## **United States Department of the Treasury**

# HAF Annual Report Submitted by MAVIS MASAKI

Hawaii - HAF AR 2022

### **Participant Information:**

Entity Name	Hawaii
Type of Recipient	State/DC
UEID	L1SGJ7LKJKT3
TIN	990275730
DUNS+4	809930217
FAIN#	HAF0002
Address	415 South Beretania Street, 5th Floor
City	Honolulu
State	Hawaii
Zip	96813-0000

Please report discrepancies (if any) on the above information.
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Report Status:	Submitted
Date Submitted:	11/10/2022 8:17 PM
Submitted by	MAVIS MASAKI, mavis.m.masaki@hawaii.gov
Certified by	Mavis Masaki

### **Point of Contact List:**

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Name	Title	Email	Roles
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### **Community Engagement and Outreach:**

1. Did you continue outreach to communities once your HAF Program(s) began?	Yes
2. Please quantify the total amount of funds spent on outreach.	\$0.00

# 3. You identified the Community-based Organizations listed below in your HAF Participant Plan or a previous report. Please indicate whether or not you have performed outreach to these organizations using the checkboxes in the "Outreach performed" column.

Community-Based Organization	Туре	Added on this report?	Outreach Performed?
Vibrant Hawaii	Community Organization	✓	~
HOPE Services	Provider	✓	✓
Neighborhood Place of Puna	Provider	✓	✓
The Salvation Army	Provider	✓	✓
Hawaii County Economic Opportunity Council	Provider	✓	~
Nourish Kauai	Community Organization	✓	~
Kauai Federal Credit Union	Provider	<b>Y</b>	✓
Hawaii Habitat for Humanity Association	Community Organization		✓
Hawaii Community Lending	Community Organization		✓
Council for Native Hawaiian Advancement	Community Organization		✓
Hawaii HomeOwnership Center	Provider		
Hawaiian Community Assets	Provider		✓
Legal Aid Society of Hawaii	Provider		✓

Community-Based Organization	unity-Based Organization Type Adde repor		Outreach Performed?
Council for Native Hawaiian Advancement	Provider		~
Habitat for Humanity Maui, Inc	Provider		
Hale Mahaolu	Provider		

### **Performance Goals:**

Title	Program Design Element	Status	New	Continue
Mortgage Related Goals	Mortgage Payment Assistance	On Track		✓
Non-Mortgage Related	Payment Assistance for Homeowners Utilities	On Track		✓
Mortgage Related Goals	Mortgage Reinstatement	On Track		✓
Mortgage Related Goals	Mortgage Principal Reduction	On Track		✓
Mortgage Related Goals	Facilitate Mortgage Interest Rate Reduction	Not On Track		✓
Non-Mortgage Related	Payment Assistance for Homeowner's Insurance	On Track		✓
Non-Mortgage Related	Payment Assistance for HOA fees or liens	On Track		✓
Non-Mortgage Related	Payment Assistance for Delinquent Property Taxes	On Track		✓

### **Methods for Targeting:**

Awards of HAF funds are targeted first to applicants at or below 100 percent of the Area Median Income (AMI), then to socially disadvantaged applicants. Remaining funds are then targeted to applicants at or below 150 percent AMI. What this means in practice is that 100 percent AMI applications are processed first, followed by socially disadvantaged applications, then the rest, chronological order within each priority group, so as to allow for continuous application intake. This has resulted in over 93 percent of **HAF** assistance being expended to date for

homeowners at or below 100 percent AMI, and for socially disadvantaged applicants to constitute over 86 percent of the population served to date. Challenges include the lack of communication by some servicers. The Hawaii HAF program has experienced a lack of communication from servicers. specifically as it relates to applying HAF funds to homeowner 1. Please provide an update on your targeting plan including challenges, loans. This is successes, etc. due to the fact that servicers have dedicated staff to HAF teams who are separate from their loss mitigation departments. However, the majority of HAF eligible homeowners have lost income and need both HAF monetary assistance and loan

modifications to reduce their monthly mortgage payments to make them affordable. The separation of HAF teams from loss mitigation departments has created delays in securing workout agreements and ultimately applying HAF funds to loans for approved homeowners. To address this challenge, HAF Program service providers have scheduled monthly pipeline reviews with its servicers and to ensure that both their loss mitigation and HAF teams are working

	together for final resolution.
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2. Is the targeting plan put fourth in the HAF Plan achieving the desired results?	Yes	

