



United States Department of the Treasury

Homeowner Assistance Fund Plan

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 must submit its HAF Plan using this portal if it has been allocated \$5 million or more in the HAF. **If a HAF Participant has been allocated less than \$5 million, it should not use this form; a different form has been made available for smaller 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 Submit Form 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 here (<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.

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
 No

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

- 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.
- Mortgage Bankers Association's (MBA) National Delinquency Survey for the First Quarter of 2021 to supplement Treasury provided data
- Mortgage Analytics and Performance Dashboard (MAPD) data compiled by Black Knight, Inc., and Federal Reserve Bank of Atlanta to identify geographic distribution of delinquency / forbearance rates throughout the state by both Parish and Zip Code.
- Loan sample from Louisiana Housing Corporation containing data on 250 government backed loans to understand the average months delinquent, and average amount in delinquency payments

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.

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
 No

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

- Data from U.S Census Bureau on Owner Occupied Housing Units by Race and Ethnicity for State of Louisiana
- Treasury Data for Loans in Forbearance and Loans in Delinquency for High Minority populations, and percent of active loans in Forbearance by ethnicity of borrower.
- U.S Census Bureau Data for Race as Percentage of Population by Parish

Example:

- Johnson, S. (2020), Housing Discrimination, University Press. This book documents quantitative data on the experience and impacts of housing discrimination for African-American and Hispanic populations, including in our jurisdiction.

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?

- Yes
 No

Examples:

- Data collected from county tax assessors – Data was requested from every county tax assessor about the number, location (by census tract) and average amount of overdue property taxes on owner occupied residences. 60% of the tax assessors responded with data.
- Data collected from utility providers – Data was requested from utility providers about the number, location (by census tract) and average amount of past due or delinquent utility accounts. 60% of the utility providers responded with data

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.

- Census Bureau’s Household Pulse Survey to assess data on self-reported impacted of COVID-19 pandemic, including participant confidence in their ability to make next month’s mortgage payment and household income.
- U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy data to assess homeowner households experiencing housing cost burden by available HUD Area Median Family income category information for the State.
- Centers for Disease Control and Prevention/ Agency for Toxic Substances and Disease Registry/ Geospatial Research, Analysis, and Services Program Social Vulnerability Index to assess population percentages by parish of socially vulnerable individuals.
- U.S Census Bureau American Community Survey Data to inform social demographic analysis across the State.

Examples:

- Garcia, Adrian. “Homeownership Preservation”, ABC Journal, vol. 1, no. 1, 2020, pp. 100-110. This journal article provides information on best practices for homeownership preservation.
- Hardest Hit Fund Performance data: Participant operated a HHF program and used data from this program to inform its program design.

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

- Yes
- No

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

- Yes
- No

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
- No

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
Louisiana Fair Housing	gduncan@lafairhousing.org	Lafairhousing.org	X	X
St. Martin, Iberia, Lafayette (SMILE) Community Action Agency	501 St John St. Lafayette, LA 70501	Smilecaa.org	X	X
Neighborhood Development Foundation	1429 Rampart St, New Orleans, LA 70113	Ndf-neworleans.org	X	X
Neighborhood Housing Services	4605 Freret St. New Orleans. LA 70115	Nhsnola.org	X	X
MidCity Development	419 N. 19th Street Baton Rouge, LA 70802	Midcityredevelopment.org	X	X
HousingLA	4640 S. Carrollton Ave. Suite 160 New Orleans, LA 70119	Housinglouisiana.org	X	X

Southeast LA Legal Services	Multiple locations - https://slls.org/contact-us/	Slls.org	X	X
Acadiana Legal Services	1020 LA 728-8 Lafayette, LA 70501	La-law.org	X	X
Cenla Community Action Committee	2011 MacArthur Dr Bldg #1, Alexandria, LA 71301	Cenlacac.org	X	X

Example of provider name:

- ABC Housing
- Counseling Organization

Examples of provider address:

- 123 Housing Counseling Way, Town, State Zip Code

Examples of provider website:

- www.abccounselingorganization.org

Community Information

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

- Yes
 No

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 Impacts of Housing Discrimination
HousingLA	4640 S. Carrollton Ave Suite 160 New Orleans, LA 70119	Housinglouisiana.org	X	X
Louisiana Housing Corporation	2415 Quail Dr Baton Rouge, LA	Lhc.la.gov	X	X

Example of provider name:

- ABC Housing
- Counseling Organization

Examples of provider address:

- 123 Housing Counseling Way, Town, State Zip Code

Examples of provider website:

- www.abccounselingorganization.org

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
 No

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

- Yes
 No

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.

