

# FORT BELKNAP TRIBAL HOUSING AUTHORITY HOUSING ASSISTANCE FUND PROGRAM (HAF) PROCEDURES

- 1) Application – An application may be submitted by a eligible homeowner.
  - a. Head of household must sign application
  - b. Funds will be paid directly to mortgage holder, utility service providers or contractor.
    - i. If mortgage holder declines participations, funds may be paid directly to eligible household.
- 2) Eligible Requests – the use of funds may be applied for the following:
  - a. Mortgage Payments, mortgage arrears and future payments
  - b. Utility Payments - Water, gas, or electric bills
  - c. Utility Arrears - Water, gas, or electric bills arrears (may be applied to outstanding utility bills)
  - d. Other expenses related to housing incurred due directly or indirectly to COVID-19
  - e. Deposits (rent/utility) if resulting from relocation due directly/indirectly to Covid-19
- 3) Limitations on Assistance
  - a. Grantees may commit to providing assistance for up to a total of twenty four (24) months.
- 4) Application Intake – Applications will be prioritized as follows:
  - a. Applications shall be received and processed on a first come, first served basis,
- 5) All incoming applications must be added into software system and to the HAF Spreadsheet (attached) for tracking.
- 6) Complete application includes:
  - a. Application page(s) is completed with all required information.
  - b. Copy of Social Security cards for all household members
  - c. Copy of Tribal Membership Card
  - d. Copy of Mortgage Contract
  - e. Income Verification Documentation
    - i. Income may be determined by:
      1. The household's total income for calendar year 2024, **OR**
      2. The household's monthly income at the time of application of assistance
  - f. Copy of utility bill
    - i. Bill must be in the name of applicant or spouse.
- 7) Eligibility Requirements
  - a. A homeowner who is obligated to pay mortgage payments on a residential dwelling and the grantee determines:
    - i. That homeowner has
      1. qualified for unemployment benefits **OR**

2. experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due, directly or indirectly, to the COVID–19 outbreak, which the applicant shall attest in writing
  - ii. That the household can demonstrate a risk of experiencing homelessness or housing instability, which may include:
    1. a past due utility or mortgage payment notice or eviction notice; **OR**
    2. unsafe or unhealthy living conditions; **OR**
    3. any other evidence of such risk, as determined by the eligible grantee involved
  - iii. That the household income is at or below 150% of the **area median**.
    1. Area Median - with respect to a household, the median income for the area in which the household is located, as determined by the Secretary of Housing and Urban Development.
  - b. To the extent possible, the housing assistance fund is provided to an eligible household should not be duplicative of any other federally funded HAF Program provided to such household.
- 8) Documentation of Payment
- a. Grantee must provide documentation to the household for any payment made to mortgage holder or utility provider on the eligible household's behalf

Internal Processes for Housing Staff: (Will add details when check process is determined and meet with Finance/Procurement)

9) Add Applicant to Software System

10) Add Property to Software System

11) Add Applicant and details to HAF Spreadsheet

- a. Staff to email individual spreadsheets once a week
- b. HAF Coordinator or must update spreadsheet in by 4:30pm daily
- c. Submit final application to the Grants/Contracts Manager for review.
- d. Submit final application review approval to the Executive Director for approval.
- e. Submit to Finance for check processing.
- f. HAF Coordinator will mail out checks.
- g. HAF Coordinator email Payment Confirmation Document to Participant

## **HAF spreadsheet thru every step!**

### Processing Payment:

Timeframe/Occurrence to be determined. Once the HAF Payment is processed, the HAF Coordinator will submit an updated spreadsheet to the Grants/Contracts Manager and the Executive Director once a week to inform them of the payments that were processed and mailed out.

### Participant Eligibility and Determination:

The HAF Coordinator will maintain and verify a spreadsheet list for all upcoming determinations. This will be done weekly or first working day of the week.