

# Homeowner Assistance Fund (HAF)

*Hopi Tribe Pandemic Recovery Committee*

# Hopi Tribe Pandemic Recovery Committee Staff

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# What is HAF?

- Homeowner Assistance Fund (HAF) is funds awarded to the Hopi Tribe by The U.S. Department of Treasury. These Funds are intended to mitigate financial hardships associated with the Coronavirus Pandemic by providing funds to eligible entities (Hopi Tribal Members). These funds can be used for the purpose of preventing homeowner mortgage delinquencies ,defaults, foreclosures, loss of utilities or home energy services and displacement of the homeowners experiencing financial hardship.

# What are the eligible categories for the funds?

Mortgage Assistance, Utility Assistance, and Home Repair & Rehabilitation

Mortgage Assistance	Utility assistance
<p>Mortgage assistance can help homeowners who are struggling to make their mortgage payments due to financial hardship.</p> <p>This hardship could be due to the coronavirus pandemic causing job loss, medical bills, or extra unexpected living costs.</p>	<p>Utility assistance can help pay for their utility bills. For people struggling to pay or have missed payments.</p> 

# Home Repair & