

United States Department of the Treasury

HAF Annual Report

Submitted by Rachel Robinson

Minnesota - HAF AR 2022

Participant Information:

Entity Name	Minnesota
Type of Recipient	State/DC
UEID	KGAPBAMK58L3
TIN	411599130
DUNS+4	878895093
FAIN#	HAF0011
Address	400 Wabasha Street N, Suite 400
City	Saint Paul
State	Minnesota
Zip	55102

Please report discrepancies (if any) on the above information.	
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Report Status:	Submitted
Date Submitted:	11/10/2022 3:17 PM
Submitted by	Rachel Robinson, rachel.robinson@state.mn.us
Certified by	Rachel Robinson

Point of Contact List:

Name	Title	Email	Roles
JESSICA Ann DEEGAN	Director of Federal Affairs	jessica.deegan@state.mn.us	ERA - No Email
Sasha Bergman	State-Fed Affair Rep	sasha.bergman@state.mn.us	
Jennifer Ho	Commissioner	jennifer.ho@state.mn.us	ERA2 - Authorized Representative;HAF - Account Administrator;HAF - Authorized Representative
Tyler Wenande	Program Analyst	tyler.wenande@state.mn.us	ERA - Point of Contact for Reporting;ERA2 - Point of Contact for Reporting
David Marget	Program Analyst	david.marget@state.mn.us	HAF - Point of Contact for Reporting;HAF - Authorized Representative
Rachel Robinson	Deputy Commissioner	rachel.robinson@state.mn.us	ERA - Account Administrator;ERA - Authorized Representative;ERA2 - Account Administrator;ERA2 - Authorized Representative;HAF - Account Administrator;HAF - Authorized Representative
Judi Mortenson	Minnesota Housing POC	judi.mortenson@state.mn.us	HAF - Point of Contact for Reporting
Devon Pohlman	Former Program Manager	devon.pohlman@state.mn.us	

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.	\$152,487.00
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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?
All Park Alliance For Change	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Somali Community Resettlement	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Global Fatherhood Foundation	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fe Y Justica	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Hayaan Inc.	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Lao Assistance Center of MN	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Somali Community Resettlement	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
New American Development Center	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Somali Community Resettlement	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Youth and Family Circle	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Minnesota Housing Partnership	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Community-Based Organization	Type	Added on this report?	Outreach Performed?
South Sudanese Foundation	Community Organization	✓	✓
Stairstep Foundation	Community Organization	✓	✓
The Anika Foundation	Community Organization	✓	✓
African Development Center of MN	Community Organization	✓	✓
Anoka County Community Action Programs	Community Organization	✓	✓
Build Wealth MN	Community Organization	✓	✓
Catholic Charities of the Diocese of St. Cloud	Community Organization	✓	✓
Community Action Duluth	Community Organization	✓	✓
Navicore Solutions	Community Organization	✓	✓
Kootasca Community Action Inc	Community Organization	✓	✓
Model Cities of St. Paul Inc	Community Organization	✓	✓
Three Rivers Community Action Inc	Community Organization	✓	✓
Three Rivers Community Action Inc	Community Organization	✓	✓
Neighborhood Assistance Corporation of America (NACA)	Community Organization	✓	✓
Southwest Minnesota Housing Partnership - Mankato Branch	Community Organization	✓	✓
PRG Inc	Community Organization	✓	✓
Project for Pride and Living (PPL)	Community Organization	✓	✓

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Southwest Minnesota Housing Partnership	Community Organization	✓	✓
Washington County Community Development Agency	Community Organization	✓	✓
SHOP 2012 LLC	Community Organization	✓	✓
TCHFH Lending, LLC	Community Organization	✓	✓
Greater Metropolitan Housing Corporation	Community Organization	✓	✓
Legal Services State Support	Community Organization	✓	✓
Minnesota Indiana Affairs Council	Community Organization	✓	✓
Minnesota Legal Advice	Community Organization	✓	✓
Red Lake Housing Finance Corporation	Community Organization	✓	✓
White Earth Nation	Community Organization	✓	✓
LawHelpMN	Community Organization	✓	✓
Central Minnesota Legal Services	Provider	✓	✓
Immigrant Law Center of Minnesota	Provider	✓	✓
Legal Aid Society of Minneapolis	Provider	✓	✓
Volunteer Lawyers Network	Provider	✓	✓
Boise Forte Band of Chippewa	Community Organization	✓	✓
MN Chippewa Tribe Finance Corporation	Community Organization	✓	✓
Grand Portage Band of Lake Superior Chippewa	Community Organization	✓	✓
Lower Sioux Indian Community	Community Organization	✓	✓

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Upper Sioux Indian Community	Community Organization	✓	✓
Minnesota Management and Budget	Community Organization	✓	✓
Arrowhead Economic Opportunity Agency	Community Organization	✓	✓
Urban League Twin Cities	Community Organization	✓	✓
Neighborhood Development Alliance	Community Organization	✓	✓
Twin Cities Habitat for Humanity	Community Organization	✓	✓
White Earth Investment Initiative	Community Organization	✓	✓
Southern Minnesota Regional Legal Services (SMRLS)	Community Organization	✓	✓
Midwest Minnesota Community Development Corporation	Community Organization	✓	✓
Fond du Lac Band of Lake Superior Chippewa	Community Organization	✓	✓
Anishinabe Legal Services	Provider	✓	✓
Central Minnesota Legal Services	Provider	✓	✓
Central Minnesota Legal Services	Provider	✓	✓
University of Minnesota Law School	Provider	✓	✓
Legal Services of Northwest Minnesota	Provider	✓	✓
Legal Aid Services of Northeastern Minnesota	Provider	✓	✓
Minnesota Assistance Council for Veterans (MACV)	Provider	✓	✓
Olmsted County Volunteer Attorneys	Provider	✓	✓
Metro Cities	Community Organization	✓	✓

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Association of MN Counties	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Dakota County	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Minnesota Office of Public Engagement	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Minnesota Department of Human Services	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
MMA - Minnesota Mortgage Association	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
League of MN Cities	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Minnesota State Bar Association	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Minnesota State Bar Association	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
National Association of Real Estate Brokers (NAREB)	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
National Association of Hispanic Real Estate Professionals (NAHREP)	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Asian Real Estate Association (AREAA)	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
City of St. Paul	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Washington County	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Linking Leaders	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Minnesota Council of Latino Affairs	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Council on Asian Pacific Minnesotans	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Olmsted County	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Minnesota Indian Affairs Council	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Minnesota Council on Disability	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Council for Minnesotans on African Heritage	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Central MN Habitat for Humanity	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Itasca Habitat for Humanity	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
City of Minneapolis	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
City of Brooklyn Park	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
LISC Duluth	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Whittier Alliance	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Habitat for Humanity Minnesota	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
MN Prairie County Alliance	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
LISC Twin Cities	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
City of Brooklyn Park	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
MN Homeownership Center	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mid-Minnesota Legal Aid & Wells Fargo	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Scott County CDA	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Lakes & Prairies Community Action Partnership (CAPLP)	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
LSS Financial Consulting	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
CLUES St. Paul	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Community Action Partnership of Hennepin County	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Dakota County CDA	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
West Central MN Community Action	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
CAPI USA	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
One Roof Community Housing	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Wright County Community Action	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Carver County CDA	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Hmong American Partnership	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
SEMCAC	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
NeighborWorks Home Partners	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Ramsey County	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Hennepin County	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Performance Goals:

Title	Program Design Element	Status	New	Continue
Mortgage Reinstatement	Mortgage Reinstatement	On Track	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Payment of Non-Escrowed Property Taxes	Payment Assistance for Delinquent Property Taxes	Not On Track	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Payment of Non-Escrowed Homeowner Insurance	Payment Assistance for Homeowner's Insurance	Not On Track	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Payment of Non-Escrowed HOA Fees or Liens	Payment Assistance for HOA fees or liens	Not On Track	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Other Measures	Other measures to prevent homeowner displacement	On Track	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Loan Modification	Mortgage Principal Reduction	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Original Insurance Assistance	Payment Assistance for Homeowner's Insurance	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Original HOA Fees or Liens	Payment Assistance for HOA fees or liens	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Interest Rate Reductions	Facilitate Mortgage Interest Rate Reduction	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Down Payment Assistance	Payment Assistance for Down Payment Assist. Loans	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Original Property Taxes	Payment Assistance for Delinquent Property Taxes	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Original Mortgage Reinstatement	Mortgage Reinstatement	On Track	<input type="checkbox"/>	<input type="checkbox"/>
Original Lot Rent/Land Contract/Other	Other measures to prevent homeowner displacement	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
At or Below 80% AMI	Other measures to prevent homeowner displacement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
SDI	Other measures to prevent homeowner displacement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
All Funds Expended by 2024	Other measures to prevent homeowner displacement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Methods for Targeting:

	<p>Marketing and communications for the HomeHelpMN are rooted in an equity approach that values accessible and culturally relevant communication. In developing the HomeHelpMN website and advertising content, care was taken to ensure content was both representative and accessible to targeted communities. The website and advertising are available in four languages, and imagery and video talent were cast to be representative and relatable for the populations we were trying to reach. Care was taken to ensure quality translation of the entire HomeHelpMN website and related materials through professional translation services rather than relying on Google translate.</p> <p>Minnesota Housing selected 10 community organizations to lead outreach to a variety of cultural and place-based communities throughout the state.</p>
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These ten organizations, also known as Community Connectors, share information about HomeHelpMN, and encourage homeowners to apply. Minnesota Housing provided a communications toolkit to the Community Connectors, complete with posters, flyers, social media, email templates, text templates, and four languages in addition to English (Spanish, Somali and Hmong).

Community Connectors host informational meetings, make announcements at faith gatherings, answer questions and provide an information table at community events, support walk-in inquiries, and more. Additionally, Community Connectors have supported applicants with uploading documents to the application portal and troubleshoot application challenges. Community Connectors are reimbursed for time and materials spent on outreach for the program, in alignment with their grant agreement. Our

partnership with Community Connectors has been crucial to our success in reaching the targeted homeowners identified in the HAF plan.

Minnesota Housing contracted with Neka Creative for culturally sensitive creative and ad buys. Together, we hosted a two-phase campaign: Get Ready and Apply Now. The “Get Ready” campaign was created under assumptions that there was more need for funds than there were funds available, to provide communities who are traditionally underrepresented adequate opportunity to apply for funds before they ran out. The campaign materials included a toolkit of social media images, messages, and checklists of documents/information that would be needed in order to apply, and this toolkit was provided to our Community Connector organizations in advance of the program launch date. We also ran targeted digital and social media advertising with the “Get Ready” messaging ahead of the launch date,

based on zip codes and other audience markers that aligned with the SDI groups identified in our plan. We also utilized outreach channels through media, stakeholders, and our email list to announce the open date for the program and encourage people to get ready to apply.

When the program launched, our communications advertising shifted to “Apply Now” messaging. This campaign included a broader awareness campaign with a press conference that resulted in statewide media coverage, advertising on transit (buses and shelters in English, Somali, Spanish, and Hmong), cable tv, culturally-specific radio, direct mail, email, and text, statewide weekly newspaper display advertising and targeted digital display and paid social media. Targeted media was again based on affinity audiences as well as targeting to specific zip codes determined by the program to have the highest need and/or highest number of delinquent homeowners who

1. Please provide an update on your targeting plan including challenges, successes, etc.

were also considered socially disadvantaged.

