



New Hampshire Homeowners Assistance Fund Annual Report

September 30, 2023



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EXECUTIVE SUMMARY

The American Rescue Plan Act of 2021 provided \$9.961 billion nationwide for a Homeowner Assistance Fund (HAF) to mitigate financial hardships associated with the coronavirus pandemic by providing funds to prevent homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacement. The State of New Hampshire received an allocation of \$50 million for HAF from U.S. Treasury to design, establish, and facilitate its own program. The New Hampshire Housing Finance Authority (NH Housing), after authorization through the State and the Governor's Office for Emergency Relief and Recovery (GOFERR), engaged the public and stakeholders during the program design stage. After approval from U.S. Treasury of the NH HAF Program plan, NH Housing received authorization to launch the program on March 9, 2022.

NH HAF reviews program policy often to ensure the needs of New Hampshire homeowners are being met and access to assistance is inclusive and without barrier. Program changes were approved in February 2023 and August 2023 resulting in a positive increase in disbursed assistance.

The NH HAF Program provides up to \$40,000 total per household to assist with delinquent mortgage payments, property charges, and utility payments. Each program element has individual benefit caps as well.



Mortgage Loan
Reinstatement - maximum
benefit \$40,000*



Property Charges Default
Resolution - maximum
benefit \$40,000*



Utility/Internet Payment
Assistance - maximum
benefit \$5,000*

This annual report is designed to provide descriptions and figures related to community engagement and outreach activities, performance goals, targeting plan, and coordination efforts during the reporting period.

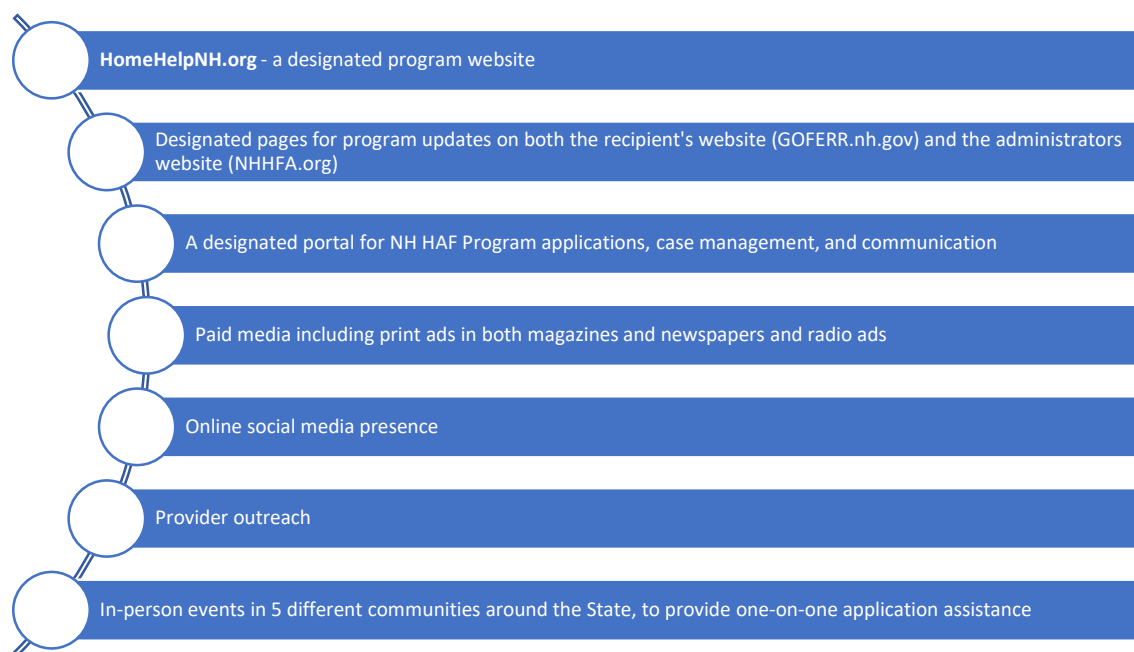
The information provided herein is an overview of the NH HAF Program activity as of September 30, 2023, as required by U.S. Treasury.

