



Homeowner Assistance Fund (HAF)

Temporary Assistance is available to QVIR Tribal members who are Homeowners to assist with preventing mortgage delinquencies and defaults, foreclosures, loss of utilities or home energy services, and displacement of homeowners experiencing financial hardships. assist with mortgage payments, homeowner's insurance, utility payments, and other specified purposes.

Eligibility Determination

1. Household Income at or below 150% of the Area Median Income (AMI) we will be using the SMI
2. Be applying for your Primary Residence; and
3. Declared Need – a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner.

Supporting Documentation may include but is not limited to:

1. Income Documentation for all adult members of a household - includes but is not limited to:
 - Tax Filings; FY2021 Tax Return
 - Pay stubs representing last 60-days prior to submission of the application
 - W2's
 - IRS form 1099's
 - Bank statement demonstrating regular income
 - Attestation from an employer
 - Unemployment Benefits
 - Zero Income Certification
2. Homeowner documentation/Utility Bills – must be attached for requested months (W9's must be submitted for all vendors for payments to be issued on your behalf)
3. Written Attestation – a brief statement documenting a financial hardship due to Covid-19.

Things you should know –

- This is a temporary assistance
- This funding is based on first-come, first-served
- QVIR will prioritize the funds for homeowners who have experienced the greatest hardships.

New –

- **Please Prioritize** - To best serve membership within such a short time span, **only** two Vendors per application will be processed
- All applicants will receive a letter stating the application status within – 10 days of submission.
 - If the application is complete and the applicant is eligible a correspondence will be sent via email or mail with amount assisted.
 - If the application is incomplete or the applicant is ineligible a correspondence will be sent via email or mail with needed documentation or reasoning for ineligibility.

Finally – please allow 3-4 weeks to process an application completely as each step takes time. Thank you