



Arkansas
Homeowner
ASSISTANCE FUND

ARKANSAS

Homeowner Assistance Fund (HAF)

Annual Report

NOVEMBER 2023

The Arkansas Homeowner Assistance Fund (HAF) Annual Performance Report includes program information for the period October 1, 2022 through September 30, 2023.

Appendix A is a copy of the information the Arkansas Development Finance Agency (ADFA) provided to U.S. Treasury for this period.

Background

On March 11, 2021, President Biden signed into law the American Rescue Plan Act (ARPA), setting aside a total of \$1.9 trillion in federal funding for coronavirus pandemic-related expenses and needs. Section 3206 of ARPA established the Homeowner Assistance Fund (HAF), which provided approximately \$9.9 billion in federal funding to states, territories and tribal governments.

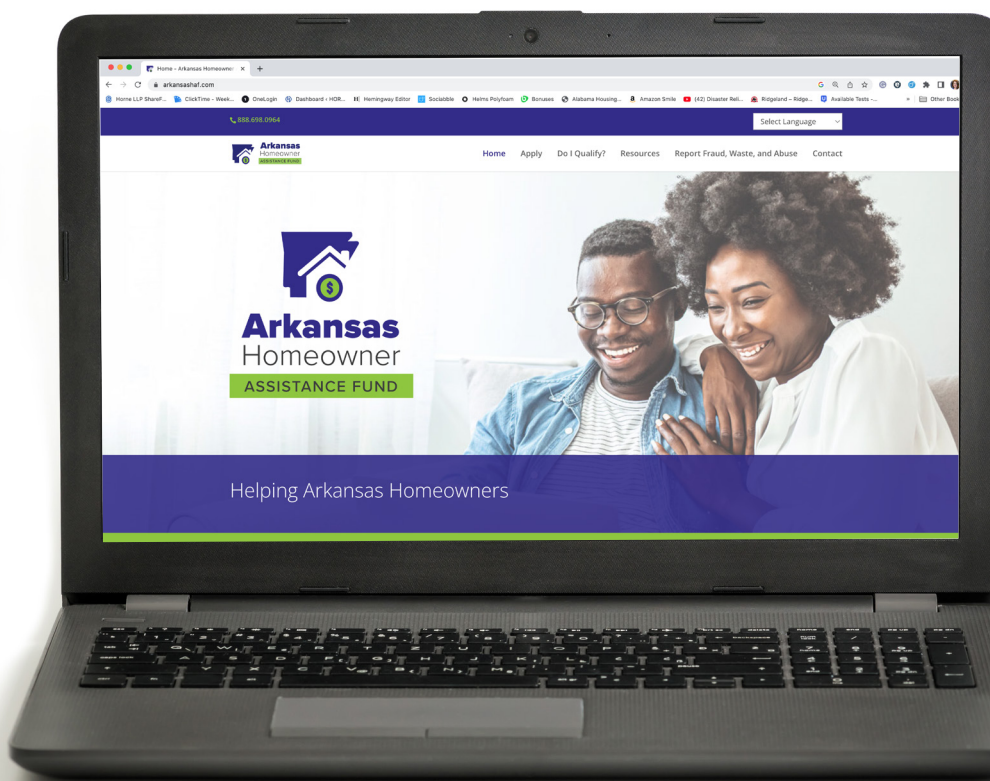


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The HAF program was established to mitigate financial hardships associated with the coronavirus pandemic by providing funds to prevent homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services and displacement of homeowners. HAF guidance requires not less than 60 percent of the state's total allocation be targeted to homeowners at or below 100 percent of the area median income (AMI) or 100 percent of the median income for the United States, whichever is greater. The remaining portion of funding must be prioritized for socially disadvantaged individuals (SDI)* before providing funding to other eligible homeowners.