#### **Best Practices and Coordination:**

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

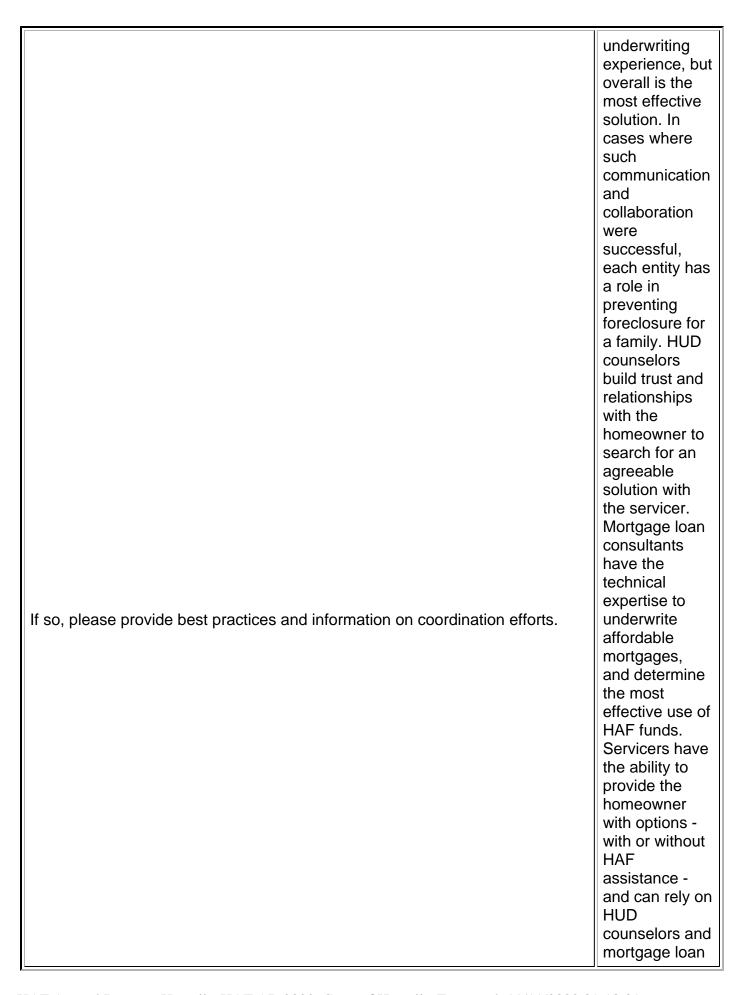
Yes

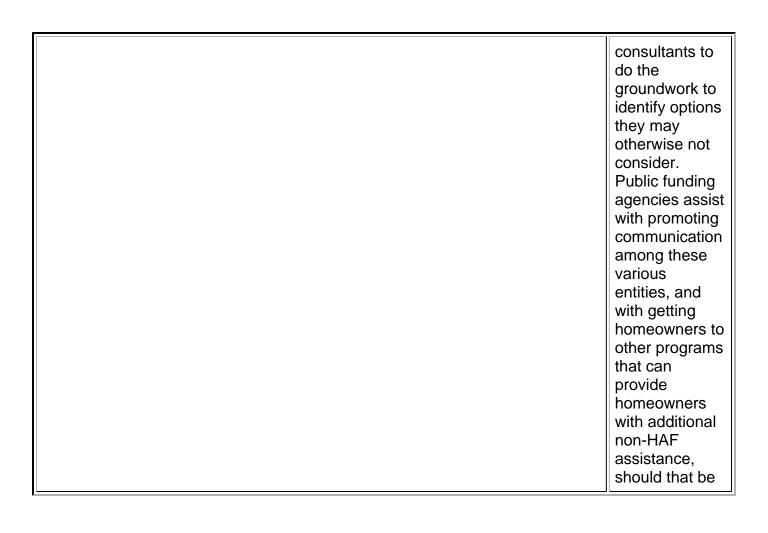
coordination on behalf of a Hawaii County homeowner who applied for HAF assistance on December 30, 2021. The County of Hawaii HAF **Program** verified the homeowner's eligibility and communicated with the VA loan servicer requesting V/O-Record information. Once confirmation was received, the Program's HUD counselors verified all V-Record information for completion and conducted an assessment to identify a strategy to help the homeowner keep their home. The strategy

An example of

included using **HAF** assistance in combination with other assistance If so, please provide best practices and information on coordination efforts. and client savings to help the homeowner pay past due arrears and reduce loan principal to bring monthly mortgage payments down from the a payment equivalent to 67% of gross monthly income, to an affordability target based on a FHA mortgage, where the monthly housing payment would henceforth be

	only 31% of monthly income.
2. Have you coordinated with servicers?	Yes
	Communication between the homeowner, HAF administrator, and HUD counseling agency, servicer, and public funding agencies is critical to find long-term lasting solutions to prevent foreclosure for local families. HAF assistance can be used either as a short-term approach that could lead to foreclosure as soon as maximum funding is met, or as a tool to achieve a long-term workout plan with the servicer. The latter requires more work, harder conversations, and technical expertise that includes mortgage





homeowners.
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### **Certification:**

1. Did you earn interest in excess of \$500 through the calendar year ending December 31, 2021?	No
2. Did you remit the earned interest in excess of \$500 as required by 2 CFR 200.305(b)(9)(ii)?	