



# HOMEOWNER ASSISTANCE FUND PROGRAM

Draft Plan

August 3, 2021

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## ACRONYMS

**ACS** – United States Census American Community Survey

**AMI** – Area Median Income

**ERAP** – United States Treasury Emergency Rental Assistance Program

**FHA** – Federal Housing Administration

**HAF** – Homeowner Assistance Fund

**HUD** – United States Department of Housing and Urban Development

**IHBG** – Indian Housing Block Grant

**LMI** – Low to Moderate Income

**USDA** – United States Department of Agriculture

**VA** – United States Department of Veterans Affairs

## Introduction

The Nome Eskimo Community (NEC or the Tribe), a federally recognized tribal government, requested initial funding from the U.S. Treasury Homeowner Assistance Fund (HAF) Program, which was established under section 3206 of the American Rescue Plan Act of 2021 (ARPA) for the purpose of mitigating financial hardships created by the Coronavirus Pandemic. The HAF Program specifically assists eligible homeowners by providing financial assistance necessary to prevent mortgage delinquency defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020.

The U.S. Treasury provided to the Tribe an initial payment of \$57,000, an amount equal to 10% of the total amount for which the Tribe is eligible to receive. To receive funding beyond the initial 10% payment, and as per U.S. Treasury requirements, the Tribe has developed this HAF Plan for the purpose of describing the needs of eligible homeowners, the design of the program that the Tribe proposes to implement using HAF funds, performance goals, and information regarding the Tribe's capacity to implement the program.

## Homeowner Needs and Engagement

### Data-Driven Assessment of Homeowner Needs

The Tribe is relying on several factors to determine need and justification for the HAF Program. The harsh environment and remote location of Nome, Alaska contributes to excessively high costs for goods and services, including utilities. The following table provides a list of examples:

Gallon of milk	\$ 5.00
Gallon of gasoline	\$ 3.99
Gallon of heating oil	\$ 4.15
Bag of ice	\$ 2.99
Loaf of bread	\$ 2.79
grapes per pound	\$ 6.49
Unlimited internet/month	\$ 399.00

Because Nome is off the road system, gasoline and heating oil is purchased once a year and freighted to Nome by barge during the summer. Shipping season is rather short due to sea ice conditions during the winter months. As a result, the consumer price for gasoline and heating fuel is fixed for 1 year. Depending on the price of fuel on the date of purchase, prices fluctuate every year. For example, the price of gasoline in 2019 was \$4.99. When fuel is purchased this season, prices are expected to increase. In addition, although Alaska does not have a state income tax, Nome has a city sales tax of 5% that raises to 7% during the summer months increasing the cost of goods even more.

Given the cost of new home construction, mortgage payments are excessive and many homeowners struggle to stay current. According to a local contractor, the estimate to construct a new home in Nome is about \$300 per square foot. In other words, the cost to construct a new 1500 square foot home is about \$450,000 with low end, standard finishings. The average cost of a home is about \$XXX.XXX and the market is lacking.

The ability to obtain supplies is challenging and expensive. There is one local hardware store that is not open full time and prices are expensive due to shipping costs. It is much cheaper to purchase supplies from Anchorage, AK or Seattle, WA and have them shipped via barge service during the summer months. This involves planning ahead and projects are sometimes delayed because goods can only be received via barge during the months of June – September each year.

The Tribe currently operates a Housing Program funded through the HUD Indian Housing Block Grant (IHBG) Program. However, due to funding limitations, services provided are restricted primarily to rental assistance for low-income tribal members and weatherization projects. For low-income homeowners, the IHBG program provides limited funding for renovation and rehabilitation for homes that are in substandard condition. From operating this program, the Tribe has garnered a solid understanding of the housing needs of the tribal community that they serve. Recently the Tribe implemented the Emergency Rental Assistance Program (ERAP), also funded by the U.S. Treasury in response to the COVID-19 pandemic. Based upon several inquiries received from tribal members asking whether the ERAP program was applicable to homeowners, the Tribe can reasonably forecast expected use of the HAF Program.

