

United States Department of the Treasury

HAF Annual Report

Missouri - HAF AR 2022

Community Engagement and Outreach:

1. Did you continue outreach to communities once your HAF Program(s) began?	Yes
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2. Please quantify the total amount of funds spent on outreach.	\$32,193.23
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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	Type	Added on this report?	Outreach Performed?
Better Family Life, Inc.	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Beyond Housing	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Catholic Charities of Central and Northern Missouri	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Community Action Agency of St. Louis County, Inc.	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Justine Petersen Housing and Reinvestment Corporation	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Community Servicer League	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
West Central Missouri Community Action Agency	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Neighborhood Assistance Corporation of America	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Community Action Partnership of North Central Missouri	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Empower Missouri	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Metropolitan St. Louis Equal Housing and Opportunity Council	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Missouri Valley Community Action Agency	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Community-Based Organization	Type	Added on this report?	Outreach Performed?
South Central Missouri Community Action Agency	Community Organization	✓	✓
100 Black Men St. Louis	Community Organization	✓	✓
African American Credit Union Coalition	Community Organization	✓	✓
Heartland Black Chamber of Commerce	Community Organization	✓	✓
Westside Housing Organization	Community Organization	✓	✓
East Missouri Action Agency	Community Organization	✓	✓
Ozark Area Community Action Corporation	Community Organization	✓	✓
Legal Servicer of Eastern Missouri	Provider	✓	✓
reStart	Community Organization	✓	✓
Community of Hope	Community Organization	✓	✓
Love Columbia	Provider	✓	✓
St. Louis Mediation Project	Provider	✓	✓
Reconciliation Services	Community Organization	✓	✓
Legal Services of Southern Missouri	Provider	✓	✓
Employment Connection	Community Organization	✓	✓
Catholic Charities of Kansas City - St. Joseph	Community Organization	✓	✓
New Madrid County Human Resources Council	Community Organization	✓	✓
St. Patrick Center	Community Organization	✓	✓
Pettis County Community Partnership	Community Organization	✓	✓

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Community Partnership of Southeast Missouri	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Catholic Charities of Southern Missouri	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
The Housing Partnership	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Housing Opportunities Provided for the Elderly	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Aid of Western Missouri	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Greater Kansas City Housing Information Center	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Habitat for Humanity of Kansas City	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Consumer Credit Counseling of Springfield	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Mortgage Bankers	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
City of Springfield, Missouri	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
St. Louis County, Missouri	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Urban League of Metropolitan St. Louis	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
CHES, Inc.	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Northeast Missouri Community Action Agency (NECAC)	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
National Urban League	Provider	<input type="checkbox"/>	<input type="checkbox"/>
Calloway Cares	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Urban Strategies Inc.	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
American Indian Enterprise and Business Council	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Black Chamber of Commerce of Greater Kansas City	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Hispanic Chamber of Commerce of Greater Kansas City	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Hispanic Chamber of Commerce of Metropolitan St. Louis	Community Organization	✓	✓
Missouri Ozark Community Action	Community Organization	✓	✓
Salvation Army Columbia	Community Organization	✓	✓
UMKC School of Law Tenant Representation Initiative	Provider	✓	✓
Dunklin County Caring Council	Community Organization	✓	✓

Performance Goals:

Title	Program Design Element	Status	New	Continue
Foreclosure Prevention	Mortgage Reinstatement	Goal Met	<input type="checkbox"/>	<input type="checkbox"/>
AMI/SDI Targeting	Mortgage Reinstatement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Equitable Distribution	Mortgage Reinstatement	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>As referenced in Missouri's approved HAF plan, Missouri adheres to Treasury's definition of socially disadvantaged individuals as applicable and has contracted with a software vendor that provides real-time reporting for the state to review and assess distribution of assistance. Missouri has conducted strategic outreach to areas of need across the state, which has resulted in equitable distribution of funds (as seen in Missouri's performance goals).</p>
<p>2. Is the targeting plan put fourth in the HAF Plan achieving the desired results?</p>	<p>Yes</p>

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
	<p>Missouri has engaged in collaborative calls organized and hosted by the National Council of State Housing Agencies and the Housing Policy Council (that occurred 1-2 times per month at minimum) to connect and coordinate with FHA, VA, USDA, GSE's, and state agencies both prior to launch of the state's HAF program and after launch to review and learn regarding program processes based off of the Hardest Hit Fund program, expectations of these agencies, and national best practices.</p> <p>Missouri engages with</p>

If so, please provide best practices and information on coordination efforts.

both USDA and Alabama Housing Finance Agency to assist eligible borrowers with the reinstatement of mortgages held in those agencies' portfolios. Missouri is committed to utilizing the Common Data File (CDF) process as the standardized communication with these agencies for exchange of loan level information to determine homeowner eligibility for HAF funds, specifically reinstatement. Missouri has established keys contacts at each of these agencies for notification of all records sent and the opportunity to make direct contact on items that are in need of escalation

	(foreclosure, aging records, etc.).
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2. Have you coordinated with servicers?	Yes
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	<p>Missouri has formally engaged with 166 servicers as of September 30, 2022. Missouri is committed to utilizing the Common Data File (CDF) process as the standardized communication with servicers for exchange of loan level information to determine homeowner eligibility for HAF funds, specifically reinstatement. Missouri has developed a coaching sheet to guide local banks, credit unions, and smaller servicers through the CDF process. As with agency coordination, Missouri has worked to establish a key contact with each servicer</p>
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If so, please provide best practices and information on coordination efforts.

to streamline the addressing of escalated items. Missouri sends a confirmation e-mail each time records are dropped into an SFTP site and a reminder to include the coming month's PITIA due to processing time so that each eligible mortgage can be fully reinstated, preventing foreclosure.

On a broad scale, Missouri has and continues to engage in collaborative calls hosted by the National Council of State Housing Agencies, the Housing Policy Council, and most recently Treasury to connect and coordinate with servicers regarding program processes (primarily CDF processes and expectations), expectations

	of these entities, and national best practices.
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Certification:

1. Did you earn interest in excess of \$500 through the calendar year ending December 31, 2021?	Yes
If yes, how much interest did you earn in excess of \$500 through the calendar year ending December 31, 2021?	\$3,342.39
2. Did you remit the earned interest in excess of \$500 as required by 2 CFR 200.305(b)(9)(ii)?	Yes