

United States Department of the Treasury

HAF Annual Report

Submitted by AARON SMITH

Iowa Finance Authority - HAF AR 2025

Participant Information:

Entity Name	Iowa
Type of Recipient	State/DC
UEID	MNSRLUJXL4W3
TIN	521699886
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FAIN#	HAF0010
Address	1963 Bell Avenue Suite 200
City	Des Moines
State	Iowa
Zip	50315

Please report discrepancies (if any) on the above information.

Report Status:	Submitted
Date Submitted:	11/17/2025 12:40 PM
Submitted by	AARON SMITH, aaron.smith@iowafinance.com
Certified by	Aaron Smith

Point of Contact List:

Name	Title	Email	Roles
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Debi Durham	Executive Director	debi.durham@iowaeda.com	HAF - Authorized Representative;SSBCI Capital - Account Administrator;SSBCI Capital - Authorized Representative;SSBCI TA - Authorized Representative;SSBCI SBOP - Account Administrator;SSBCI SBOP - Authorized Representative

Name	Title	Email	Roles
Michelle Bodie	Accounting Manager	michelle.bodie@iowafinance.com	ERA2 - Account Administrator;ERA2 - Point of Contact for Reporting;HAF - Point of Contact for Reporting
Aaron Smith	CBPD	aaronsmith85@gmail.com	HAF - Account Administrator;HAF - Authorized Representative
Terri Rosonke	Housing Programs and Strategic Initiatives Manager	terri.rosonke@iowafinance.com	ERA2 - Authorized Representative;HAF - Authorized Representative
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Brian Sullivan	Chief Programs Officer	brian.sullivan@iowafinance.com	ERA2 - Authorized Representative;HAF - Authorized Representative
Tammi Dillavou	State and Federal Programs Accounting Manager	tammi.dillavou@iowafinance.com	ERA2 - Point of Contact for Reporting;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.	\$0.00
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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?
Iowa Legal Aid	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Family Management Financial Solutions	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Performance Goals:

Title	Program Design Element	Status	New	Continue
Critical Home Repair	Other measures to prevent homeowner displacement	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Payment Assistance for Homeowner's Insurance	Payment Assistance for Homeowner's Insurance	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Payment Assistance for Delinquent Property Taxes	Payment Assistance for Delinquent Property Taxes	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage Reinstatement	Mortgage Reinstatement	Goal Met	<input type="checkbox"/>	<input type="checkbox"/>
HOA Fees and Lot Rent	Payment Assistance for HOA fees or liens	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Counseling/Legal Aid	Other measures to prevent homeowner displacement	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Methods for Targeting:

The goal of the Iowa HAF Program is to assist Iowans at imminent risk of foreclosure that need foreclosure prevention assistance. Our success in achieving this goal has essentially stemmed from consistent engagement with loan servicers, Iowa Legal Aid and Family Management. Iowa homeowners benefit from the foreclosure intervention and counseling services offered through these partnerships, as well as negotiation and mediation services for those facing foreclosure. This ongoing collaboration

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

ensures our program information is conveyed directly to those borrowers and property owners who find themselves in a state of delinquency with their mortgage payments. By establishing and nurturing these essential partnerships, we have been able to pinpoint and assist the most volatile homeowners, thus providing the necessary support and guidance to

	mitigate their financial hardships.
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2. Is the targeting plan put forth 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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If so, please provide best practices and information on coordination efforts.	USDA is a participating loan servicer in the Iowa HAF Program.
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2. Have you coordinated with servicers?	Yes
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Our outreach strategy focuses on collaborating with mortgage servicers to reach delinquent and HAF-eligible homeowners. This partnership ensures direct communication with borrowers from a trusted source through a HAF marketing toolkit, allowing us to provide targeted support to those at risk of foreclosure.

Best Practice: Provide servicers with clear, concise, and targeted program information by ensuring access to eligibility criteria and the latest program details. This enables them to accurately identify and communicate with delinquent borrowers in need of assistance.

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

Certification:

Statement

I certify that the information provided is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF participant. The undersigned acknowledges that any materially false, fictitious, fraudulent statement, or representation (or concealment or omission of a material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 USC 1001, and also may subject me and the HAF participant to civil penalties, damages, and administrative remedies for false claims or otherwise (including under 31 USC 3729 et seq.) The undersigned is an authorized representative of the HAF participant with authority to make the above certifications and representations on behalf of the HAF participant.

1. How much in interest did you earn on HAF award funds in your last fiscal year?	\$71,374
2. If you earned interest in excess of \$500, did you remit that excess earned interest to the Department of Health and Human Services Payment Management System (PMS)?	Yes