The HAF Plan was informed by three stakeholder meetings with housing organizations, legal services organizations, and loan servicers and retail banks. Additionally, key plan details were posted on the Louisiana Office of Community Development (OCD) website for public review, and the draft plan was advertised for public comment on a program designated site, www.LaCovidHousing.com. The state accepted public comment through July 20, 2021 to inform the final HAF plan. Comments were received through OCD's email address OCD@la.gov. Public notices were issued in local papers of general circulation throughout the state.

Example:

- This HAF Plan was informed by three virtual public hearings (with phone access) held June 5, June 22 and July 23 regarding emergency housing needs. Draft Plan was published on July 15, 2021, public comments accepted through July 31, 2021 – by e-mail and web submission. Draft plan published in English, Spanish, Mandarin, and Vietnamese, and numerous community-based organizations were informed of this publication so that they could inform the communities they serve.

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
 No

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

Data from county tax assessors on overdue property taxes for owner occupied residences
Data from utility providers for average amount of past due or delinquent utility accounts
Data on manufactured housing loans
Monthly data from servicers of government-backed and conventional loans on rates of loan delinquency, foreclosure, and bankruptcy.
Unemployment data
Applicant data collected through implementation of initial mortgage assistance program

Examples:

- Data on manufactured housing loans
- Monthly data from servicers on loan delinquency

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
- 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;
- mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity
facilitating mortgage interest rate reductions
- payment assistance for homeowner's utilities, including electric, gas, home energy, and water
- 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 insurance, flood insurance, and mortgage insurance
payment assistance for homeowner's association fees or liens, condominium association fees, or common charges;
- payment assistance for down payment assistance loans provided by nonprofit or government entities
- payment assistance for delinquent property taxes to prevent homeowner tax foreclosures
- 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.

Download the Term Sheets document. (https://apps-treas.my.salesforce.com/sfc/p/t0000000TZbC/a/t0000001dNfx/COIPtb2fjEibLobd9wSoWJLVChilvx.w6KbM_lciUQ)

- **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).

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
 No

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
Mortgage Payment Assistance	None.	N/A
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;	None.	N/A

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.

Categorical Eligibility: The state will utilize eligibility for SNAP benefits to demonstrate income eligibility for the HAF program. State data available through the Louisiana Workforce Commission regarding receipt of unemployment benefits is an additional data set that will be used to establish income eligibility for applicants. Both of these data sources have been proven effective for use in other federally funded programs.

Geographic Proxy: An applicant's income eligibility would be demonstrated by geographic fact-specific proxy if an applicant's primary residence is located in a census tract whose 2019 5-year ACS median owner-occupied household income is below the encompassing parish's 2019 HUD median family income (MFI). In other words, for program determination: IF "census tract median owner-occupied household income" < "100% parish MFI" THEN "income-eligible".

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
 No

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

the 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.

In accordance with Treasury Guidance, 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. Any amount not made available to homeowners that meet this income-targeting requirement must be prioritized for assistance to socially disadvantaged individuals, with funds remaining after such prioritization being made available for other eligible homeowners, including those with both government-back and conventional loans.

Treasury has defined Socially Disadvantaged individuals as those whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in the HAF participant's jurisdiction as documented by the U.S. Census. The impairment must stem from circumstances beyond their control. Below, the state has listed the indicators of impairment under this definition, and the process by which these homeowners will be identified and prioritized:

- (1) member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society – to be automatically flagged according to demographic data submitted by applicant through the application portal.
- (2) resident of a majority-minority Census tract – to be automatically flagged based on applicant's residential address through the application portal
- (3) individual with limited English proficiency – to be automatically flagged for those applicants that submit an application in a language other than English; applicants will also have the option to indicate LEP status on the application, even if the application is completed in English.
- (4) resident of a U.S. territory, Indian reservation, or Hawaiian Home Land – to be automatically flagged based on applicant's residential address through the application portal
- (5) individual who lives in a persistent-poverty county, meaning any county that has had 20% or more of its population living in poverty over the past 30 years as measured by the three most recent decennial censuses - – to be automatically flagged based on applicant's residential address through the application portal.

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
 No

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
- Korean
- Tagalog
- Russian
- Arabic
- Haitian Creole
- other _____

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; (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 indicate in which languages, in addition to English, community outreach efforts to targeted populations will be undertaken:

- Spanish
- Chinese
- Vietnamese
- Korean
- Tagalog
- Russian
- Arabic
- Haitian Creole
- other _____