COMMUNITY ENGAGEMENT AND OUTREACH

The NH HAF Program has a robust outreach and marketing plan in place spanning program development, implementation, and closeout. During the program's development stage, NH Housing held six stakeholder meetings, which included a total of 42 participants. Meetings included mortgage banking and real estate professionals, insurance and community association representatives, housing counselors and legal services, community organizations and non-profit groups that focus on socially disadvantaged populations, utility providers, and state and town municipalities. Staff interacted frequently with these diverse stakeholders to gather input while drafting the plan. Staff also attended numerous national calls with other HAF state providers and with national servicers to ensure NH Housing considered national best practices.

In the fall of 2022, NH Housing conducted similar stakeholder meetings and communication to gather input related to the success of the first 6 months of NH HAF. The input provided resulted in the policy changes made in February and August 2023.

In addition to the public, provider, and other stakeholder engagement, the ongoing plan includes:

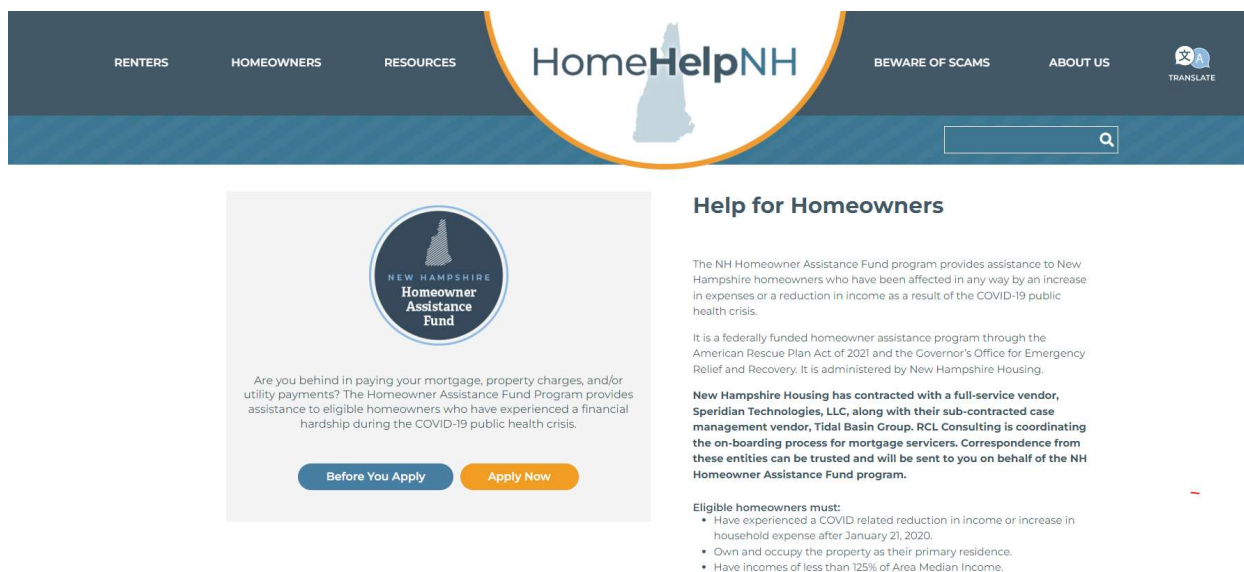


Web-based Presence

The NH HAF Program has worked to create **consistent, visible branding and messaging** with the program logo and information to ensure New Hampshire homeowners are familiar with this resource and have confidence in the legitimacy of the program. Professional marketing tools have been created, included in an on-line Tool Kit, and are accessible online to community partners, providers, and navigators. These professionally created, consistently branded marketing tools are available for use by partners and providers. Access is secured at: <https://www.nhhfa.org/haf/>.