Additionally, the Tribe utilized American Community Survey (ACS) data that is provided to tribes for use in determining low-to-moderate (LMI) income percentages for the purpose of qualifying for the HUD Indian Community Development Block Grant. From this data (2019), 48.6% of the 545 Alaska Native households that are located in the Nome, AK region are low-to-moderate income. To qualify for the HAF Program, individual incomes cannot exceed 150% of the area median income which will allow for additional qualifying households. The Tribe can therefore assume that over half of its member's homeowner households would qualify for this program.<sup>1</sup>

Finally, the Tribe relies on state mortgage data regarding delinquency rates within the State of Alaska. Per the Mortgage Bankers Association, delinquent mortgage rates rose 3.3% from the end of 2019 to the end of 2020. Foreclosure data was not reliable due to the federal moratorium on foreclosure activity for occupied homes.<sup>2</sup>

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<sup>1</sup> "2019 Data Update for Low-and-Moderate-Income (LMI) Benefit Designation for HUD's Indian Community Development Block Grant (ICDBG)", *Indian Community Development Block Grant*, 11 Jul. 2021, <https://www.huduser.gov/portal/icdbg2019/home.html>

<sup>2</sup> Edwards, Mark. "Alaska Economic Update – May 2021." *Alaskanomics*, 20 May, 2021, <https://www.alaskanomics.com/housing/>.

## Evidence of Public Participation and Community Engagement

The Tribe provided for public engagement during development of the HAF Plan through the following activities:

- Posted the Draft HAF Plan on the NEC website for public review.
- Discussed the HAF Plan at a regularly scheduled Coronavirus Relief Fund Committee Meeting on August 2, 2021.
- An advertisement was published in the local paper of general circulation with information about the plan and how to submit public comments in the August 5 and August 12, 2021 editions.

Tribal members are invited to submit written comments regarding the Tribe's HAF Plan through August 20, 2021 at 5PM after which the HAF plan will be submitted to U.S. Treasury for approval. It must be noted that Tribal members can submit comments after that date for additional consideration for future program assessment.

## Program Design

The NEC HAF Program was created to prevent homeowner mortgage delinquencies defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after **January 21, 2020**, for eligible low-income household applicants who are enrolled NEC tribal members.

## Program Descriptions

**COVID-19 Homeowners Assistance Fund Program:** HAF funding will be used to provide assistance to eligible homeowners to cover delinquent mortgage payments (payment, interest, taxes and insurance) and other costs associated with homeownership. A list of eligible costs is as follows:

- Payments can be used for:
  - Mortgage Payment Assistance;
  - Financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default;
  - Mortgage principal reduction, including with respect to a second mortgage provided by a non-profit or government entity;
  - Facilitating mortgage interest rate reductions;
  - Payment assistance for:
    - Homeowner's utilities, including electric, gas, home energy, and water;
    - Homeowner's insurance, flood insurance, and mortgage insurance;
    - Homeowner's association fees or liens, condominium association fees, or common charges; and
    - Down payment assistance loans provided by non-profit or government entities.
  - Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures;

- Legal services, targeted to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement, in an aggregate amount up to 5% of the funding from the HAF received by the HAF recipient
- Administration and planning costs associated with offering the program

The Tribe plans on expending 15% of the total HAF allocation towards administrative expenses associated with management of the NEC HAF program.

### **Homeowner Eligibility**

To be qualified for the NEC HAF Program, the homeowner must meet the following qualifications:

- Applicant must be at least 18 years old, have at least one household member tribally enrolled with NEC. The applicant must be the property owner of record and the home must be the homeowner’s primary residence.
- Applicant must attest they have experienced a financial hardship after January 21, 2020, such as job loss, reduction in household income, or increased costs due to healthcare or the need to care for a family member related to the COVID-19 Pandemic.
- Have income that is less than 150% of the median income for the area in which the household is located as determine by the Department of Housing and Urban Development income limits. Household income is based upon the household’s total income for Calendar Year 2020.