Housing Counseling and Legal Services

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

- Yes
- No

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
Liberty Restoration Community Development Corporation	42333 Deluxe Plaza Suite 6 Hammond, LA	libertyrestorationcdc.com	X	X
Calcasieu Parish Police Jury	2001 Moeling Street Lake Charles, LA 70601	calcasieuparish.gov		
Cenla Community Action Committee, Inc.	2011 MacArthur Dv, Bldg #1, (Fireside Plaza) Alexandria, LA 71301	cenlacac.org	X	X
Desire Community Housing Corporation	3831 Hamburg St. New Orleans, LA 70122	-	X	X
Louisiana Housing Corporation Counseling Branch	2415 Quail Drive Baton Rouge, LA 70808	Lhc.la.gov	X	X
Mid-City Redevelopment Alliance	419 N. 19th Street Baton Rouge, LA 70802	Midcityredevelopment.org	X	X
Multi-Cultural Development Center	935 Eatman St. Bossier City, LA 71111	m-cdc.org	X	X
Neighborhood Development Foundation (NDF)	1429 S. Rampart St. New Orleans, LA 70113	Ndf-neworleans.org	X	X
Neighborhood Housing Services of New Orleans	4605 Freret St. New Orleans, LA 70115	Nhsnola.org	X	X
Rapides Station Community Ministries, Inc.	1429 Third Street Alexandria, LA 71301	rscm1429.org	X	X
St. Martin, Iberia, Lafayette (SMILE) Community Action Agency	501 St. John St. Lafayette, LA 70501	Smilecaa.org	X	X
St. Mary Community Action Agency	1407 Barrow St. Franklin, LA 70538	stmarycaa.org	X	X
Family Resources of New Orleans, Inc	817 N Claiborne Ave New Orleans, LA 70116	familyresourcesnola.org	X	X
Assist Agency Inc	11 N. Parkerson Ave #C / PO Box 1404 Crowley, LA 70527	assistagency.org	X	X

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
- Arabic
- Haitian Creole
- other _____

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

- Yes
- No

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	- Number of homeowners that receive assistance	- 3,000 homeowners assisted
Allow homeowners to reinstate mortgages or pay other housing-related costs	- Number of homeowners that receive assistance	- 10,000 homeowners assisted

Examples of metrics of success:

- Number of home losses avoided due to HAF funds.
- Number of tax-related delinquencies paid off.

Examples of goals:

- Prevent 500 home losses within 24 months.
- Prevent the replacement of 100 homeowners by paying off delinquent property taxes.

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

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

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
 No

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

- Yes
 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

How much of the HAF funds that the Participant has received been obligated?
\$7,134,700.00

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

- Yes
- No

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

Funds have been obligated for the following HAF Program activities: Development of the needs assessment, draft plan, and stakeholder meetings for HAF Plan submission. Funds have been obligated for the program management contract and software contract.

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	\$18,625,284
Mortgage Reinstatement	\$105,543,273
Mortgage Principal Reduction	
Facilitate Mortgage Interest Rate Reduction 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	
Payment Assistance for Homeowners Utilities	
Other measures to prevent homeowner displacement	
<i>Sub-total:</i>	
<i>(Enter sum of amounts entered)</i>	\$124,168,557

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 (\$500,000.00)

Counseling or Educational Services

Legal Services

Sub-total:

(Enter sum of amounts entered)

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).

If the Participant is seeking reimbursement for any previous expenses, please specify the expenses and amounts below, providing sufficient detail for Treasury to determine whether the expense is within the definition of “qualified expenses” in the HAF guidance:

Amount (\$0.00)

Expense Type

Sub-total:

(Enter sum of amounts entered)

Allocation of Administrative Expenses

As described in the HAF guidance, up to 15% of a HAF participant’s allocation may be used for administrative expenses. If the participant proposes to use HAF funds for administrative expenses, please specify the proposed expenses and amounts below, providing sufficient detail for Treasury to determine whether the expense is within the definition of “qualified expenses” in the HAF guidance:

Admin. Expense Type Amount

Types of Expense

Amount

Travel

\$2,500

Sub-total:
(Enter sum of amounts entered)

\$22,000,000.00

Total Plan Requested Amount: \$146,668,557.00

Amount Requested Confirmation:

- Yes
 No

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: Christina Dayries

Agency/Office: GOHSEP

E-mail: christina.dayries@la.gov

Phone Number: 2253585599

Reporting Contact

Name: Erin Sindelar

Agency/Office: Division of Administration

E-mail: erin.sindelar@la.gov

Phone Number: 225-342-2900

Additional Contact

Name: Gina Campo

Agency/Office: Division of Administration

E-mail: gina.campo@la.gov

Phone Number: 225-342-1854

Title VI Assurances

Download the Title VI assurances document. (<https://apps-treas.my.salesforce.com/sfc/p/t0000000TZbC/a/t0000001dNg7/F07cVE5NF9iRtZbeaDtPEPXmEszISZ7ODE2R5J1pKEc>)

<<Uploaded doc linked here>>

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

Gov Office of Homeland Security and Emergency Prep

Name and Title of Certifying Official

Name

Christina Dayries

Telephone

2253585599

Title

Asst. Deputy Director

Email

Christina.dayries@la.gov

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