The NH HAF Program also maintains the HomeHelpNH.org website (shown in *Figure 1* below), providing current information on the program and access to helpful pre-screening tools and the application portal. Additionally, both GOFERR and New Hampshire Housing maintain program information on their **agency websites** (GOFERR.nh.gov and nhhfa.org, respectively) including updated information on how to participate in the program and regularly-maintained transparency reporting.

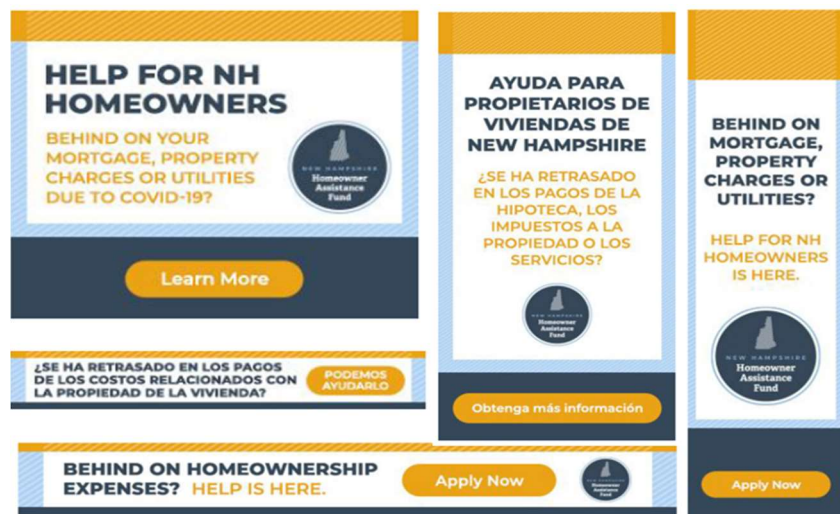
Figure 1: HomeHelpNH.com Homepage



Engagement of Underserved Communities

The NH HAF Program utilizes a marketing firm for paid media and facilitating an online presence for the program. Such efforts target homeowners with incomes of less than **\$175,000** and include **both English and Spanish postings**, as seen in *Figure 2*. Both Google Ads and Google Display keyword search lists are tailored for optimization. Testing shows excellent visibility and direction to HomeHelpNH.org. Additionally, online advertising includes social media such as Facebook and Instagram as well as Google Display and other websites.

Figure 2: Multi-lingual Program Advertising



Print advertising has been placed in several magazines and 39 newspapers that have state-wide reach, **with targeted ads in Spanish.**

The NH HAF Program also began radio advertising in August 2022, including **NH Public Radio, First Gen Multi Media, iHeart Media, Latino News Network, and several local radio stations.** The program has been featured in several news stories, including television, radio, and print.

Servicer, Municipality, and Provider Outreach

Significant outreach efforts to servicers, municipalities, and providers have been performed for the NH HAF Program, which has resulted in a significant amount of engagement. At the time of this report, approximately 350 mortgage servicers, 174 Municipalities, 8 electricity providers, 174 home heating fuel and gas providers, 127 homeowner and condo associations, 1 insurance agency, and 8 internet providers have been onboarded with the NH HAF Program. They have received detailed information and access to marketing tools through a link to the NH HAF Program Tool Kit. Some have included a link to HomeHelpNH.org and/or program information on their websites, Facebook pages, and/or billing statements. NH Housing has established relationships with providers, increasing visibility for the NH HAF Program by providing one-on-one assistance to both national and local entities.

Great effort has also been put into outreach and support of **municipalities** across the State. Presentations have been conducted at the NH Municipal Association, the NH Tax Collector's Association, and the NH Welfare Association. Collaboration with these groups has been extensive, with several municipalities assisting community members with the NH HAF application directly.

NH Housing, on behalf of the NH HAF Program, takes every opportunity to participate in community organization group meetings and events, including events sponsored by **Granite United Way, Working Better Together, CAP Agencies**, other community resource agencies, and partners. Printed marketing materials are provided by NH Housing and distributed at events around the state. One of NH HAF Program's partner organizations, 603 Legal Aid, has assisted with the distribution of marketing materials around the state this year. NH HAF Program awareness has also been provided to and spread among New Hampshire bankruptcy attorneys who provide direct referrals to homeowners who may need assistance.