### **COVID-19 Homeowners Assistance Fund Program Process**

#### *Application Process*

The application process will be operated in a manner that ensures equitable access for all tribal members. Applications can be provided on NEC’s website, upon request by mail and can be returned by email, in person at the NEC Administration Office, by mail or by fax.

#### *Eligibility Review*

Applications will be reviewed for eligibility to ensure they meet all qualifications as outlined above. Applicants must provide documentation that verifies identity, mortgage delinquency status (monthly mortgage statement, notices from lender, etc.), unpaid utility bills status, repair/replacement estimates for systems required to prevent homeowner displacement, and sources/amounts for all income. Alternatively, applicants may provide a copy of an IRS Tax Return for 2020 to account for income verification or at least 2 most recent pay stubs to evaluate current income. NEC staff will verify tribal membership and income information to ensure eligibility.

#### *Conditions, Limitations and Maximum Assistance*

The maximum allocation to homeowners that can be provided by the NEC COVID-19 HAF Program is currently \$10,000. As the Program progresses, and as the Tribe obtains data related

to HAF Program use and need, NEC reserves the right to adjust this maximum as necessary to best serve tribal members.

Other conditions as outlined in the program policy and procedures will be reviewed by NEC staff and considered individually. Requests for waivers or exceptions to the policy will be made in writing with a justification as to why they need funding beyond the maximum, or any other policy adjustment that is believed necessary for their situation.

#### *Payment Process*

In regard to mortgage assistance payments, NEC will make every opportunity to arrange direct payments on behalf of program applicants. In the instance that mortgage assistance payments cannot be made directly to the loan provider, NEC may consider making payments directly to the homeowner. When this occurs, additional documentation will be necessary from the homeowner to reflect payment to the loan provider.

In regard to all other assistance, NEC will make payments directly to the vendor. Only in rare circumstances will this policy be waived. It is at the discretion of NEC to determine if direct homeowner payment is necessary.

#### **Methods for Targeting HAF Funding**

As per U.S. Treasury requirements, not less than 60% of amounts made available to the Tribe will be used to assist homeowners having incomes equal to or less than 100% of the area median income. The Tribe will monitor recipient income profiles to ensure that the NEC HAF Program meets this threshold. As participants are Tribal members primarily residing in the small community of Nome, Alaska, the Tribe does not need to target specific geographic regions or census tracts.

In regard to racial and ethnic demographic targets, the recipient is a federally recognized tribal government providing service to Native Alaskans, and therefore all HAF Program recipients are considered socially disadvantaged individuals.

#### *Other Assistance*

The Tribe will leverage all available programs as available to maximize HAF Program funds and to ensure that homeowners receive the assistance they need. These programs include, but are not limited to:

- HUD Indian Housing Block Grant Program (IHBG)
- Low-Income Home Energy Assistance Program (LIHEAP)
- Bureau of Indian Affairs Housing Improvement Program (HIP)
- Alaska Housing Finance Corporation
- USDA Rural Development

## Best Practices and Coordination with Other HAF Participants

The Tribe is committed to instituting best practices through coordination with other HAF Participants in order to provide the best service possible to homeowners in distress. To achieve this, the Tribe plans on:

- Working collaboratively with the Bering Straits Regional Housing Authority to strategize, gather data and maximize opportunities for the successful operation of COVID-19 relief programs.
- Accessing valuable data regarding the state of the housing and mortgage economy in Alaska from sources such as the Alaska Housing Finance Corporation and other reliable sources.
- Participating in HAF related meetings with other Tribes and Tribally Designated Housing Entities.
- Coordinating with mortgage servicers as available.

## Performance Goals

The Tribe will utilize HAF funding to reduce mortgage foreclosures and delinquencies and prevent homeowner displacement among tribal membership. To assess the performance of the HAF Program, the Tribe will track the number of households served, ensuring that the following information for each household is included:

- Household Income.
- Household Size.
- Dollar amount of assistance.

For mortgage assistance (including utility assistance):

- Level of delinquency.
- Reason for delinquency.
- Mortgage type (VA, FHA, Section 184, USDA, etc.).

If home repairs are necessary for continued habitation:

- Reasoning as to why repairs are necessary for continued habitation.
- Repairs that were completed.