The ADFA accepted \$63,330,313 in HAF funds and agreed to administer the program on behalf of the state. This allocation includes monies for homeowner benefits and administrative expenses. From June 2021 through January 2022, ADFA managed a successful pilot program. Lessons learned from the pilot lead to a statewide launch of the mortgage reinstatement and utility, internet/broadband programs in February 2022.

Program inception through September 30, 2023, **the Arkansas HAF program has provided 3,376 unique households with \$51,512,785** in financial assistance through its mortgage, utility and internet/broadband programs.



The following highlighted results are for the current Annual Report period - October 1, 2022 through September 30, 2023 and contain information about benefits to non-unique households.

✔ **Delivered \$37,372,499 in foreclosure relief assistance to 3,302 eligible households.**

- Mortgage Benefit Assistance totals \$37,116,407
Includes reinstatement, monthly payment and principal reduction assistance
- Utilities Reinstatement Assistance totals \$232,042
Includes gas, electric, propane and home-related utility assistance
- Internet/Broadband Reinstatement Assistance totals \$24,050

✔ **Of the total benefits disbursed during this period, the program provided 1,623 new households with \$23,221,302 in financial assistance.**

✔ **Homeowners in all 75 Arkansas counties received benefit assistance during this period.**

✔ **Ninety-seven percent (97%) of the homeowners assisted during this period were in households with incomes that were less than 100% of the AMI.** In other

words, the average annual household income was less than \$36,500.

- Treasury's goal was for the state to expend no less than 60% of its total allocation on these low-to-moderate income households.

✔ **More than 50% of the homeowners assisted met one or more SDI category**

- 67% of all SDI-assisted homeowners benefited from reduced documentation requirements based on income proxies associated with the location of their homes. (i.e., properties located in Majority-Minority Census Tracts or Persistent Poverty Counties, or both)

✔ **72% of homeowners assisted had FHA, VA or USDA mortgage loans.**

- These loan types are typically associated with low-to-moderate income households.

✔ **99% of all available program funding was disbursed to mortgage servicers on behalf of eligible homeowners to eliminate past due payments and prevent foreclosure of their home.**

Highlights At A Glance

\$37,372,499

in foreclosure relief assistance

3,302

Homeowners Were Assisted

97%

Were AMI <100%

ALL 75

Counties Received Benefits

Table 1 includes total benefit assistance provided by program type for the period between October 1, 2022 through September 30, 2023.

HAF Program Details By Program Type - Non-Unique Homeowner Transactions 10/1/22 through 9/30/23				
Program Type	# Homeowner Assisted	Funded \$s	AMI <100%	Socially Disadvantaged Homeowners
Mortgage	3,044	\$37,116,407	2,942	1,579
- Reinstatement	2,673	\$21,218,033	2,580	1,355
- Monthly Payment Assistance	2,701	\$14,988,489	2,614	1,398
- Principal Reduction	24	\$909,884	19	6
Utilities	258	\$256,092	254	151
- Utility Reinstatement	239	\$232,042	235	137
- Internet Broadband Reinstatement ¹	54	\$24,050	54	40
Total	3,302	\$37,372,499	3,196	1,730

¹Internet homeowner count is inclusive of 132 homeowners who received utility assistance.

Table 2 includes program benefits provided based on mortgage type such as FHA, VA, USDA, GSE and other for the period between October 1, 2022 and ending September 30, 2023.

HAF Program Details By Mortgage Type 10/1/22 through 9/30/23				
Program Type	# Homeowner Assisted	# Socially Disadvantaged Homeowners	% Socially Disadvantaged Homeowners	\$ Funded Benefits
FHA	1,407	845	60%	\$15,649,298
VA	299	146	49%	\$4,859,442
USDA	671	275	41%	\$7,329,998
GSE ¹	221	85	38%	\$2,844,541
Other ²	635	354	56%	\$6,617,640
DNC ³	69	37	54%	\$71,581
Total⁴	3,302	1,742	53%	\$37,372,499

¹ Government Sponsored Enterprises - Fannie Mae and Freddie Mac

² Program Type Other is inclusive of 63 utility-related transactions.

³ Did not collect data from servicer.

⁴ Mortgage assistance was provided to 3,302 non-unique homeowner households, 72% of which have FHA, VA and USDA loans.

Table 3 includes benefit assistance provided to unique homeowners by Socially Disadvantaged Individual type.

HAF Program Details by Socially Disadvantaged Individual (SDI) 10/1/22 through 9/30/23	# Unique Homeowners
Property located in a Majority-Minority Census Tract	604
Property located in a Persistent Poverty County	488
Homeowner self-attested to being subjected to Racial or Ethnic Prejudice	1,305
Total Unique SDI Homeowners	1,642

Arkansas HAF used Majority-Minority Census Tracts and Persistent Poverty Counties as fact-specific proxies for household income. Homeowners with residences in these areas benefited from reduced income documentation requirements.

On June 23, 2023, the Arkansas HAF program closed its application portal – after all available benefits had been reserved for conditionally eligible households. The program continued to underwrite applications, determine final household eligibility, and disburse benefits to eligible homeowners through September 2023.

Part of ADFA's wind down strategy for the HAF program includes an ongoing partnership with Credit Counseling of Arkansas (CCOA). This partnership will ensure that homeowners who previously applied for and/or received HAF benefits from the Arkansas program remain eligible for free housing and debt counseling services. ADFA recognizes that although most pandemic-related hardships have ended, low-to-moderate income households who applied for and/or received assistance from the program, may need and benefit from CCOA's services, expertise and support in the future.

United States Department of the Treasury

HAF Annual Report

Submitted by MARK CONINE

State of Arkansas - HAF AR 2023

Participant Information:

Entity Name	Arkansas
Type of Recipient	State/DC
UEID	DM7JV6MBJNJ7
TIN	710847443
DUNS+4	113402692
FAIN#	HAF0040
Address	1 Commerce Way, Suite 602
City	Little Rock
State	Arkansas
Zip	72202

Please report discrepancies (if any) on the above information.	
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Report Status:	Submitted
Date Submitted:	11/13/2023 3:08 PM
Submitted by	MARK CONINE, mark.conine@arkansas.gov
Certified by	Mark Conine

Point of Contact List:

Name	Title	Email	Roles
MARK CONINE	President	mark.conine@arkansas.gov	HAF - Account Administrator;HAF - Point of Contact for Reporting;HAF - Authorized Representative;SSBCI Capital - Account Administrator;SSBCI Capital - Authorized Representative;SSBCI Capital - Account POC;SSBCI TA - Authorized Representative
Robert Arrington	Director of Home Ownership and Public Finance	robert.arrington@arkansas.gov	HAF - Account Administrator;HAF - Point of Contact for Submission;HAF - Point of Contact for Reporting;HAF - Authorized Representative
Kristy Cunningham	Department of Finance Authority	kristy.cunningham@arkansas.gov	HAF - Point of Contact for Submission;HAF - Point of Contact for Reporting;HAF - Authorized Representative

Community Engagement and Outreach:

1. Did you continue outreach to communities over the past twelve months (October 1, 2022 - September 30, 2023)?	Yes
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2. Please provide the total amount spent on outreach in the past twelve months (October 1, 2022 - September 30, 2023).	\$101,747.31
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3. You identified the community-based organizations and providers of counseling services or legal assistance listed below in your HAF Participant Plan or a previous report. Please indicate whether you have performed outreach in the past twelve months (October 1, 2022 - September 30, 2023) to each organization or provider by tapping "Provide Data" and selecting Yes or No.

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Rotary Club - BRTC	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Rotary Club - Stuttgart	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Regional Cattlemens Association	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
S. Arkansas Board of Realtors	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Arkansas Association of Counties	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Arkansas Municipal League	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage Bankers of Arkansas	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Arkansas Bankers Association	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Arkansas Realtor Association	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Arkansas Association of Community Action Agencies	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Crowley's Ridge Development Council	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
HouseAboutIt	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
East Arkansas Board of Realtors	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
JCREC Board of Realtors	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Arkansas Broadcasters Association	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Arkansas Manufactured Housing Association	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Arvest	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ServiSolution	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
US Bank	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Southern Bank Corp	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Arkansas Community Organizations	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Arkansas Martin Luther King Commission	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Bank of Arkansas	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Bill Kopsky- Arkansas Public Policy Panel	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Achange	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Credit Counseling of Arkansas	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Community Resources Technicians	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Entergy	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Arkansas Association of Community Action Agencies	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HouseAboutIt	Provider	<input type="checkbox"/>	<input type="checkbox"/>
Legal Services of Arkansas	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Paragould Kiwanis	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Blytheville Lions Club	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
First Horizon Bank	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Centennial Bank	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Blytheville Courthouse	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Woodruff County Courthouse	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
First National Bank	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Supreme Lending	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Governors Mansion	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Performance Goals:

Title	Program Design Element	Status	New	Continue
Dollar amount paid for mortgage payment assistance	Mortgage Payment Assistance	Goal Met	<input type="checkbox"/>	<input type="checkbox"/>
Help 1,500 homeowners stabilize their household finances	Mortgage Payment Assistance	Goal Met	<input type="checkbox"/>	<input type="checkbox"/>
Help 350 homeowners stabilize their household finances	Mortgage Principal Reduction	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Commit \$500K in utility assistance, with \$300K to LMI	Payment Assistance for Homeowners Utilities	Goal Met	<input type="checkbox"/>	<input type="checkbox"/>
Commit \$250K in mortgage reinstatement assistance, with \$150K to LMI	Payment Assistance for Homeowner's Internet Service	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Discontinued	Mortgage Reinstatement	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Discontinued	Payment Assistance for Homeowners Utilities	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Discontinued	Payment Assistance for Homeowner's Internet Service	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>

Methods for Targeting:

