

Homeowner Assistance Fund

The purpose of the Homeowner Assistance Fund (HAF) is to mitigate financial hardships associated with the coronavirus pandemic, including for the purposes of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacement of homeowners experiencing financial hardship after January 21, 2020 through qualified expenses related to mortgages and housing. Funds from the HAF may be used for assistance with mortgage payments, homeowner's insurance, utility payments, and other specified purposes identified in section 3206(c)(1) of the American Rescue Plan Act ("the Act") and HAF Guidance. Section 3201(f)(1) of the Act allocated \$498 million for making payments to Tribes or Tribally designated housing entities and the Department of Hawaiian Home Lands.

Please visit our [Homeowner Assistance Fund homepage](#) for more information about the program, including [guidance](#) for implementing the HAF program in your community.

Below are key steps in the process for participating in HAF and tips to help guide you through the process.

Steps to Participate:

- **By Sept 30, 2021, you must submit a signed Notice of Funds Request (NFR) <https://portal.treasury.gov/cares>.**
 - To begin the process, Treasury's portal directs you to first sign in using **ID.me**, which requires that you verify your identity and establish an ID.me account
- **To receive HAF funds**, you will then need to do the following:
 - Submit the signed Financial Assistance Agreement (through <https://portal.treasury.gov/cares>).
 - **Note: If you are a Regional Housing Authority or Tribally Designated Housing Entity (TDHE), see note below about approval needed from an authorized Tribal official to accept the HAF funds on behalf of a Tribe.**
 - Upon review of the signed agreement, Treasury can provide an initial payment of 10% of your allocation, generally within one week.
 - Submit your HAF plan through Treasury's portal
 - To receive the remaining 90% of your allocation, you will need to submit a HAF Plan, based on the HAF [guidance](#). HAF plans can only be submitted through Treasury's online portal.

- If you prefer, you can submit the HAF plan for the entire amount of your allocation, rather than request the 10%. However, (1) the signed Financial Assistance Agreement must still be submitted and (2) the HAF plan must be reviewed and approved before Treasury disburse your full allocation.

Important Process Notes for Submitting the Notice of Funds Request:

- Treasury's [portal](#) requires detailed identity verification for the person applying (through ID.me). This can be a lengthy process involving the submission of personal information, so you'll want to decide who the best designee would be in your office for entry of the request itself. This person will have easy access to your request in the future for additional compliance and review requests.
- **Requesting funds through Treasury's portal requires submitting [two documents](#)** - A Notice of Funds Request and a Financial Assistance Agreement for the HAF program. The authorized representative needs to sign both documents. The documents can be submitted, through Docusign (email sent to your authorized representative, no need for login to ID.me) or by manually uploading the signed documents to Treasury's portal during the online application process.
- **If you are a TDHE or Regional Housing Authority, Treasury needs to receive approval from an authorized Tribal official, which provides that the Tribe designates the TDHE or Regional Housing Authority to administer the HAF funding on behalf of the Tribe.** Treasury does not have a template for this approval letter. Please feel free to draft an approval letter or utilize your organization's existing approval letter template for this purpose and ensure that it is signed by an authorized Tribal official. This approval letter can be submitted to Treasury's review staff by email via HAF_Tribal@treasury.gov.

Basic instruction to Submit Your HAF Request

- Successfully log into <https://portal.treasury.gov/cares/>
 - Contact covidreliefitsupport@treasury.gov with screenshots if you encounter difficulties
- Click on the green area labelled "State, Local, and Tribal support"
- You'll see another green button on top right called "Start a Submission"
- Fill in the eligibility questions

- If you are a Regional Housing Authority or a TDHE, you must state that and select the Tribe(s) for which you are requesting to receive HAF funds on their behalf.
- Click "Determine Eligibility"
- Check box for Homeowner Assistance Fund
- Click "Create"
- From here, enter in the data required and click green button at the bottom to send the first document – the Notice of Funds Request – to be DocuSigned by your Authorized Representative.
 - ID.me registration is NOT required for DocuSign. It is a simple email process.
 - Alternative to DocuSign: Select “Manual Acceptance” tab, download the Notice of Funds Request, and have your Authorized Representative sign, scan, and upload it to the same tab.
- After the Notice of Funds Request has been signed and submitted to Treasury, log back into Treasury’s portal, go to your submission and fill in the “Financial Information” tab. Click the green button at the bottom to send the second document – the Financial Assistance Agreement – to be DocuSigned by your Authorized Representative. Otherwise, use the alternative to DocuSign by selecting the “Manual Acceptance tab,” download the Financial Assistance Agreement and have your Authorized Representative sign, scan, and upload it to the same tab.

If you encounter any technical difficulties, please contact our IT support via email at covidreliefitsupport@treasury.gov. Please include screenshots and a detailed explanation of your issue to expedite assistance. For any other questions regarding the status of your HAF application, please contact us via email at HAF_Tribal@treasury.gov.