The Tribe will also evaluate performance by tracking the following metrics:

- Reduction in mortgage delinquencies.
- Number of mortgages reinstated.
- Number of homeowners that were able to exit forbearance plans.
- Number of households with substandard living conditions that received repairs.
- Number of households served that were in the following categories:
  - 100% - 150% Median Income
  - 80% - 100% Median income
  - 50% - 80% Median Income



- Below 50% Median Income

The Tribe will not report on racial and ethnic demographics as it can be assumed that all HAF recipients are Alaska Natives and are therefore considered socially disadvantaged.

## Readiness

### Staffing and Systems

The Tribe has in place financial systems and polices necessary to successfully implement the HAF Program. Working under the guidance of legal counsel, the Tribe has begun initial development of policies and procedures that include specifics on eligibility, eligible homeowner costs, application processes, payment processes, etc.

In this remote region, there is a shortage of available staff to manage administratively burdensome and relatively short-term projects such as this. Because of this, the Tribe may have to plan on procuring, via competitive solicitation, the services of a qualified consult to provide program management services. After selection, the consultant will work directly with the Tribe to finalize the HAF Program policy and procedures for the operation and administration of this program.

### Contracts and Partnerships

If additional staffing assistance is required, NEC will utilize the services of a consultant to ensure successful program delivery, to include compliance with U.S. Treasury requirements and reporting. The consultant will track program participants, securing and maintaining all necessary documentation to determine eligibility. They will coordinate and facilitate payments to appropriate entities such as banks, utility companies and other authorized vendors. They will provide necessary annual and quarterly reporting required by U.S. Treasury. Finally, they will monitor HAF Program success, making recommendations for program improvements to NEC when necessary.

### Existing Pilot Program

The Tribe has not yet implemented the HAF Program but is currently involved in the development of Program policies and procedures that will ensure a rapid distribution of funds to the neediest recipients. The Tribe has been operating a successful Emergency Rental Assistance Program (“ERAP”) funded through the US Department of Treasury and feels confident that similar success will be seen with the much-needed HAF Program.

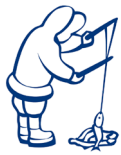
## Budget

As of the drafting of this plan, the U.S. Treasury has not provided a budget template for specific use with the HAF Program. The Tribe assumes the following budget until such template can be produced.

<b>Total HAF Allocation</b>	<b>\$570,000</b>
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<b>Direct Assistance to Homeowners</b>	<b>\$484,500</b>
<b>Administration Budget</b>	<b>\$85,500</b>

Nome Eskimo Community  
Homeowners Assistant Fund Policy



## Homeowner Assistance Fund Program Policy

### 1. PROGRAM PURPOSE

The NEC HAF Program was created to prevent homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing COVID-19 related financial hardship after **January 21, 2020**, for eligible household applicants who are enrolled NEC tribal members.

This following is a list of qualified expenses that may be funded through the NEC HAF Program:

- A. Mortgage Payment Assistance.
- B. Financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default.
- C. Mortgage principal reduction, including with respect to a second mortgage provided by a non-profit or government entity.
- D. Facilitating mortgage interest rate reductions.
- E. Payment assistance for:
  1. Homeowner's utilities, including electric, gas, home energy, and water.
  2. Homeowner's insurance, flood insurance, and mortgage insurance.
  3. Homeowner's association fees or liens, condominium association fees, or common charges; and
  4. Down payment assistance loans provided by non-profit or government entities.
- F. Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures.
- G. Measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home or assistance to enable households to receive clear title to their properties.
- H. Legal services, targeted to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement, in an aggregate amount up to 5% of the funding from the HAF received by the HAF recipient.
- I. Administration and planning costs associated with offering the program

### 2. ELIGIBILITY

- A. Applicant must be at least 18 years old, have at least one household member tribally enrolled with NEC. The applicant must be the property owner of record and the home must be the homeowner's primary residence.
- B. Applicant must attest they have experienced a financial hardship after January 21, 2020, such as job loss, reduction in household income, or increased costs due to healthcare or the need to care for a family member related to the COVID-19 Pandemic.
- C. Applicant must have income equal to or less than 150% of the area median income for which the household is located. NEC will use the U.S. Department of Housing and Urban Development's definition of "annual income" as outlined in 24 CFR 5.609 or the adjusted

gross income on IRS Form 1040 for 2020. However, per U.S. Treasury requirements, not less than 60% of amounts made available to the Tribe will be used to assist homeowners having incomes equal to or less than 100% of the area median income.

