

United States Department of the Treasury

HAF Annual Report

State of Hawaii - HAF AR 2023

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:	11/14/2023 7:43 PM
Submitted by	State of Hawaii
Certified by	State of Hawaii

Point of Contact List:

Name	Title	Email	Roles
State of Hawaii	Reporter		HAF - Account Administrator;HAF - Point of Contact for Submission;HAF - Point of Contact for Reporting;HAF - Authorized Representative;CPF - Account Administrator

Community Engagement and Outreach:

1. Did you continue outreach to communities over the past twelve months (October 1, 2022 - September 30, 2023)?	Yes
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2. Please provide the total amount spent on outreach in the past twelve months (October 1, 2022 - September 30, 2023).	\$1,957.86
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3. You identified the community-based organizations and providers of counseling services or legal assistance listed below in your HAF Participant Plan or a previous report. Please indicate whether you have performed outreach in the past twelve months (October 1, 2022 - September 30, 2023) to each organization or provider by tapping "Provide Data" and selecting Yes or No.

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Vibrant Hawaii	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Nourish Kauai	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Hawaii Habitat for Humanity Association	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Council for Native Hawaiian Advancement	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Hawaii Community Lending	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HOPE Services	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Neighborhood Place of Puna	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Hale Mahaolu	Provider	<input type="checkbox"/>	<input type="checkbox"/>
Habitat for Humanity Maui, Inc	Provider	<input type="checkbox"/>	<input type="checkbox"/>
Council for Native Hawaiian Advancement	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Aid Society of Hawaii	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Hawaiian Community Assets	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Hawaii HomeOwnership Center	Provider	<input type="checkbox"/>	<input type="checkbox"/>
Kauai Federal Credit Union	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Hawaii County Economic Opportunity Council	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
The Salvation Army	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Saint Michael's and All Angels Church	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Performance Goals:

Title	Program Design Element	Status	New	Continue
Mortgage Related Goals	Mortgage Payment Assistance	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Non-Mortgage Related	Payment Assistance for Homeowners Utilities	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mortgage Related Goals	Mortgage Reinstatement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mortgage Related Goals	Mortgage Principal Reduction	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mortgage Related Goals	Facilitate Mortgage Interest Rate Reduction	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Non-Mortgage Related	Payment Assistance for Homeowner's Insurance	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Non-Mortgage Related	Payment Assistance for HOA fees or liens	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Non-Mortgage Related	Payment Assistance for Delinquent Property Taxes	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Methods for Targeting:

<p>1. Please provide an update on your targeting plan including challenges, successes, etc.</p>	<p>Awards of HAF funds are targeted first to applicants at 100% AMI or below, then to socially disadvantaged applicants, with remaining funds targeted to applicants at 150% AMI or below. What this means in practice is that 100% AMI applications are processed first, followed by socially disadvantaged applications, then the rest, in a chronological order, so as to allow for continuous application intake.</p> <p>IMPROVEMENTS IN HAF APPLICATION PROCESSING. Our HAF team has worked hard to re-structure application processing to maximize our team's strengths and create a more streamlined review of HAF applications. With this new structure, we have been able to significantly decrease processing times and increase expenditure rates, thereby helping more homeowners save their home in one of the most competitive housing markets in the nation.</p> <p>CHANGES TO THE STATE HAF PLAN ENABLED US TO SERVE MORE HOMEOWNERS. The State of Hawaii increased the maximum grant amount under the HAF Plan from \$30,000 to \$60,000 during the past year, due to the high cost of housing in Hawaii, increased mortgage rates, and often significant delinquency amounts. This allowed us to help more homeowners obtain workout agreements and establish affordable monthly mortgage payments. The HAF Plan was also modified to allow six, then twelve months of forward mortgage payment assistance. This helped many families get back on their feet by paying down debts that had accrued during the pandemic and giving wage-earners the breathing room to search for better employment.</p>
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<p>2. Is the targeting plan put fourth in the HAF Plan achieving the desired results?</p>	<p>Yes</p>
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Best Practices and Coordination:

1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)	Yes
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If so, please provide best practices and information on coordination efforts.	The Hawaii HAF Program verifies homeowners eligibility and coordinates with the appropriate agency to request relevant information. The HUD-approved housing counselors verify all information for completeness and use it to assess and strategize how to keep the homeowner in their home.
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2. Have you coordinated with servicers?	Yes
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If so, please provide best practices and information on coordination efforts.	<p>CHALLENGES. The primary challenge facing the Hawaii HAF Program has been lack of communication with Servicers. It is a primary challenge in program implementation, as well as the most time-consuming aspects of administering the HAF Program. Specifically, Servicers are not completing the Common Data File (CDF) survey, nor applying HAF funds to homeowner loans in a timely fashion. Servicers have also rejected HAF funds after requesting payment from the program through the CDF exchange. Most Servicers continue to have separate staff for HAF and their loss mitigation departments that do not communicate with each other. This has created delays in securing workout agreements and in ensuring that HAF funds are applied to approved homeowners loans. HAF sub-awardees have had meetings with many Servicers to ensure that everyone is on the same page and working together towards a common goal of preventing displacement of homeowners, yet the difficulties persist. The Hawaii HAF Program has also had significant challenges in assisting homeowners with reverse mortgages. The primary reverse mortgage Servicer does not respond to any HAF processing requests.</p>
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Certification:

Statement

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

1. How much in interest did you earn on HAF award funds in your last fiscal year?	\$0
2. If you earned interest in excess of \$500, did you remit that earned interest to the Department of Health and Human Services Payment Management System (PMS)?	N/A – Interest earned less than \$500