

United States Department of the Treasury
HAF Annual Report
Oklahoma – HAF AR 2022

Executive Summary

The Oklahoma Homeowner Assistance Fund launched its open application period January 10, 2022. The program continues to accept applications online: [www. https://portal.neighborlysoftware.com/HAF-OKLAHOMAHOMEOWNERASSISTANCEFUND/Participant](https://portal.neighborlysoftware.com/HAF-OKLAHOMAHOMEOWNERASSISTANCEFUND/Participant). A weekly program service update dashboard, eligibility criteria and state specific program guidelines are available at www.ohfa.org/haf.

A brief description of the program’s FY2022 accomplishments, challenges and future plans are outlined in this summary of the FY 2022 Annual Report.

Community Engagement and Outreach

Oklahoma HAF has continued to perform outreach to the following community organizations and providers:

- Urban League of Greater Oklahoma City
- Latino Community Development Organization
- Legal Aid Services
- Metropolitan Fair Housing Council
- Opportunities Industrialization Center of Oklahoma County, Inc.
- St. John Missionary Baptist Church
- Community Action Agency of Oklahoma City/Oklahoma County
- Housing Partners of Tulsa
- Neighborhood Housing Services
- Metropolitan Fair Housing Council
- National Association of Real Estate Brokers Oklahoma City Chapter
- Mortgage Bankers Association of Oklahoma

Performance Goals

Oklahoma HAF is on track with the performance goals set for the following Program Design Elements:

Mortgage Reinstatement

Description: Oklahoma HAF contributions resolve mortgage delinquency bringing homeowners current with mortgage obligations and preventing foreclosure.

Goal: Assist 5100 families to prevent displacement by catching up mortgage and escrow payments in arrears

Results: As of 9/30/22, OK HAF assisted 264 households with reinstatement in the amount of \$3,551,448.57

Mortgage Payment Assistance

Description: Households that receive mortgage reinstatement or payment of partial claims are eligible for up to 6 forward payments based on fund availability and max grant assistance of \$35,000 per household. Our original plan included up to 3 forward payments. This number was increased to up to 6 on July 1, 2022. The increase is the direct result of feedback from community partners on what households need to achieve total recovery post-covid impact.

Goal: Assist 5100 homeowners with up to 3 mortgage payments

Results: As of 9/30/22, OK HAF assisted 184 households with 1 to 6 forward payments for a total of \$334,598.13 in expended assistance.

Payment Assistance for Delinquent Property Taxes

Description: Prevent imminent displacement of homeowners due to unpaid property taxes.

Goal: Prevent the displacement of 2500 homeowners by assisting with delinquent property taxes

Results: As of 9/30/22 OK HAF assisted 138 households with payments on delinquent property taxes for a total of \$376,261.26

Payment Assistance for Homeowner's Insurance

Description: Reinstate lapsed or cancelled homeowner's insurance to prevent catastrophic loss and escrow shortage and property charge assessments.

Goal: Keep 1500 hundred homeowners insured

Results: As of 9/30/22 OK HAF assisted 10 homeowners to reinstate lapsed or cancelled homeowner's insurance for a total of \$23,381.64

Payment Assistance for HOA fees or liens

Description: Resolve delinquent homeowner association dues to prevent further lien action and foreclosure.

Goal: Assist 100 homeowners to avoid possible foreclosure due to possible homeowner association liens

Results: As of 9/30/22 OK HAF Assisted 18 homeowners with delinquent homeowner's association dues in the amount of \$25,085.33.

Payment Assistance for Down payment Assistance Loans

Description: Pay the delinquent mortgage associated with down payment received from non-profit organizations in the purchase of a home from non-profit organizations.

Goal: Assist 100 homeowners to avoid possible foreclosure due to past due payments on loans provided by government or non-profit entities

Results: As of 9/30/22 OK HAF has not identified any Oklahoma delinquent borrowers with down payment assistance loans from non-profit organizations

Methods for Targeting

Homeowner Assistance Fund has an intentional plan to target the identified most vulnerable homeowners, including those who are delinquent but are not likely to apply for assistance from HAF or other like programs. Our targeted plan included identifying community based organizations, who serve large populations of socially disadvantaged individuals and families, providing information and materials that those organizations can use for increasing awareness about HAF, training volunteers from those organizations to assist individuals with limited internet access or capacity to complete the online application and facilitating telephone applications for individuals with limited internet access or capacity. Our targeting plan also includes requiring limited to no income documentation for households where the reported, countable household income is below the established county threshold.

Successes include the number of community-based organizations engaged in creating awareness and providing person to person assistance to individuals to complete the OK HAF application. There are currently 9 community -based organizations participating with OK HAF in this way.

Challenges have included a present unwillingness for the most vulnerable populations to reach out for help, leaving noticeable voids in several counties where the early delinquency reports indicate there are delinquent homeowners. Future plans include holding on-site community-based application fairs where individual households will apply for HAF with guided staff assistance. Also, future plans include working directly with a community-based organization who is currently providing door to door information about Medicare expansion and other resources to the targeted population who will also now provide door to door information on the availability of HAF and the application process.

Best Practices and Coordination

To date, OK HAF has established a relationship with FHA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios, and those relationships now include identified escalation contacts and routine calls for process changes, status updates and questions. Best practices included identifying specific individuals who can receive and respond to challenges, concerns and escalations.

Beyond the routine servicer enrollment process which includes an initial email invitation to participate with OK HAF, offering a clear description of the program and its benefits, OK HAF has established a relationship with all enrolled servicers and those relationships now include identified escalation contacts and routine calls for process changes, status updates and questions. Best practices included identifying specific individuals who can receive and respond to challenges, concerns and escalations.

Best practice for servicer enrollment includes identifying a person of the appropriate level of authority to receive the participation invite, including the HAF descriptions, Collaboration Agreement and other requirements for the servicer to receive payment.