

United States Department of the Treasury

HAF Annual Report

Submitted by JESSICA THOMASSON

North Dakota - HAF AR 2022

Participant Information:

Entity Name	North Dakota
Type of Recipient	State/DC
UEID	GSKXYGKGX6A4
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FAIN#	HAF0021
Address	600 E Boulevard Ave, Ste 325
City	Bismarck
State	North Dakota
Zip	58505-0602

Please report discrepancies (if any) on the above information.	
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Report Status:	Submitted
Date Submitted:	11/14/2022 10:21 PM
Submitted by	JESSICA THOMASSON, jthomasson@nd.gov
Certified by	Jessica Thomasson

Point of Contact List:

Name	Title	Email	Roles
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Linda Lies	.	lilies@nd.gov	SLFRF - Account Administrator;SLFRF - Point of Contact for Reporting;SLFRF - Authorized Representative
Elizabeth Rogers	.	erogers@nd.gov	SLFRF - Authorized Representative;CPF - Authorized Representative
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JESSICA THOMASSON	Executive Policy Director	jthomasson@nd.gov	ERA - Account Administrator;ERA - Point of Contact for Reporting;ERA - Authorized Representative;ERA2 - Account Administrator;ERA2 - Point of Contact for Reporting;ERA2 - Authorized Representative;HAF - Account Administrator;HAF - Point of Contact for Submission;HAF - Point of Contact for Reporting;HAF - Authorized Representative;SLFRF - Authorized Representative
Jeff Larshus	Director, State Financial Services	jlarshus@nd.gov	SLFRF - Account Administrator;CPF - Authorized Representative
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Name	Title	Email	Roles
Joshua Teigen	Director of Economic Development and Finance	jlteigen@nd.gov	SSBCI Capital - Account Administrator;SSBCI Capital - Authorized Representative;SSBCI Capital - Account POC;SSBCI TA - Authorized Representative
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David Flohr	ND Housing Finance Agency	dflohr@nd.gov	HAF - Point of Contact for Submission;HAF - Point of Contact for Reporting

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.	\$125,000.00
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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?
Community Action Partnership of ND	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Lake Agassiz Habitat for Humanity	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Community Action Partnership of ND	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Performance Goals:

Title	Program Design Element	Status	New	Continue
Insurance Assistance	Payment Assistance for Homeowner's Insurance	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Property Tax Assistance	Payment Assistance for Delinquent Property Taxes	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Home Repair Assistance	Other measures to prevent homeowner displacement	Not On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Utility Assistance	Payment Assistance for Homeowners Utilities	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Homeowner Fee Assistance	Payment Assistance for HOA fees or liens	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mortgage Payment Assistance	Mortgage Payment Assistance	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mortgage Reinstatement Assistance	Mortgage Reinstatement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Households Assisted by County	Mortgage Reinstatement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Methods for Targeting:

	<p>North Dakota's early outreach efforts have been 3 pronged: mortgage servicer-specific outreach to customers, digital media campaign with targeting geared to connect with target populations, and the ND HHS website as a general resource for homeowners and community partners, including an opportunity to sign up for updates as we got closer to opening the program to applicants and to mortgage servicers and other potential payees.</p> <p>As expected, aligning the timing of servicer onboarding with homeowner applications for assistance is a challenge. We have seen good</p>
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1. Please provide an update on your targeting plan including challenges, successes, etc.

uptake from in-state servicers and are working diligently to onboard regional and national servicers as

	they have customers in ND who apply.
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2. Is the targeting plan put fourth in the HAF Plan achieving the desired results?	Yes
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Best Practices and Coordination:

<p>1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)</p>	<p>Yes</p>
<p>If so, please provide best practices and information on coordination efforts.</p>	<p>ND HHS worked directly with the ND Housing Finance Agency (NDHFA) as the state's largest servicer of first time homebuyer mortgages. NDHFA and a private mortgage servicer (Gate City Bank) were instrumental in helping to design an onboarding process that would meet servicer needs and has conducted proactive outreach to its borrowers to ensure that they are aware of the program and that there are no barriers to them accessing it.</p>

2. Have you coordinated with servicers?	Yes
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<p>If so, please provide best practices and information on coordination efforts.</p>	<p>ND HHS worked directly with Gate City Bank, the state's second largest servicer of first time homebuyer mortgages. Gate City Bank, along with NDHFA, played a pivotal role in helping to design an onboarding process that would meet servicer needs and has conducted proactive outreach to its borrowers to ensure that they are aware of the program and that there are no barriers to them accessing it.</p>
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Certification:

1. Did you earn interest in excess of \$500 through the calendar year ending December 31, 2021?	No
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2. Did you remit the earned interest in excess of \$500 as required by 2 CFR 200.305(b)(9)(ii)?	
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