Summary of Community Engagement and Outreach

Community outreach continues to be a priority of the NH HAF Program. As of September 30, 2023, \$301,583.83 has been spent on marketing and community engagement. Below are community-based organizations and providers of counseling services or legal services that have received outreach as a part of the NH HAF Program.

Organization Name	Type	Provide Data	Primarily Serves LMI	Addresses Impact of Housing	Website
The Way Home	Community Org.	No	Yes	Yes	thewayhomenh.org
AHEAD	Community Org.	Yes	Yes	Yes	homesahead.org
NeighborWorks Southern NH	Community Org.	Yes	Yes	Yes	nwsnh.org
NH State Insurance Department	Community Org.	Yes	No	Yes	nh.gov/insurance
NH Banking Department	Community Org.	Yes	No	Yes	nh.gov/banking
Granite State Organizing Project	Community Org.	No	Yes	Yes	granitestateorganizaing.org
NH Legal Assistance	Community Org.	Yes	Yes	Yes	nhla.org
NH Banker's Association	Community Org.	Yes	No	Yes	nhbankers.com
Mrtg. Bankers & Broker's Assoc.	Community Org.	Yes	No	Yes	mbba-nh.org
Woodsville Guaranty Savings	Provider	Yes	No	Yes	theguarantybank.com
NH Association of Realtors	Community Org.	Yes	No	Yes	nhar.org
NH Community Loan Fund	Provider	Yes	Yes	Yes	communityloanfund.org
Mascoma Bank	Provider	No	No	Yes	mascomabank.com
Liberty Utilities	Provider	Yes	No	No	libertyutilities.com
Eversource	Provider	Yes	No	No	eversource.com
Fannie Mae	Provider	Yes	No	Yes	fanniema.com
Granite United Way / 211NH	Community Org.	Yes	Yes	Yes	graniteuw.org
Charter Communications	Provider	Yes	No	No	spectrum.com
Comcast	Provider	Yes	No	No	xfinity.com
Granite State Independent Living	Community Org.	Yes	Yes	Yes	gsil.org
New Hampshire Health and Human Services	Community Org.	Yes	Yes	Yes	dhhs.nh.gov
State Farm	Provider	No	No	Yes	statefarm.com/local/new-hampshire
USDA - Rural Development	Provider	Yes	Yes	Yes	rd.usda.gov/nh
Aspen Insurance Agency	Provider	No	No	Yes	optisure.com
NH Municipal Association	Community Org.	Yes	No	Yes	nhmunicipal.org
Coop. Credit Union Assoc. - NH	Community Org.	No	No	Yes	ccua.org
Easterseals New	Community Org.	No	Yes	Yes	easterseals/nh/