### **3. ASSISTANCE PAYMENTS**

The maximum allocation to homeowners that can be provided by the NEC HAF Program is currently \$10,000. As the Program progresses, and as the Tribe obtains data related to HAF Program use and need, NEC reserves the right to adjust this maximum as necessary to best serve the members of the Tribe.

Regarding mortgage assistance payments, NEC will make every opportunity to arrange direct payments on behalf of program applicants. In the instance that mortgage assistance payments cannot be made directly to the loan provider, NEC may consider making payments directly to the homeowner. When this occurs, additional documentation will be necessary from the homeowner to reflect payment to the loan provider. HAF funds can be used to cover missed mortgage payments beginning as early as February 2020. Mortgages should be in good standing prior to January 21, 2020.

Regarding all other assistance, NEC will make payments directly to the service provider or vendor. Only in rare circumstances will this policy be waived. It is at the discretion of NEC to determine if direct homeowner payment is necessary.

NEC will leverage all available programs to maximize HAF Program funds and may direct the homeowner to other programs that may be used in conjunction with these funds. This program is not intended to provide long-term support for eligible applicants, and it is not intended to provide all supportive service needs of households that affect housing stability. Eligible applicants must be able to continue to make other payments and meet basic needs once this assistance is provided.

In addition to any documentation requested with the application, applicants must attest that they have been financially impacted by the COVID-19 pandemic and that the household has not received and does not anticipate receiving another source of public or private subsidy or assistance for the mortgage costs claimed in the application.

### **4. APPLICATION**

Applications will be accepted until funding is expended. Applications must be completed in accordance with the application instructions. Applicants are encouraged to confirm with staff if their application has been received. Completed applications can be submitted in the following ways:

1. By email to [haf@necalaska.org](mailto:haf@necalaska.org)
2. In person using the NEC office locked drop box: 200 West 5<sup>th</sup> Ave. Nome, AK
3. By mail to NEC, Box 1090, Nome, AK 99762 Attn: Housing Department
4. By fax to 907-443-9144

#### **Applicants must:**

- Provide a copy of a state, federal or tribal ID.
- Provide a copy of a current mortgage statement.
- Provide a copy of the recent and past due unpaid utility, heating fuel, and/or propane bills.
- Provide a copy of income earned for all adults in the household ages 18 and older for the month, including but not limited to: pay stubs showing last year's income or a recent paystub, Public Assistance benefits, Native corporation dividends, senior benefits, child support, veteran benefits,

pension benefits, Social Security payments, and Alaska Permit Fund Dividends (PFDs). Alternatively, applicants may provide a copy of an IRS tax return for 2020.

- Provide a copy of unemployment benefits, or proof of significant increased costs or reduction in household income.
- Sign an NEC Housing Release of Information Form.
- If self-employed, the applicant must complete a Self-Employment Declaration form, a copy of a business bank statement, a copy of a business 1044 form, and a copy of a recent IRS tax return.
- Attest they have been financially impacted by the COVID-19 pandemic.
- Attest that the household has not received and does not anticipate receiving another source of public or private subsidy or assistance for the mortgage costs being claimed in the application.

Applications will be processed on a first come, first ready basis. When funding to support this program has been expended, NEC will announce closure of the program. Successful applicants must meet program eligibility criteria. NEC will do our best to assist applicants with completing their application.

Applicants who are determined to be ineligible will be notified in writing. Applicants who wish to appeal can do so in accordance with NEC's Grievance Procedure.

