

**SECRETARY OF LABOR
WASHINGTON**

April 4, 2013

The Honorable Robert Bentley
Governor of Alabama
State Capitol
600 Dexter Avenue
Montgomery, Alabama 36130-2751

Dear Governor Bentley:

I am writing you today to enlist your leadership and support to ensure that every American who qualifies for Federal mortgage assistance has the necessary information to take advantage of the programs available to help them avoid losing their homes.

The Obama Administration's unprecedented housing recovery efforts, including assistance to homeowners through the Federal Housing Administration (FHA) and the Making Home Affordable Program (MHA), have helped millions of families obtain critical relief, modify their mortgages and avoid foreclosure. The U.S. Department of Labor (DOL) has been working collaboratively with the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of the Treasury (Treasury) and we recognize the importance of these foreclosure prevention efforts and want to make sure more families obtain the mortgage relief they need.

Specifically, the Administration offers several programs to help struggling homeowners. These programs include the FHA Loss Mitigation and Home Affordable Modification Program (HAMP), which helps eligible homeowners reduce their monthly payments through a modification of their home mortgage debt. In addition, FHA's special unemployment forbearance and the Home Affordable Unemployment Program (UP) allow qualifying homeowners to reduce or suspend mortgage payments for up to 12 months. Furthermore the Administration's Hardest Hit Fund provides billions more in aid for homeowners in states hit hardest by the economic crisis.

While millions of families have already received relief, some have never heard of these programs or do not know they are eligible for mortgage assistance. That is why the three agencies came together to create a partnership between our three agencies to promote the Administration's foreclosure prevention programs. On behalf of my colleagues in both Treasury and HUD, I am writing to ask that you strongly encourage your state workforce agency, local Workforce Investment Boards (WIBs), and American Job Centers (AJCs) to work collaboratively to identify opportunities to promote available foreclosure prevention programs. We firmly believe that states are uniquely positioned to leverage key resources through the workforce system and state agencies to help more families obtain the assistance they need.

Below are suggested strategies for your state to get the word out on these important services through its workforce system:

- Websites: Unemployment Insurance (UI) and workforce system websites provide pop-ups or links to information on the MHA program, including www.MakingHomeAffordable.gov and the HOPE hotline (888-995-HOPE (4673));
- Call Center: UI call centers provide recorded messages with information referring homeowners to 888-995-HOPE (4673) while claimants are on hold;
- American Job Centers (AJCs);
- AJC counselors ask the homeownership status of UI claimants they are talking with and connect eligible homeowners with HUD-approved housing experts at 888-995-HOPE (4673);
- AJCs display posters on MHA's Unemployment Program in prominent places;
- AJCs distribute brochures and fact sheets on MHA's Unemployment Program to its AJC customers and UI claimants;
- AJCs reorder brochures and posters as needed at no cost through www.MHASTorefront.com;
- Mailings: State workforce agencies send targeted mailings regarding mortgage forbearance alternatives to UI claimants;
- Events: Facilitation of AJC participation in HOPE Now events that include participation from HUD and Treasury;
- Hardest Hit Fund: For those states that received Hardest Hit Funds, we encourage strong partnerships between the state workforce system and state housing finance agencies to help reach eligible homeowners; and
- Webinars: Representatives from the state workforce agency, WIBs, and AJCs participate in at least one of the scheduled webinar trainings on MHA's Unemployment Program that will be announced in upcoming guidance.

The three Departments stand ready to support this collaboration. We will assist in developing, publishing, and distributing the relevant materials, including pre-recorded messages, brochures, and posters described above. Treasury, HUD, and DOL will provide additional guidance on the available materials and webinars in the near future to discuss how to most effectively ensure the information is made available to more people in need. Again, we ask that you encourage your state workforce agency, WIBs, and AJCs to collaborate with each other to implement these strategies and to engage in a dialogue about how they can work together to most efficiently promote the use of foreclosure prevention programs.

We share the President's confidence about the promise and potential of our Administration's efforts to stabilize local housing markets and to provide relief to struggling families. We look forward to engaging with your state workforce agency, WIBs, and AJCs to further expand our efforts to assist struggling homeowners.

Thank you in advance for your leadership and support for this effort.

Sincerely,

/s/

SETH D. HARRIS
Acting Secretary of Labor

List of addressees:

Alabama

Governor Robert Bentley

Alaska

Governor Sean Parnell

Arizona

Governor Jan Brewer

Arkansas

Governor Mike Beebe

California

Governor Edmund Brown

Colorado

Governor John Hickenlooper

Connecticut

Governor Dan Malloy

Delaware

Governor Jack Markell

Florida

Governor Rick Scott

Georgia

Governor Nathan Deal

Hawaii

Governor Neil Abercrombie

Idaho

Governor C.L. "Butch" Otter

Illinois

Governor Pat Quinn

Indiana

Governor Mike Pence

Iowa

Governor Terry Branstad

Kansas

Governor Sam Brownback

Kentucky

Governor Steven L. Beshear

Louisiana

Governor Bobby Jindal

Maine

Governor Paul LePage

Maryland

Governor Martin O'Malley

Massachusetts

Governor Deval Patrick

Michigan

Governor Rick Snyder

Minnesota

Governor Mark Dayton

Mississippi

Governor Phil Bryant

Missouri

Governor Jeremiah W. (Jay) Nixon

Montana

Governor Steve Bullock

Nebraska

Governor Dave Heineman

Nevada

Governor Brian Sandoval

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Governor Maggie Hassan

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Governor Chris Christie

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