Organization Name	Type	Provide Data	Primarily Serves LMI	Addresses Impact of Housing	Website
Hampshire					
The Housing Partnership	Community Org.	No	Yes	Yes	housingpartnership.org
603legalaid.org	Community Org.	Yes	Yes	Yes	603legalaid.org
NH Tax Collectors Association	Community Org.	Yes	No	Yes	nhtaxcollectors.org
NH Welfare Directors Assoc.	Community Org.	Yes	Yes	Yes	nhlwaa.org
Energy Marketers Assoc. of NH	Community Org.	Yes	No	Yes	energymarketersassociatio nnh.com
Working Better Together	Community Org.	Yes	Yes	Yes	graniteuw.org
Heating Fuel Providers - Group	Provider	Yes	No	No	constant contact list
Electricity Providers - Group	Provider	Yes	No	No	constant contact list
Cable/Internet Providers - Group	Provider	Yes	No	No	constant contact list
Attorney Michael Racine	Provider	Yes	No	Yes	bankruptcynh.com
Attorney Tim Smith	Provider	Yes	No	Yes	bankruptcylaw-nh.com
Attorney Marc Van De Water	Provider	Yes	No	Yes	N/A
Attorney William Gillen	Provider	Yes	No	Yes	williamgillenlaw.com
Attorney Gerald Neiman	Provider	Yes	No	Yes	neimanlaw.com
Attorney Brad Davis	Provider	Yes	No	Yes	davishuntlaw.com
Attorney Cheryl Deshaies	Provider	Yes	No	Yes	deshaieslaw.com
Attorney Paul Petrillo	Provider	Yes	No	Yes	petrillolaw.net
City Fuel	Provider	Yes	No	No	cityfuel.net
Palmer Gas & Oil	Provider	Yes	No	No	palmergas.com
Senator Shaheen's Office	Community Org.	Yes	No	Yes	shaheen.senate.gov
Senator Maggie Hassan's Office	Community Org.	Yes	No	Yes	hassan.senate.gov
NH Charitable Foundation	Community Org.	No	Yes	Yes	nhcf.org
Libraries around the state	Community Org.	Yes	No	No	
Kiwanis Club of Hooksett	Community Org.	Yes	No	No	hooksettkiwanis@gmail.com
NH Housing Fellows Program	Community Org.	Yes	Yes	Yes	mgallant@nhhfa.org
Rushmore Loan	Provider	Yes	No	Yes	rushmorelm.com

Organization Name	Type	Provide Data	Primarily Serves LMI	Addresses Impact of Housing	Website
Management					
Lakeview Mortgage Servicing	Provider	Yes	No	Yes	eric.selk@lakeview.com

PERFORMANCE METRICS

Goal #1: Prevention of homeowner displacement	
Design Element	Other measures to prevent homeowner displacement
Description	Providing best measures or indicators of success for NH HAF Program.
Status	On Track
Measurable Results	All applicants were referred to housing counseling or legal services and approximately 1,738 utilized at least one of the services provided.
Narrative/Comments	Other than the NH HAF Program's success with each of the Assistance Types offered, the Program has also experienced great success with the referral of applicants to housing counseling and legal services for additional resources and guidance. These include financial coaching, budgeting, referral for additional resource types, education regarding methods of reducing property taxes, assistance with bankruptcy, foreclosure cessation, tax deed and sheriff sale cessation, etc.
Continue?	Yes
Goal #2: Assurance of serving applicants with the greatest need and those most vulnerable	
Design Element	All Assistance Types (i.e.: Mortgage Loan Reinstatement; Property Charges; Utility Payment Assistance)
Description	Improving the number of households served and the dollar amount of HAF assistance provided to homeowners, expressed in Area Median Income (AMI) ranges and number of persons in the household.
Status	On Track
Measurable Results	All approved applications for unique Households (a total of 2,234), 68% (1517) were for households with incomes equal to or less than 50% AMI; 20% (445) were for households with incomes between 51 and 80% AMI; 9% (204) were households with incomes between 81 and 100% AMI, and 3% (68) were for households with incomes between 100 and 125% AMI.
Narrative/Comments	Based on Treasury Guidance and the spirit behind the creation of the NH HAF Program Plan, the goal has been to serve those most in need. The NH HAF Program has been successful in prioritizing those applicants with the lowest incomes, with 97% of those receiving assistance at or below 100% AMI and 68% at or below 50% AMI. However, the NH HAF Program recognizes it is also imperative that the application and intake processes operate in a manner that avoids barriers to equitable access and allows for maximum flexibility and efficiency. Therefore, the Program will continue and bolster efforts aimed at reaching lower income households and those most in need.