Following an intense saturation with the Apply Now campaign during the first 30 days the program was open for applications, the communications focus shifted to earned media and stakeholder outreach, in addition to continued Community Connector activity. Earned media topics included program updates, announcements of deadlines and program changes. We received statewide coverage including large daily newspapers, tv news, and radio networks. We scheduled a series of interviews with Community Connector representatives on culturally-specific radio stations for Hmong, Spanish-speaking, Indigenous, and African American audiences.

Ongoing communication related to the program happens through the program website, agency website, agency social media, and an email list of over 30,000 recipients including homeowners

interested in the program, housing professionals, housing counselors, and other stakeholders. MHFA also developed and implemented an intentional outreach campaign to more than 104 stakeholder groups. Agency staff with existing relationships also engage in direct outreach to a wide variety of stakeholders, including Tribal leaders, manufactured home associations, and culturally specific organizations. Regular updates are provided to the stakeholders with an invitation to share prepared materials such as eNews, flyers, and other collateral with their communities.

Targeting outreach to homeowners earning less than 100% AMI, members of a group that have been subjected to racial or ethnic prejudice or cultural bias, residents of majority-minority census tracts, residents of Indian reservations, and individuals with LEP requires a creative and persistent approach to ensure as many eligible homeowners as possible are reached.

Our comprehensive approach in utilizing traditional targeted media with direct outreach through established relationships has proven successful as we have exceeded our target population goals. As of 9/30/22, 59% of applications received were submitted by the target population, socially disadvantaged individuals (HAF goal = 45%) and 56% of applications received were submitted by Black, Indigenous and People of Color (HAF goal = 30%)

While we have seen much success, there have also been some challenges. Some of the challenges we have seen are in rural areas. Homeowners living in rural communities are difficult to reach simply due to geographic distance and limited media markets available. Additional challenges are being realized as we have begun working with homeowners who are skeptical of government programs and concerned about scams. The Community Connector component of the program was

	developed, knowing these may be challenges we would face.
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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:

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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	<p>Minnesota Housing has fully executed MN HAF Collaboration Agreements with the USDA-RD, North Dakota Housing Finance Agency, two Minnesota Tribes (Red Lake Housing Finance Corporation and the Minnesota Chippewa Tribe Finance Corporation), eight (8) local Habitat for Humanity affiliate organizations, and six (6) local community-based, nonprofit lenders. Additionally, Minnesota Housing shared information about the HomeHelpMN program with delinquent borrowers in our own mortgage loan portfolio.</p> <p>Minnesota Housing has also engaged Counties throughout Minnesota as participating partners to</p>
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If so, please provide best practices and information on coordination efforts.

HomeHelpMN, and through this engagement, successfully set up 82 of the 87 Counties as third-party vendor payees. HomeHelpMN is also working with the County Sheriff Offices to assist homeowners in

	the redemption period to redeem the property.
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2. Have you coordinated with servicers?	Yes
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	<p>Recognizing the critical role mortgage servicers would play in the success of Minnesota’s HAF – HomeHelpMN program, Minnesota Housing organized monthly calls with servicers prior to launching HomeHelpMN to help inform the program plan and program design. We had 64 servicers who participated in this effort.</p> <p>Prior to launch, Minnesota Housing strived to onboard as many servicers as possible. Now, Minnesota Housing has fully executed MN HAF Collaboration Agreements with 150 participating servicers in HomeHelpMN. Once a servicer has agreed to participate in HomeHelpMN, we coordinate with the servicer to determine and set-up the path for exchanging</p>
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If so, please provide best practices and information on coordination efforts.

borrower information. As the relationship continues, we are in communication with servicers regarding any Secure File Transfer Protocol (SFTP) connection issues, to follow up on aging records, update or establish point of contact information, application of funds,

and payment shortages/overages, etc.

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?	\$24,247.00
2. Did you remit the earned interest in excess of \$500 as required by 2 CFR 200.305(b)(9)(ii)?	Yes