

Single Family Housing Borrower Support Programs FAQs



Homeowner Assistance Fund

Q: What is the Homeowner Assistance Fund, and does USDA Single Family Housing participate?

A: Established by the American Rescue Plan Act, the Homeowner Assistance Fund (HAF) (available at this link: <https://go.usa.gov/xzQt4>) is administered by states, Tribes, and other entities who receive funding and program support from the U.S. Department of the Treasury (Treasury). Among other things, the HAF helps homeowners financially impacted by COVID-19 avoid mortgage delinquencies and defaults, foreclosures, the loss of utilities, or displacement.

USDA's Single Family Housing Direct (SFH-D) and Single Family Housing Guaranteed Loan Programs (SFHGLP) do participate, and our borrowers are eligible for assistance.

Q. Does my state participate in HAF?

A: You can check the National Council of State Housing Agencies (NCSHA, available at this link: <https://www.ncsha.org/homeowner-assistance-fund/>) to see if your state or territory accepts HAF applications.

For background, state Housing Finance Agencies (HFAs), housing authorities, Tribal authorities, and other eligible administrative entities submitted use-of-funds plans to Treasury. In 2021, those approved plans and program development funds were released to states, which then carved out programs to help borrowers.

Federal partners like USDA are coordinating with Treasury and state groups to provide counsel and guidance in both the development and administration of their specific programs. Many programs began accepting applications in early 2022.



Q. If my state participates in HAF, can I receive HAF funds for my USDA Direct or Guaranteed Loan?

A: Yes. HAF is available to both USDA SFH Direct and Guaranteed Loan borrowers.

You can check the National Council of State Housing Agencies (NCSHA, available at this link: <https://www.ncsha.org/homeowner-assistance-fund/>) to see if your state or territory is accepting HAF applications.

- **USDA SFH-D Loan Program borrowers:** Your state housing finance agency (HFA) must first submit a Servicer Participation Agreement (SPA) through the USDA Servicing Office before your HAF payment can be processed. HAF program questions and applications can be emailed to sm.rd.so.haf@usda.gov. You also can contact us by calling 314-457-5200.
- **State Housing Finance Agencies (HFAs)** can direct questions – and forward SPAs – to sm.rd.so.haf@usda.gov.
- **USDA SFH-D Loan Program borrowers currently participating** in a HAF program can direct their questions to the RD Loan Servicing Office by calling 800-414-1226, or by sending an email to rdquestion@stl.usda.gov.
- **USDA Rural Development state office-based questions** can be directed to the RD Loan Servicing Office at 314-457-5200.
- **USDA Single Family Housing Guaranteed Loan Program (SFHGLP) Borrowers:** While HAF is a Treasury-regulated program administered by state HFAs and other entities, the SFHGLP **does fully participate** in the program through SFH-approved lenders or servicers.

SFHGLP-approved lenders or servicers can coordinate with their state HFA to receive and allocate funds to eligible SFHGLP borrowers. While the USDA SFHGLP does not control or influence mortgage servicing or subordinate regulations, we support approved lenders through servicing outreach calls, and by responding to lender inquiries.

Q. What's the difference between the USDA American Rescue Plan Act Direct Loan Refinance Program, and the U.S. Department of the Treasury Homeowner Assistance Fund?

A: The ARPA Direct Loan Refinance program (available at this link: <https://go.usa.gov/xzUxd>) remains SFH-D's flagship borrower refinance support vehicle. With the ARPA Direct Loan Refinance program, USDA maintains statutory authority to regulate and administer program funds, and will continue supporting states with resources. States and partners should continue to use all applicable programs and resources available – including HAF – to help distressed borrowers.

Q. Where can a USDA borrower find more information about HAF?

A: These resources can help you learn more about HAF:

- Consumer Financial Protection Bureau: <https://go.usa.gov/xzUaX>
- NCHSA: <https://www.ncsha.org/homeowner-assistance-fund/>
- U.S. Department of the Treasury HAF Information: <https://go.usa.gov/xzQt4>