

AVCP REGIONAL HOUSING AUTHORITY

U.S. TREASURY PROGRAM

HOMEOWNERS ASSISTANCE FUND

March 23, 2022

The Homeowners Assistance Fund is funded by the U.S. Treasury and implemented by AVCP Regional Housing Authority (AVCP RHA) on behalf of tribes who designated AVCP RHA to plan and implement the HAF on behalf of the tribe.

As of November 28, 2022 the following tribes have named AVCP RHA as the TDHE for the HAF program:

ADMINISTER THROUGH TDHE

| | TRIBE | |
|----|---------------------|-----------------------------|
| 1 | Akiak | Native Community |
| 2 | Alakanuk | Village of |
| 3 | Andreafski | Yupit of |
| 4 | Bill Moore's Slough | Village of |
| 5 | Calista | Corporation |
| 6 | Chefornak | Village of |
| 7 | Chevak | Native Village |
| 8 | Chuathbaluk | Native Village of |
| 9 | Eek | Native Village of |
| 10 | Georgetown | Native Village of |
| 11 | Hamilton | Native Village of |
| 12 | Kalskag | Village of |
| 13 | Kasigluk | Traditional Elder's Council |
| 14 | Kotlik | Village of |
| 15 | Kwethluk | Organized Village of |
| 16 | Kwigillingok | Native Village of |
| 17 | Lime Village | Traditional Council |
| 18 | Lower Kalskag | Village of |
| 19 | Mekoryuk | Native Village of |
| 20 | Napaimute | Native Village of |
| 21 | Napakiak | Native Village of |
| 22 | Napaskiak | Native Village of |
| 23 | Nightmute | Native Village of |
| 24 | Nunam Iqua | Native Village of |
| 25 | Nunapitchuk | Native Village of |
| 26 | Oscarville | Traditional Village of |
| 27 | Pitka's Point | Traditional Council |
| 28 | Platinum | Traditional Village |
| 29 | Red Devil | Village of |
| 30 | Sleetmute | Village of |
| 31 | Stony River | Village of |
| 32 | Tuluksak | Native Community |
| 33 | Umkumiut | Native Village of |

| | | |
|----|----------------|-------------------|
| 34 | Tuntutuliak | Native Village of |
| 35 | Tununak | Native Village of |
| 36 | Nunakauyarmiut | Tribe |

HAF participants may use funding from the HAF only for the following types of **qualified expenses** that are for the purpose of:

1. preventing homeowner mortgage delinquencies, homeowner mortgage defaults, homeowner mortgage foreclosures, homeowner loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship; and arrearages of qualified expenses
2. mortgage payment assistance
3. 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:
4. mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity
5. facilitating mortgage interest rate reductions
6. payment assistance for:
 - a. homeowner’s utilities, including electric, gas, home energy (including firewood and home heating oil), water, and wastewater
 - b. homeowner’s internet service, including broadband internet access service, as defined in 47 CFR 8.1(b) (or any successor regulation)
 - c. homeowner’s insurance, flood insurance, and mortgage insurance
 - d. homeowner’s association fees or liens, condominium association fees, or common charges, and similar costs payable under a unit occupancy agreement by a resident member/shareholder in a cooperative housing development
 - e. down payment assistance loans provided by nonprofit or government entities
7. payment assistance for delinquent property taxes to prevent homeowner tax foreclosures
8. measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home, including the reasonable addition of habitable space to alleviate overcrowding, or assistance to enable households to receive clear title to their properties
9. counseling or educational efforts by housing counseling agencies approved by HUD or a tribal government (including such efforts by in-house housing counselors who are HUD-certified or Tribally approved), or 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 participant
10. reimbursement of funds expended by a state, local government, or entity described in clause (3) or (4) of the definition above of “eligible entity” during the period beginning on January 21, 2020, and ending on the date that the first funds are disbursed by the HAF participant under the HAF, for a qualified expense (other than any qualified expense paid directly or indirectly by another federal funding source, or any qualified expenses described in clauses (6), (7), (8), or (10) of this definition)
11. planning, community engagement, needs assessment, and administrative expenses related to the HAF participant’s disbursement of HAF funds for qualified expenses, in an aggregate amount not to exceed 15% of the funding from the HAF received by the HAF participant; and
12. payment of lot rent for a manufactured home, where such payment would promote housing stability and prevent the default of the resident of the manufactured home.

ELIGIBLE HOMEOWNERS

ELIGIBILITY. Homeowners are eligible to receive amounts allocated to a HAF participant under the HAF if they experienced a financial hardship after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date) and have incomes equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater. AVCP RHA may provide HAF funds only to a homeowner with respect to qualified expenses related to the dwelling that is such homeowner's primary residence.

ATTESTATION. AVCP RHA will require homeowners to attest that they experienced financial hardship after January 21, 2020. The attestation must describe the nature of the financial hardship (for example, job loss, reduction in income, or increased costs due to healthcare or the need to care for a family member).

GEOGRAPHICAL JURISDICTION. The HAF does not preclude Tribes or TDHEs from providing assistance to members, or individuals otherwise eligible for HAF, who reside outside the tribal government's geographic jurisdiction. Tribal authorities should confirm that any such assistance can be provided consistently with the Tribe's constitution and governing law.

INCOME DETERMINATIONS. AVCP RHA will use HUD's definition of "annual income" in 24 CFR 5.609 or use adjusted gross income as defined for purposes of reporting on Internal Revenue Service (IRS) Form 1040.

AVCP RHA must have a reasonable basis under the circumstances for determining income for "Eligible Homeowners." Two approaches for income verification are permissible:

- (1) the household may provide a written attestation as to household income together with supporting documentation such as paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer; or
- (2) the household may provide a written attestation as to household income and the AVCP RHA may use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household's geographic area. Grantees may make reasonable determinations as to what constitutes a household for the purposes of the required household income determination.

AVCP RHA is still responsible for making the required determination regarding household income and documenting that determination but may provide waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by homeowners. If AVCP RHA chooses to require households to provide supporting documentation for purposes of income determination but will avoid establishing documentation requirements that may create barriers including those with irregular incomes such as from a small business. Public benefits, such as Supplemental Nutrition Assistance Program benefits will not be included in the calculation of income.

AVCP RHA will not impose additional eligibility criteria such as foreclosure status, credit score, bankruptcy status, the existence of liens on the property, or previous cash-out refinances.