 homeowners could be served.</p> <p>For purposes of this Metric of Success we will estimate that 75% of the maximum grant amount is used and estimate that 733 homeowners will be served.</p>	<p>Distribution of all available funds by/on June 30, 2024: The Commission seeks to have all of its funds distributed by June 30, 2024.</p> <p>Preventing Affordable Foreclosures: The HAF program goals should align with the overall program goals of foreclosure assistance in the state of Washington: Prevent All Avoidable Foreclosures. Understanding that not ALL foreclosures can or should be “prevented”, the programs—including the HAF Program—should work alongside all efforts to ensure that homeowners that can be saved from an unwanted foreclosure are able to be saved from an unwanted foreclosure. To that end, it could be stated that the HAF program goal is 100% of avoidable foreclosures are avoided.</p> <p>Socially Disadvantaged Individuals: It is our intention to reach Socially Disadvantaged Individuals (SDI). We intend to track SDI eligibility throughout the counseling support services as well as the actual financial relief. However, we are specifically setting a goal of 75% of the financial assistance associated with this program component be provided to Socially Disadvantaged Individuals.</p>
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<p>Payment Assistance for Homeowner's Insurance</p>	<p>Although the application requirements necessitated allocating funding to specific portions of the program, the WSHFC considers the programs as two overall programs: The \$60,000 Grant Program and the \$15,000 Grant Program. It is anticipated that, as necessary, funding can flow to various program components as demand necessitates.</p> <p>Specific to the budget set asides as set forth in the application, the following program component, individually, could serve households as follows:</p> <p>Insurance:</p> <p>Assuming maximum grant of \$15,000, it is estimated that approximately 550 homeowners could be served.</p> <p>Assuming 50% of maximum grant per program, it is estimated that approximately 1,100 homeowners could be served.</p> <p>For purposes of this Metric of Success we will estimate that 75% of the maximum grant amount is used and estimate that 733 homeowners will be served.</p>	<p>Distribution of all available funds by/on June 30, 2024: The Commission seeks to have all of its funds distributed by June 30, 2024.</p> <p>Preventing Affordable Foreclosures: The HAF program goals should align with the overall program goals of foreclosure assistance in the state of Washington: Prevent All Avoidable Foreclosures. Understanding that not ALL foreclosures can or should be "prevented", the programs—including the HAF Program—should work alongside all efforts to ensure that homeowners that can be saved from an unwanted foreclosure are able to be saved from an unwanted foreclosure. To that end, it could be stated that the HAF program goal is 100% of avoidable foreclosures are avoided.</p> <p>Socially Disadvantaged Individuals: It is our intention to reach Socially Disadvantaged Individuals (SDI). We intend to track SDI eligibility throughout the counseling support services as well as the actual financial relief. However, we are specifically setting a goal of 75% of the financial assistance associated with this program component be provided to Socially Disadvantaged Individuals.</p>
<p>Other measures to prevent homeowner displacement</p>	<p>1) Impact and reach to lower AMI; 2) Impact and reach to SDI; and 3) Geographic distribution.</p>	<p>Overall Program Effectiveness</p>

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?

No

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

No

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

No

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

Yes

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

Yes

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)?

Yes

Will the Participant use any third-party contractor or partner to conduct program administration (such as reviewing applications, determining eligibility, processing payments, conducting reporting, and reviewing compliance) for some or all of the Participant's HAF programs?

Yes

If yes, has the Participant entered into all necessary arrangements with all of the third-party contractors or partners that will conduct program administration?

No

Use of Initial Payment

If the Participant has already received any HAF funds from Treasury, provide the following information about the use of such funds as of June 30, 2021.

What amount of the HAF funds that the Participant has received been disbursed to eligible homeowners?

\$0.00

Has the Participant begun accepting applications from homeowners for any HAF-funded programs?

No

How much of the HAF funds that the Participant has received been obligated?

\$0.00

Provide a brief description of how the Participant has used the HAF funds it has received.

The answers above are responses directly to the question as posed which contains the statement "as of June 30, 2021." However, funds were committed from the initial drawdown between January 1, 2022 and the date of this submission and details thereof were partially captured in the Interim Report supplied to Treasury earlier. Further explanation of the ALLOCATIONS related to the initial 10% received from Treasury are set forth in the WA State Response to Treasury 4.18.2022 as submitted in the Term Sheet section of this application.