<p>1. Please provide an update on your targeting plan including challenges, successes, etc.</p>	<p>ADFA's outreach efforts directed outreach and communication toward potentially eligible Arkansas homeowners with a specific focus on 1) homeowners with incomes equal to or less than 100% of the area median income and 2) the socially disadvantaged. The Arkansas HAF program's communication and outreach efforts have been effective in reaching eligible applicants. Our goal was a targeted approach to bring in quality over quantity. The program retained its approach to focus on our intended demographic. This allowed us to better serve those in need instead of spending time on sorting through a large influx of ineligible applicants. This targeted approach was achieved by setting clear parameters and guidance on the program's eligibility requirements. For the period, ADFA improved its ability to reach homeowners who were eligible to receive mortgage reinstatement, monthly payment, and principal reduction benefits including reinstatement benefits for its utility and internet/broadband programs. Of the three reinstatement types available to eligible homeowners, (i.e., mortgage, utility and internet), the mortgage assistance option continued to be the most popular. Ninety-nine percent of the total assistance provided for the period was disbursed to homeowners with mortgage loans. ADFA utilized FHA's Neighborhood Watch report to identify servicers with the highest concentration of seriously delinquent FHA loans in the state of Arkansas. The top 30 mortgage servicer portfolios manage more than 90% of all seriously delinquent loans in the state. ADFA worked closely this year with its participating servicers and encouraged them to refer homeowners with seriously delinquent loans to the program. During the reporting period, the FHA Neighborhood Watch report indicates FHA servicers have reduced the number of seriously delinquent mortgages from 3,365 to 2,772. During this same period, Arkansas HAF provided 2,673 households with foreclosure relief through its mortgage reinstatement program. Targeted outreach strategies combined with ongoing servicer referrals help explain the positive results associated with the HAF mortgage-related options. The targeting plan ADFA implemented achieved the desired results as it pertains to providing foreclosure relief to the low-to-moderate income households, socially disadvantaged individuals, and mortgage types that very often encompass both groups. ADFA's prioritization of outreach and marketing to homeowners who have FHA, VA and USDA loans, including other mortgages that target low-to-moderate income homeowners, achieved very positive results. ADFA was continuously challenged to identify homeowners who need reinstatement assistance for their past-due utility and/or internet bills. ADFA partnered with Entergy (e.g., an electric and gas company serving Arkansas households) to perform targeted outreach to homeowners with past-due utility bills. Although these efforts did not result in a significant increase to applicants or approved homeowners, we believe these results are due in great part to the effectiveness of Arkansas's existing Low-Income Heating and Energy Assistance Program (LIHEAP), which regularly serves homeowners who might otherwise be eligible for benefit assistance from HAF. ADFA worked closely with LIHEAP to ensure the HAF program was featured on their website and through agents in their call center. ADFA provided a presentation to LIHEAP's community-based organizations, which connect homeowners to LIHEAP (and HAF, as applicable) for assistance. While ADFA continued to perform outreach strategies for its utility and internet reinstatement options, it found more success with its new monthly mortgage assistance payment program. This program provided benefits after a loan reinstatement to help stabilize household finances and allow the homeowner to fully recover from their pandemic-related hardship.</p>
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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>Through its participating servicers and the HAF program calls hosted by the National Council of State Housing Agencies and/or Treasury, ADFA has coordinated its program with federal housing agency policies in mind. For the period, October 1, 2022 through September 30, 2023, almost 80% of the homeowners who received mortgage reinstatement assistance have FHA, VA, USDA and GSE loans. The FHA represents 43%, USDA represents 20%, VA represents 9%, and GSEs represent 7%. Of this population, 47% meet one or more socially disadvantaged individual (SDI) category. ADFA took seriously its responsibility to maintain knowledge of major investors servicing guidance - especially those developed in direct support homeowners who were impacted by the coronavirus pandemic. This knowledge helped the Arkansas HAF program create and improve programs that complemented major investor/guarantor loss mitigation options whenever possible. A good example was its introduction of the principal reduction assistance program. This program sought to combine principal reduction assistance with a loan modification to help a homeowner achieve a more affordable monthly payment. Unfortunately, rising interest rates during this period of production created a significant obstacle for the program. ADFA quickly pivoted and introduced its mortgage payment assistance program, which provided homeowners with FHA, VA, USDA and other affordable loan products with temporary payment relief. These benefits helped households fully recover from their pandemic-related hardship and stabilize their finances. This program was very successful. For the 12-month period between October 1, 2022 and September 30, 2023, ADFA continued to refer homeowners for HUD-certified housing and/or debt counseling assistance. Referral reasons included: 1) homeowner determined ineligible to receive HAF benefits, 2) homeowner suffered a permanent reduction of income, and 3) homeowner requires assistance and support to achieve a more affordable mortgage payment, and/or 4) homeowners needs assistance to gather required documents to determine eligibility for HAF and/or servicer-provided loss mitigation. When the Arkansas HAF program closed its application portal in June 2023, ADFA worked with CCOA to develop and implement a transition plan that included transfer the HAF toll-free number to CCOA. This plan ensures homeowners who call the HAF program looking for financial assistance are able to speak with an experienced housing counselor and obtain HAF non-monetary assistance - e.g., receive free housing, and debt counseling assistance. ADFA and its contracting partners continued to actively participate in HAF program-related meetings – including those hosted by Treasury, the National Council of State Housing Agencies (NCSHA) and other peer Housing Finance Agencies (“HFA”) that are administering HAF programs. These meetings provide an important forum to share best practices, overcome obstacles, and learn more about other programs innovative ideas. ADFA actively participates in the bi-weekly Common Data File (“CDF”) meetings to stay up-to-date on the most effective ways to share and exchange program information</p>