## **5. CONFLICT OF INTEREST AND OTHER TERMS**

Applicants who are NEC employees, tribal council members, or an immediate relative of an employee or tribal council member may have a conflict of interest. A conflict of interest must be disclosed so that it can be properly documented. An employee who has a conflict will not be involved in eligibility determinations.

Section 1001 of Title 18 of the U.S. code makes it a criminal offense to make willful false statements or misrepresentation to any department or agency of the United States. False information may result in civil liability, and/or in criminal penalties including, but not limited to, fine or imprisonment or both.

Nome Eskimo Community  
Homeowners Assistant Fund Application



Nome Eskimo Community  
Box 1090 / 200 West 5<sup>th</sup> Ave.  
Nome, Alaska 99762  
Phone (907) 443-2246  
Fax (907) 443-9144  
haf@necalaska.org



## Homeowner Assistance Fund (HAF) Program Application

The NEC HAF Program was created to prevent homeowner mortgage delinquencies defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after **January 21, 2020**, for eligible household applicants who are enrolled NEC tribal members.

An “eligible household” is defined as a household in which at least one or more individuals meet the following criteria:

- Applicant must be at least 18 years old, have at least one household member tribally enrolled with NEC. The applicant must be the property owner of record and the home must be the homeowner’s primary residence.
- Applicant must attest they have experienced a financial hardship after January 21, 2020, such as job loss, reduction in household income, **or increased costs due to healthcare or the need to care for a family member related to the COVID-19 Pandemic.**
- Applicant must have income equal to or less than 150% of the area median income for which the household is located. NEC will use the U.S. Department of Housing and Urban Development’s definition of “annual income” as outlined in 24 CFR 5.609 or the adjusted gross income on IRS Form 1040 for 2020.

### APPLICANT CHECKLIST

Please use this checklist to ensure your application package is complete. Copies of all the following documentation are required to determine eligibility:

- Proof of identification:** State, federal or tribal I.D.
- Proof of Household Income:** Adults 18 years and older within the household must provide income documentation that includes but is not limited to: Pay stubs showing income in 2020 and/or most recent two paystubs; bank statements; IRS tax return for 2020 or most recent return; unemployment insurance benefits; dividend payments such as the Alaska PFD or a Native Corporation (not including COVID relief payments); senior, veteran, or pension benefits; Social Security benefits or public assistance; or, if self-employed, a completed Self-Employment Declaration Form.
- Release of Information:** Signed and dated by each household member aged 18 or older.
- Mortgage Documentation:** Provide a current mortgage statement and any late payment notices.
- Utility/Fuel Documentation:** Provide a current utility/fuel statement and any late payment or disconnection notices. The Utility/Fuel Provider Participation Certification must also be completed.
- Other Eligible Household Expense Documentation:** Includes reasonable accrued late fees, (limited) insurance expenses, homeowner association fees, or relocation expenses.

Please email application to [haf@necalaska.org](mailto:haf@necalaska.org); fax to (907) 443-9144; mail to Nome Eskimo Community, PO Box 1090, Nome, AK 99762; or place in the locked mailbox outside the NEC building at 200 West 5<sup>th</sup> Ave, Nome, AK. **Questions? Contact Allaryce Agloinga, Housing Specialist: 907-443-2246.**



## APPLICANT INFORMATION

First Name				Last Name	
DOB				Maiden Name	
Gender				Phone/Mobile Number	
Email					
Mailing Address					
City		State		Zip Code	
Physical Address (if different)					
City		State		Zip Code	

For reporting purpose, how would you best describe yourself?

- Hispanic or Latino
  Black or African American
  Asian  
 American Indian or Alaska Native
  Middle Eastern or North African  
 Native Hawaiian or Other Pacific Islander
  Other ethnicity or origin

### REQUESTED ASSISTANCE: What kind of assistance are you in need of:

Mortgage Assistance
  Utility Assistance
  Fuel Assistance
  Other Assistance: \_\_\_\_\_

## HOUSEHOLD INFORMATION

Please list all members of your household including yourself. *Leave enrollment number blank if unknown.*

Name	DOB or	Last 4 SSN	Relation to Applicant	NEC Enrollment #
<i>Self</i>				

**Household Income**

Tell us about your household’s total income and any deductions for all household members who are 18 years or older for the 2020 calendar year. Applicants must provide this information to the best of their ability and should only complete fields that are applicable (not all fields are required). NEC staff can help with adjustments as needed.

