

United States Department of the Treasury

HAF Annual Report

Submitted by RICHARD ZWICKER

State of Washington - HAF AR 2023

Participant Information:

Entity Name	Washington
Type of Recipient	State/DC
UEID	UM4EVHJNBXG4
TIN	911874730
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FAIN#	HAF0025
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City	Seattle
State	Washington
Zip	98104

Please report discrepancies (if any) on the above information.

Report Status:	Submitted
Date Submitted:	11/8/2023 6:49 PM
Submitted by	RICHARD ZWICKER, rich.zwicker@wshfc.org
Certified by	Richard Zwicker

Point of Contact List:

Name	Title	Email	Roles
JAMIE LANGFORD-HERBIG	Chief Financial Officer	jamie.langford@ofm.wa.gov	HAF - Account Administrator;SLFRF - Account Administrator;SLFRF - Point of Contact for Reporting;SLFRF - Authorized Representative;CPF - Account Administrator;CPF - Authorized Representative
RICHARD ZWICKER	Grant Administrator	rich.zwicker@wshfc.org	HAF - Account Administrator;HAF - Authorized Representative
LUCAS LORANGER	Senior Controller	lucas.loranger@wshfc.org	HAF - Point of Contact for Reporting
LISA DE BROCK	Homeownership Division Director	lisa.debrock@wshfc.org	HAF - Point of Contact for Reporting
Emily Northrup	Grant Administrator	emily.northrup@wshfc.org	HAF - Account Administrator;HAF - Authorized Representative

Name	Title	Email	Roles
Corinna Obar	Homeownership Division Manager	corinna.obar@wshfc.org	HAF - Point of Contact for Reporting

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).	\$1,788,297.69
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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?
Washington State Commission on Hispanic Affairs	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Washington State Commission on African American Affairs	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
WSHFC - Racial Justice and Equity Team (RJET)	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
HomeSight	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Northwest Justice Project	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Washington Homeownership Resource Center	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
OIC of Washington – Prosperity Center	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Parkview Services	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Urban League of Metropolitan Seattle	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
El Centro de la Raza	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
American Financial Solutions	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Spokane Neighborhood Action Partners (SNAP)	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Rural Resources Community Action	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Performance Goals:

Title	Program Design Element	Status	New	Continue
General Program Distribution	Other measures to prevent homeowner displacement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mortgage Reinstatement	Mortgage Reinstatement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mortgage Principal Reduction	Mortgage Principal Reduction	Goal Met	<input type="checkbox"/>	<input type="checkbox"/>
Loan Modification (interest rate reduction)	Facilitate Mortgage Interest Rate Reduction	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Delinquent Property Taxes	Payment Assistance for Delinquent Property Taxes	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HOA and COA Fees Assistance	Payment Assistance for HOA fees or liens	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Homeowners Insurance Assistance	Payment Assistance for Homeowner's Insurance	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
AMI/SDI/Geographic Distribution	Other measures to prevent homeowner displacement	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>The Commission is committed to ensuring that HAF funds reach homeowners most in need of assistance, and we recognize that outreach is the essential element to making that happen. We have set several goals and have identified target groups of homeowners hit hardest by COVID 19 and who are most likely to be excluded from other assistance options; those like BIPOC communities, households with low incomes, people with limited English proficiency, and other traditionally excluded groups. The goals of marketing are as follows: statewide distribution of funds, reach underserved communities, build trust with historically excluded groups, and prioritize partnerships with non-profits and others that have proven experience serving marginalized and BIPOC communities. To achieve these goals, we have reached out to more than 300 community-based organizations across Washington State, via a public relations firm with established relationships in underserved communities and BIPOC media, and created an ad campaign in five different languages that reaches communities across the state.</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.	Coordination with the agencies has occurred during our regular national calls and outreach efforts via the National Council of State Housing Agencies (NCSHA) which includes representatives of those groups and other states that are administering HAF programs.
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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.	We coordinate with servicers via the Servicer Participation Agreements necessary for the administration of the HAF program. Consistent and repeated contact has allowed us to bring nearly every necessary servicer into the program. In addition, coordination with servicers takes place during our regular servicer calls conducted by the National Council of State Housing Agencies (NCSHA).
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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?	\$5,913,379
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)?	Yes