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<p>If so, please provide best practices and information on coordination efforts.</p>	<p>with participating servicers. ADFA recognizes the importance of collaboration with peers and partners to ensure our processes and policies are effective and compliant. ADFA works on a daily basis with its participating servicers and housing counseling partner, Credit Counseling of Arkansas (CCOA), to support homeowners in need of relief from mortgage default and foreclosure. From program outreach to disbursement of benefits, ADFA used a highly collaborative</p>
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	approach to effectively administration its HAF program. Arkansas HAF worked with Treasury to share its housing counseling wind down strategy with other HAF state administrators.
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2. Have you coordinated with servicers?	Yes
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	<p>ADFA worked with 214 mortgage servicers and 103 utility/internet/broadband vendors who actively participated in its HAF program. ADFA communicates regularly with participating servicers through Servicer Bulletins, webinars, emails, and phone calls. Servicers are continuously updated on program, including its policies and processes that impact the homeowner and the work performed together to administer program benefits. As the program prepared for portal closure, final disbursement, and wind down, ADFA increased servicer communications to ensure HAF benefits were applied to the homeowners loan in a timely manner. ADFA also advised servicers about its plan to transition the HAF toll-free number to Credit Counseling of Arkansas. ADFA and its contracting partners actively participate in HAF program-related meetings – including those hosted by Treasury, the National Council of State Housing Agencies (NCSHA), and other peer Housing Finance Agencies (“HFA”) that are administering HAF programs, including all participating servicer meetings. These meetings provide an important forum to share best practices and innovative ideas. ADFA actively participates in the bi-weekly Common Data File (“CDF”) meetings to stay up-to-date on the most effective ways to share and exchange program information with participating servicers. ADFA recognizes the importance of collaboration with peers and partners to ensure our processes and policies are effective and compliant. ADFA works on a daily basis with its participating servicers, vendors, and housing counseling partners to support homeowners in need of relief from mortgage default, foreclosure and utility and internet delinquencies. From program outreach to disbursement of benefits, ADFA uses a collaborative approach to effectively administer its HAF program. Throughout the program and this period, ADFA strongly encouraged its participating servicers to identify and refer homeowners to the program for default and foreclosure relief assistance. Servicers collaborated with ADFA on a routine basis to implement homeowner outreach strategies that included sending delinquent homeowners targeted mailers, texts, emails, including hosting HAF information on the servicers customer-facing website, using state-specific call center scripts to inform homeowners about the HAF program and more. Each time the program introduced a new program or other important changes, ADFA communicated with its servicing partners. As the program prepared for portal closure, final disbursement, and wind down, ADFA increased servicer communications to ensure these important partners were up-to-date on all program administrative elements and support timely application of HAF benefits to a homeowners loan. In closing, ADFA advised servicers about its transition of the HAF toll-free number to Credit Counseling of Arkansas and made clear that the CCOA partnership would continue beyond HAFs financial assistance. ADFA hosts a secure transfer portal from which it exchanges homeowner and program-related information with its participating servicer. ADFA uses a Common Data File(“CDF”) to exchange mortgage loan and program information with the servicer. The CDF helped the</p>
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<p>If so, please provide best practices and information on coordination efforts.</p>	<p>program determine final eligibility, disburse benefits and ensure they are applied to the loan in a timely and accurate manner. ADFA was strategic in its approach to onboarding mortgage servicers for participation in its HAF program. ADFA utilized FHA's Neighborhood Watch report to target outreach to servicers with the highest concentration of FHA loans in Arkansas. When the HAF application portal closed in June 2023, all top 30 FHA servicers with loans in Arkansas were registered to</p>
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	participate. As of September 30, 2023 - the programs final disbursement, Arkansas HAF was working with 214 active participating servicers to deliver much-needed default and foreclosure relief assistance to eligible homeowners.
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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?	\$458,017
2. If you earned interest in excess of \$500, did you remit that earned interest to the Department of Health and Human Services Payment Management System (PMS)?	Yes



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