Sources of Income include: employment, unemployment insurance benefits; dividend payments such as the Alaska Permanent Fund Dividend or a Native Corporation Dividends (not including COVID relief payments), senior, veteran, or pension benefits, Social Security benefits or public assistance.

If self-employed, please complete a Self-Employment Declaration Form.

Household Member Full Name	Total Source of Income	Total Income with Adjustments
<b>Total Household Income:</b>		

## Mortgage, Utility, Heating Fuel & Propane Information

<b>Mortgage</b>	<p>The following information and documentation are required for mortgage to be provided through this program. <b>Payments will be made directly to your mortgage lender.</b></p> <ul style="list-style-type: none"> <li>➤ Do you own your home? <input type="checkbox"/> Yes <input type="checkbox"/> No</li> <li>➤ Is this your primary place of residence? <input type="checkbox"/> Yes <input type="checkbox"/> No</li> <li>➤ Are you past due on your mortgage? <input type="checkbox"/> Yes <input type="checkbox"/> No</li> <li>➤ If yes, attach a copy of your past due unpaid notices from your lender.</li> <li>➤ Do you need assistance with past due, current, or future mortgage? <input type="checkbox"/> Yes <input type="checkbox"/> No</li>   <li>➤ Copy of your mortgage statement.</li> </ul> <p>Mortgage Lender Name: _____</p> <p>Address: _____</p> <p>Phone Number: _____</p>
<b>Utilities</b>	<p>The following information and documentation are required for utilities to be provided through this program. <b>Payments will be made directly to your utility provider.</b></p> <ul style="list-style-type: none"> <li>➤ Are you past due on your utility bill? <input type="checkbox"/> Yes <input type="checkbox"/> No <ul style="list-style-type: none"> <li>*If yes, attach a copy of your past due unpaid bills from your utility provider. <i>This can be obtained from your utility company.</i></li> </ul> </li> <li>➤ Do you need assistance with past due, current, or future utilities? <input type="checkbox"/> Yes <input type="checkbox"/> No</li> </ul> <p>Utility Provider: _____ Contact Number: _____</p> <p>Utility Provider: _____ Contact Number: _____</p> <p>Utility Provider: _____ Contact Number: _____</p>
<b>Heating Fuel &amp; Propane/Other</b>	<p>The following information and documentation are required for heating fuel and/or propane to be provided through this program. <b>Payments will be made directly to your heating fuel and/or propane provider.</b></p> <ul style="list-style-type: none"> <li>➤ Are you past due on your heating fuel or propane bill? <input type="checkbox"/> Yes <input type="checkbox"/> No <ul style="list-style-type: none"> <li>*If yes, attach a copy of your past due unpaid bills from your heating fuel or propane provider. <i>This can be obtained from your utility company.</i></li> </ul> </li> <li>➤ Do you need assistance with past due, current, or future heating fuel/propane? <input type="checkbox"/> Yes <input type="checkbox"/> No</li> <li>➤ Do you have systems in your home that are inoperable/damaged that make your home uninhabitable? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, which systems: _____</li> </ul> <p>Provider: _____ Contact Number: _____</p>

**OTHER MORTGAGE RELIEF:** Has your household received or do you anticipate receiving another source of public or private subsidy or assistance for the mortgage costs that is similar to this program?  Yes  No

If yes, what is the name of the program? \_\_\_\_\_

**ATTESTATION:** To be eligible, you must attest to have suffered a financial hardship after January 21, 2020, due to the COVID-19 pandemic.

