

# **United States Department of the Treasury**

**HAF Annual Report**

**Submitted by Wai Ping Ma**

**Wisconsin, State of - HAF AR 2025**

## Participant Information:

Entity Name	Wisconsin
Type of Recipient	State/DC
UEID	EQL7FFLJRC99
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FAIN#	HAF0024
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City	Madison
State	Wisconsin
Zip	53703-3405

Please report discrepancies (if any) on the above information.	
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Report Status:	Submitted
Date Submitted:	11/5/2025 12:15 PM
Submitted by	Wai Ping Ma, waiping.ma@wisconsin.gov
Certified by	Wai Ping Candice Ma

**Point of Contact List:**

Name	Title	Email	Roles
			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 - Point of Contact for Reporting; HAF - Authorized Representative; LOAN - Account Administrator; SLFRF - Account Administrator; SLFRF - Point of Contact for Reporting; SLFRF - Authorized Representative; SSBCI Capital - Account Administrator; SSBCI Capital - Authorized Representative; SSBCI Capital - Account POC; SSBCI TA - Authorized

Name	Title	Email	Roles
COLLEEN HOLTAN	Director, Bureau of Financial Management	colleen.holtan@wisconsin.gov	Representative;CPF - Account Administrator;CPF - Point of Contact for Submission;CPF - Point of Contact for Reporting;CPF - Authorized Representative;CPF - Communications Only;SSBCI SBOP - Account Administrator;SSBCI SBOP - Account

Name	Title	Email	Roles
			POC;SSBCI SBOP - Authorized Representative
Landon Williams	Policy Initiatives Advisor	landont.williams@wisconsin.gov	ERA - Point of Contact for Reporting; ERA2 - Point of Contact for Reporting; HAF - Point of Contact for Reporting
ANJU CHHETRI	Accountant	anju.chhetri@wisconsin.gov	ERA - Point of Contact for Reporting; ERA - Authorized Representative; ERA2 - Point of Contact for Reporting; ERA2 - Authorized Representative; HAF - Point of Contact for Reporting; HAF - Authorized Representative

Name	Title	Email	Roles
Kip Zellmer	Financial Management Supervisor	kip.zellmer@wisconsin.gov	ERA - Account Administrator; ERA - Point of Contact for Reporting; ERA - Authorized Representative; ERA2 - Account Administrator; ERA2 - Authorized Representative; HAF - Account Administrator; HAF - Point of Contact for Reporting; HAF - Authorized Representative
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Name	Title	Email	Roles
Wai Ping Candice Ma	Grant Accountant	waiping.ma@wisconsin.gov	ERA - Point of Contact for Reporting;ERA - Authorized Representative;ERA2 - Point of Contact for Reporting;ERA2 - Authorized Representative;HAF - Point of Contact for Reporting;HAF - Authorized Representative;SSBCI TA - Authorized Representative;CPF - Point of Contact for Reporting;CPF - Authorized Representative

## Community Engagement and Outreach:

1. Did you continue outreach to communities once your HAF Program(s) began?	No
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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?
WISCAP	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Take Root Wisconsin	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Legal Action of Wisconsin	Provider	<input type="checkbox"/>	<input type="checkbox"/>
Wisconsin Trust Account Foundation, Inc. (WISTAF)	Provider	<input type="checkbox"/>	<input type="checkbox"/>

## Performance Goals:

Title	Program Design Element	Status	New	Continue
Retain 1,500 homeowners in their homes within 24 months.	Other measures to prevent homeowner displacement	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Eliminate 1,000 tax delinquencies within 24 months	Other measures to prevent homeowner displacement	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
20% of households assisted receiving housing counselling in each year	Other measures to prevent homeowner displacement	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>

## Methods for Targeting:

	<p>Using HMDA, ACS and Federal Bank of Atlanta data*, DEHCR identified areas in Wisconsin where more than the statewide average home loans originated between 2007 and 2019 were made to households with incomes at or below the median income and where more than the statewide average were made to Socially Disadvantaged homeowners. This information helped guide the targeting of potential applicants, with a particular emphasis on deploying strategies that encouraged eligible households that are also Socially</p>
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Disadvantaged to apply. This included entering into collaborations with entities that provide legal services and housing counseling services, paid and earned media efforts, and conducting grassroots outreach and stakeholder education.

Program inception to date, the Wisconsin Help for Homeowners (WHH) Program assisted 9,782 total households with mortgage arrears, non-mortgage arrears and other assistance. To date, the WHH has provided assistance to 4,070 households identifying as Socially Disadvantaged which translates to an assistance rate of almost 42% of all

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

households receiving assistance. This exceeds the percentage of households of color residing in Wisconsin.  
\*Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates 2015-2019; Atlanta Fed calculations using Black Knight's McDash Flash daily mortgage performance

	data (available with a two-day lag).
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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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	<p>The State of Wisconsin and its partner agencies have provided outreach materials publicizing the availability of the Wisconsin Help for Homeowners (WHH) program to FHA, VA, USDA, GSEs, State or Local Agencies that hold mortgage portfolios. In addition, the State and its partner agencies have provided technical assistance to FHA, VA, USDA, GSEs, State or Local Agencies that hold mortgage portfolios regarding the use of the Common Data File (CDF) as well as other requirements associated with the program. The State of Wisconsin and</p>
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If so, please provide best practices and information on coordination efforts.

its partner agencies have met with FHA, VA, USDA, GSEs, State or Local Agencies that hold mortgage portfolios to promote the program and seek to create partnerships at multiple industry conferences, community events and through meetings with

	other well-established networks.
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2. Have you coordinated with servicers?	Yes
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	<p>The State of Wisconsin and its partner agencies have provided outreach materials publicizing the availability of the Wisconsin Help for Homeowners (WHH) program to mortgage servicers. In addition, the State and its partner agencies have provided technical assistance to mortgage servicers regarding the use of the Common Data File (CDF) as well as other requirements associated with the program. The State of Wisconsin and its</p>
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If so, please provide best practices and information on coordination efforts.

partner agencies have met with servicers to promote the program and seek to create partnerships at multiple industry conferences, community events and through meetings with

	other well established networks.
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# 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?	\$194,886
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