	The NH HAF Program application is accessible via a designated website: HomeHelpNH.org and is accessible in 12 different languages. Valuable information links are embedded to help applicants understand processes and terminology. Automatic referrals (to housing counseling or legal services) pop up where beneficial, dependent upon applicant responses. Drop-down menu choices have been incorporated where possible to make the process quick and easy. The NH HAF Program also has provided a call center to field applicant calls between the hours of 8am and 5pm Monday through Friday.
Continue?	Yes
Goal #3: Improve ratio of approved vs. denied or withdrawn applications	
Design Element	All Assistance Types (IE: Mortgage Loan Reinstatement; Property Charges; Utility/Internet Payment Assistance)
Description	Improve where appropriate and possible the number and percentage of applicants who received assistance vs those denied and/or withdrawn.
Status	On Track
Measurable Results	Although the NH HAF Program did not specify a benchmark percentage of approved applicants within the NH HAF Program Plan, the Program has an 82% approval rating as of the close of this period. Such a ratio is excellent and exceeds approval ratings reported by most other state HAF programs.
Narrative/Comments	With the program and policy changes made in February and August, 2023, NH HAF has been effective in removing barriers to assistance access and is proud of its current approval rating.
Continue?	Yes
Goal #4: Reduce homeowner burden of mortgage delinquency and / or foreclosure	
Design Element	Payment assistance for mortgage payment delinquency
Description	<ul style="list-style-type: none"> Assist 1,430 Homeowners with Mortgage delinquency Commit \$28.6 Million Goal timeline of processing application to funding: 60 day average
Status	On Track
Measurable Results	<ul style="list-style-type: none"> 544 applicants received assistance with mortgage delinquency and/or avoided displacement \$10,908,365.68 in assistance was funded during the review period The number of days from application to funding was 67 days
Narrative/Comments	The NH HAF Program count of applicants served and amount of assistance provided did not meet the original anticipated count; however, this was due to the NH HAF Program's requirement of completed loss mitigation, which in most cases yielded an affordable solution provided by their servicer. The average number of days from

	application to funding does not meet the goal of 60 days; however, this was largely due to a later start and onboarding of providers, and the loss mitigation requirement. By the end of the review period, this average was reduced due to program changes implemented in late August 2023, but will continue to be longer than other types of assistance due to programmatic requirements.
Continue?	Yes
Goal #5: Reduce homeowner burden of property tax delinquency and / or tax lien or deed	
Design Element	Payment assistance for property taxes
Description	<ul style="list-style-type: none"> Assist 420 Homeowners (including property taxes, insurance, and Homeowner/ Condo Fees) Commit \$8.4 Million Goal timeline of processing application to funding: 60 day average
Status	On Track
Measurable Results	<p>This goal was to include all three types of Property Charge Assistance, including Homeowner / Condominium Association fees, Property Insurance, and Property taxes.</p> <ul style="list-style-type: none"> 822 applicants received assistance with property taxes and/or avoided displacement \$7,575,913.27 in assistance was funded during the review period The number of days from application to funding was 31 days
Narrative/Comments	The NH HAF Program count of applicants served and amount of assistance provided have exceeded previously set goals and expectations.
Continue?	Yes
Goal #6: Reduce homeowner burden of homeowner / condominium association delinquency and / or liens	
Design Element	Payment assistance for homeowners / condominium association fees
Description	<ul style="list-style-type: none"> Assist 420 Homeowners (including property taxes and insurance) Commit \$8.4 Million Goal timeline of processing application to funding: 60 day average
Status	On Track
Measurable Results	<p>This goal was to include all three types of Property Charge Assistance, including Homeowner / Condominium Association fees, Property Insurance, and Property taxes.</p> <ul style="list-style-type: none"> 174 applicants received assistance with HOA/Condo fees and avoided possible lien or Sheriff's sale \$556,618.69 in assistance was funded during the review period The number of days from application to funding was 36 days