You, or a member of your household (please check all that apply):

- Qualified for unemployment benefits at some point after January 21, 2020 – Present (do not need to be receiving benefits currently to qualify).
- Experienced ongoing unemployment due to the COVID-19 pandemic. Please provide dates of unemployment: \_\_\_\_\_
- Reduced income due to the COVID-19 pandemic. Please describe: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- Significant increased costs related to the COVID-19 pandemic. Please describe: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- Other financial hardship due to the COVID-19 pandemic. Please describe: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

By signing below, I do hereby attest and certify that one or more individuals in my household have suffered a financial hardship after January 21, 2020, due to the COVID-19 pandemic. I agree to notify the Nome Eskimo Community of any significant changes to my household income or financial status that would impact my eligibility for the HAF Program.

By my signature below, I certify that the preceding facts are true and correct to the best of my knowledge and belief. I understand that providing misleading or false information may result in denial or require repayment of benefits received.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

<p><b>Internal Use Only</b></p> <p><input type="checkbox"/> Enrollment verified _____ <input type="checkbox"/> Administration _____ <input type="checkbox"/> Accounting _____</p>
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**HOMEOWNER ASSISTANCE FUND PROGRAM**

**Mortgage/Utility/Heating Fuel/Propane or Other Provider Participation Certification**

In order for financial assistance to be provided under the HAF, this participation certification form must be completed and signed/dated by the or utility, heating fuel, and propane provider, or other provider.

Attention Mortgage Lender/Utility/Heating Fuel/Propane or Other Provider,

The Applicant, \_\_\_\_\_, is seeking financial assistance with the Homeowner Assistance Fund (HAF) Program through Nome Eskimo Community (NEC). If the applicant is **approved** for financial assistance through the HAF, you, the Utility/Heating Fuel/Propane/Other Provider, will receive payments directly from NEC on behalf of this applicant. Please confirm your participation in this program by completing the section below.

Mortgage Lender /Utility/Heating Fuel/Propane Provider/Other Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

Contact number: \_\_\_\_\_

SSN/Tax ID or DUNS Number: \_\_\_\_\_

\_\_\_\_\_  
Signature of Lender/Utility/Heating Fuel/Propane Provider

\_\_\_\_\_  
Date

## AUTHORIZATION FOR RELEASE OF INFORMATION

I/We, \_\_\_\_\_ authorize Nome Eskimo Community (NEC) to receive/release information from/to agencies and financial institutions to verify my/our application for participation in the NEC Homeowner Assistance Fund (HAF).

Information may also be obtained directly from financial institutions concerning information about income. I/we understand that income information obtained from these sources will be used solely to verify information that I/we provided in determining eligibility for the HAF and will only apply to time periods relevant to the determination of HAF assistance.

Verification and or reports include but are not limited to records of: Bank Statements, State Public Assistance, Native Corporation Dividends, Permits Fund Dividend, Unemployment Compensation, Workers Compensation, Internal Revenue Service, Social Security, SSI.

I/We understand that this authorization cannot be used to obtain any information about me that is not pertinent to my/our eligibility.

I/We agree that a photocopy of this authorization may be used for the purposes stated above. The original of this Authorization is on file with NEC and will stay in effect for one (1) year from the date signed. I/We understand I/we have a right to review my/our file and correct any information that I/we can prove is incorrect.

<b>First Name:</b>			
<b>Last Name:</b>		<b>Maiden Name:</b>	
<b>DOB:</b>		<b>Last 4 SSN:</b>	
<b>Phone Number:</b>			
<b>Mailing Address:</b>			
<b>City, ST:</b>		<b>Zip:</b>	

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Self-Employment Declaration Form

Please fill out if you are self-employed: Applicants, please attach the following:

- Provide a copy of most current/recent Federal Income Tax Return
- Copy of current and active business licenses.
- Copy of Business account bank statements.

First Name		Last Name	
Contact Number			
Email			
Physical Address			
Mailing Address			
City		State	Zip Code

Name of Business		Business Start Date	
Contact Number			
Email			
Physical Address			
Mailing Address			
City		State	Zip Code
Estimate earned income	(Weekly, Monthly, Annually)		

I certify that the information given on this application is true to the best of my knowledge. By signing my name, I agree to allow information from this form to be used for reporting and follow-up purposes. I understand that my name will never be used in any report and that all data will be kept strictly confidential.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_