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:

Measure	Amount
Mortgage Payment Assistance	\$0.00
Mortgage Principal Reduction	\$7,300,781.25
Payment Assistance for Homeowner's Internet Service	\$0.00
Payment Assistance for HOA fees or liens	\$3,028,781.25
Payment Assistance for Delinquent Property Taxes	\$3,120,562.50
Mortgage Reinstatement	\$95,118,750.00
Facilitate Mortgage Interest Rate Reduction	\$21,902,343.75
Payment Assistance for Homeowner's Insurance	\$3,028,781.25
Payment Assistance for Down Payment Assist. Loans	\$0.00
Payment Assistance for Homeowners Utilities	\$0.00

Other measures to prevent homeowner displacement

Measure	Amount
PILOT Program: The PILOT Program assists homeowners that are currently facing a recorded non-judicial foreclosure, judicial foreclosure, or other judicial lien extinguishment action by providing a grant to end the pending sale or lawsuit. The grant amount is \$60,000.	\$11,000,000.00

Displacement Prevention Sub-Total	\$144,500,000.00
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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
Counseling or Educational Services	\$5,411,060.47
Legal Services	\$3,246,636.28

Services Sub-Total	\$8,657,696.75
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Reimbursement of Funds Expended After January 21, 2020

As described in the HAF guidance, HAF funds may be used for reimbursement of certain expenses between January 21, 2020 and the date when the first HAF funds are disbursed by the HAF participant under the HAF for a qualified expense (with certain limitations, as set forth in the HAF guidance).

Type of Expense	Amount
This field required to complete application process. However, no funds are requested.	\$0.00

Reimbursement Sub-Total	\$0.00
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Allocation of Administrative Expenses

Type of Expense	Amount
The Washington state Default/Foreclosure "Hotline" 1-877-894-4663. This is the statutory phone number supplied to those in mortgage default all throughout the default/foreclosure process. The WSHFC intends this number be the touchpoint for the HAF program.	\$2,000,000.00
IT and Administrative Support. Turnkey Vendor (still to be identified): Web-based application intake and processing system; application review, prioritization, underwriting and approval; calculation and disbursement of payments; reporting; call center operations.	\$9,000,000.00
Homeowner assistance for direct application preparation and completion for HAF Financial Assistance Program(s) provided by counselors or civil legal aid.	\$2,000,000.00
WSHFC Administration Fee (1%) to administer the program.	\$1,731,539.35
Department of Commerce for administrative and outreach support (however, we are currently in discussions with Commerce and a portion or all of these funds may be returned to the WSHFC. If and when that happens the returned portion will be added to Outreach).	\$715,393.00
Miscellaneous expenses used for PILOT Program and large plan development (mailer, consultants, etc.)	\$20,000.00
PILOT Program Administrative fee to HomeSight for PILOT program administration	\$880,000.00
Outreach for HAF Program and to underserved communities to encourage participation in the program.	\$3,649,305.90

Administrative Expenses Sub-Total	\$19,996,238.25
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Total Plan Requested Amount	\$173,153,935.00
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Amount Requested Confirmation:

Yes

Contacts

Please identify up to three contacts for the Participant- a primary contact, a designated point of contact for reporting, and an additional contact.

Primary Contact

Name: **Lisa DeBrock**

Agency/Office: **WSHFC - Homeownership Division**

Email: lisa.debrock@wshfc.org

Phone Number: **2062874461**

Reporting Contact

Name: **Rich Zwicker**

Agency/Office: **WSHFC - Homeownership Division**

Email: rich.zwicker@wshfc.org

Phone Number: **2062874480**

Additional Contact

Name: **Corinna Obar**

Agency/Office: **WSHFC - Homeownership Division**

Email: corinna.obar@wshfc.org

Phone Number: **2062874414**

Proprietary or Otherwise Non-Public Information

Does your plan submission include any information or materials that are proprietary or otherwise non-public?

No

If "Yes," please indicate which information or materials are proprietary or otherwise non-public.

Title VI Assurances

You must provide on behalf of the HAF Participant assurances that the HAF Participant will comply with Title VI of Civil Rights Act of 1964. Please download the assurances, then review, sign, and upload the signed copy to this page before submitting the HAF Plan.

Title	Upload Date
6. EXECUTED HAF-Title VI Assurance (5-18-2021)	3/30/2022 7:32 PM

Official Certification

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

Name of HAF Participant:

Washington State Housing Finance Commission

Name and Title of Certifying Official

Name: **Rich Zwicker**

Title: **Grant Administrator**

Telephone: **2062874480**

Email: rich.zwicker@wshfc.org