

Homeowner Assistance Fund (HAF)

CFDA: 21.026

Administering Federal Agency: U.S. Department of the Treasury

Description: The HAF is for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financing hardship due to the pandemic, and assistance that promotes housing security. Funds are available until September 30, 2025.

Funds will be distributed based on a formula that considers: the average number of individuals who are unemployed over a time period between 3 to 12 months; the total number of mortgagors with mortgage payments that are more than 30 days past due or mortgages in foreclosure.

Each state, DC, and Puerto Rico received a minimum of \$50 M of the \$9.39 B; \$30 M for territories; \$498 M tribes.

Find your state/local administrator: The National Council of State Housing Agencies maintains a [map linking to HAF programs in every state](#).

Amount of available funding: The Homeowner Assistance Fund provides: a minimum of \$50 million for each state, the District of Columbia and Puerto Rico; \$498 million for Tribes or Tribally designated housing entities and the Department of Hawaiian Home Lands; \$30 million for the territories of Guam, American Samoa, the U.S. Virgin Islands, and the Commonwealth of the Northern Mariana Islands.

Funding allocations for states, territories and tribes can be found [here](#).

Matching Requirements: No

Potential uses: ARPA provides that HAF funds are to be used “to mitigate financial hardships associated with the coronavirus pandemic by providing such funds...to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020. In addition to the list of “qualified expenses” ARPA provides funds can also be used for “(G) any other assistance to promote housing stability for homeowners, including preventing mortgage delinquency, default, foreclosure, post-foreclosure eviction of a homeowner, or the loss of utility or home energy services, as determined by the Secretary.”

The latest Treasury guidance can be found [here](#). The [February 24, 2022 HAF guidance](#) expressly includes legal services under “Qualified Expenses” (see pg. 4, #8):

- “8. counseling or educational efforts by housing counseling agencies approved by HUD, or legal services, targeted to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement, in an aggregate amount up to 5% of the funding from the HAF received by the HAF participant;”

Treasury’s [reporting program design elements](#) also expressly includes “Legal Services.”

Other Helpful Information:

- The National Council of State Housing Agencies has a helpful analysis of HAF [here](#).