Narrative/Comments	The NH HAF Program count of applicants served and amount of assistance provided is on track. The average number of days from application to funding meets the goal of 60 days. By the end of the review period, this average was reduced.
Continue?	Yes
Goal #7: Reduce homeowner burden of utility delinquency and disconnection	
Design Element	Payment assistance for homeowners - utilities
Description	<ul style="list-style-type: none"> Assist 1,000 Homeowners (including internet services) Commit \$3 Million (budget amount as of 9/30/23 is \$5.975 million) <p>Goal timeline of processing application to funding: 60 day average</p>
Status	On Track
Measurable Results	<ul style="list-style-type: none"> 2,326 applicants received assistance with utilities and avoided possible disconnection of service \$3,340,664.60 utility assistance was funded during the review period <p>The number of days from application to funding averaged 23days</p>
Narrative/Comments	The NH HAF Program count of applicants served and amount of assistance provided is on track. The average number of days from application to funding exceeds the goal of 60 days.
Continue?	Yes
Goal #8: Reduce homeowner burden of internet delinquency and disconnection	
Design Element	Payment assistance for homeowners - internet service
Description	<ul style="list-style-type: none"> Assist 1,000 Homeowners (including internet services) Commit \$3 Million (budget amount as of 9/30/23 is \$25k) Goal timeline of processing application to funding: 60 day average
Status	On Track
Measurable Results	<ul style="list-style-type: none"> 161 applicants received assistance with internet service and avoided possible disconnection of service \$27,145.03 in internet assistance was funded during the review period The number of days from application to funding averaged 62 days
Narrative/Comments	The NH HAF Program count of applicants served and amount of assistance provided was not on track and the program closed on 9/1/2023. Verification was cost-prohibitive and labor-intensive taking into account the amount of assistance to the homeowner. The average number of days from application to funding did not meet the goal of 60 days. By the end of the review period, this average was reduced.
Continue?	No, program discontinued prior to end of review period.

Goal #9: Reduce homeowner burden of property insurance delinquency and / or force placed insurance	
Design Element	Payment assistance for property insurance
Description	<ul style="list-style-type: none"> Assist 420 Homeowners (including property taxes, insurance, and Homeowner / Condo Fees) Commit \$8.4 Million Goal timeline of processing application to funding: 60 day average
Status	On Track
Measurable Results	<p>This goal was to include all three types of Property Charge Assistance, including Homeowner / Condominium Association fees, Property Insurance, and Property taxes.</p> <ul style="list-style-type: none"> 1 applicant received assistance with property insurance and/or avoided cancellation or force placed insurance \$3,954 in assistance was funded during the review period The number of days from application to funding was 36 days
Narrative/Comments	The NH HAF Program count of applicants served and amount of assistance provided less than expected. NH HAF policy requires eligible expenses to be delinquent prior to providing assistance. Since insurance is paid in advance of benefit provision this assistance category remains underused.
Continue?	Yes
Goal #10: Processing time	
Design Element	All Assistance Types (i.e.: Mortgage Loan Reinstatement; Property Charges; Utility/Internet Payment Assistance)
Description	The NH HAF Program will continue efforts to achieve the goal that the maximum time from full application submission to disbursement, denial, or withdrawal is no longer than 60 days on average.
Status	On Track
Measurable Results	The Program's review period average this quarter is 41 days. Recent data has shown improvement in this figure already.
Narrative/Comments	This quarter, most NH HAF cases met the 60 day timeframe. Program policy and processes were updated to improve efficiencies, break down barriers, and speed up application review. Program changes implemented in late August 2023 also helped improve applications processing times for some categories of assistance.
Continue?	Yes

METHODS OF TARGETING

The NH HAF Program's targeting plan is further outlined in the Program Plan. Generally, targeting efforts include:

- Homeowners who make 100% or less of the Area Median Income (AMI), with additional focus on those households at 50% of AMI or less.
- Homeowners who can demonstrate that they were granted refugee or asylum status by the U.S. government pursuant to the Immigration and Nationality Act.
- Socially Disadvantaged Individuals as defined in U.S. Treasury's HAF Guidance dated August 2, 2021.
- Non-Traditional Loans and Properties in order to address the needs of households in rural communities with less housing stock than larger Metropolitan Statistical Areas (MSA) and who would not typically be included in Government Loan and Affordable Housing Portfolios.
- Government Loan and Affordable Housing Portfolios, such as eligible homeowners with FHA, VA, and USDA mortgages and homeowners who have mortgages made with the proceeds of mortgage revenue bonds or other mortgage programs that target low- and moderate-income homeowners.

The NH HAF Program targeting efforts are largely unchanged from those detailed in the Program Plan, other than enhancing efforts to achieve and continue to progress on performance goals. Targeting efforts have been effective and the State continues to explore ways to better reach socially disadvantaged communities.

The NH HAF Program targeting plan is achieving desired outcomes, and it is reporting that of all approved applications, 68% were for households with incomes equal to or less than 50% of AMI; 20% were for households with incomes between 51 and 80% of AMI; 9% were for households with incomes between 81 and 100% of AMI, and 3% were households with incomes between 100 and 125% of AMI (125% of AMI is the program's eligibility cap).

BEST PRACTICES AND COORDINATION WITH OTHER HAF PARTICIPANTS

In order to best coordinate efforts with the Federal Housing Administration (FHA), Veteran's Association (VA), United States Department of Agriculture (USDA), Government Sponsored Enterprises', and state and local agencies that hold mortgage portfolios, NH Housing as administrator of the NH HAF Program participated in many National Council of State Housing Agencies (NCSHA)-provided calls with FHA, GSE's and servicers. These calls have presented an opportunity to evaluate how to best work with these agencies to help promote and facilitate the use of NH HAF Program funds. The NH HAF Program adopted the Servicer Collaboration Agreement approved by most national servicers, FHA, and GSE's. NH HAF Program has worked with local USDA contacts directly to advocate for the program and help advance cases involving their mortgages. The NH HAF Program has worked with other aspects of NH Housing, The NH Community Loan Fund, and local banks to coordinate outreach efforts to delinquent borrowers. Both NH Housing and The NH Community Loan Fund have provided direct referrals on their billing statements and promoted the program on their websites. The NH HAF Program has reached out to as many servicers as possible to onboard them and offer information and training. Presentations have been coordinated with NH Housing, The NH Community Loan Fund, Habitat for Humanity, the Mortgage Bankers and Broker's Association - NH, and several local banks.

The NH HAF Program hired a consultant with extensive experience coordinating with mortgage servicers to assist and participate in as many NCSHA calls and trainings to learn best practices. That consultant has created a thorough contact listing for the national servicers and the NH HAF Program has worked with the State's Banking Department and collaborated with housing counselors to create a contact listing for local servicers. The NH HAF Program's consultant spearheaded the effort of outreach to servicers, sending details and term sheets related to the NH HAF Program, SCA, contact information sheet, W9, payment information sheet, information on the CDF method of communication, and a copy of the NH HAF Program TPA.

The NH HAF Program vendor handling technology, portal, and case management, utilizes the returned forms to on-board the servicers and provides direct training and assistance to those servicers that need assistance to setup their SFTP files for CDF communications. NH HAF Program is grateful for the NCSHA provided platform for state collaboration on servicer contact information as well as other HAF needs.

CIVIL RIGHTS COMPLIANCE

The NH HAF Program ensures compliance with Title VI of the Civil Rights Act of 1964 and has taken steps to ensure all relevant protected classes have full access to the program, including people with disabilities and others. Elements of program design that specifically support compliance with all Civil Rights including the implementation of the community navigator role and the intentionality of a uniform and anonymous application process.

Community Navigators: Any applicant who requires one-on-one assistance with completing an application, whether due to a disability and/or an inability to complete the application process on their own, is referred to a community navigator who is available to assist them in applying to the program. Additionally, the application process is viewable in 12 different languages and marketing materials have been translated into four languages thus far, with the opportunity for additional translation as requested.

Uniform and Anonymous Application Process: Most of the application procedures for the program have been automated to minimize the potential for unconscious discrimination in the application process. Additionally, no questions regarding religion or sexual orientation are asked. These measures ensure that all applicants are treated uniformly, with the exception of prioritization for those with incomes lower than 100 percent of the Area Median Income.

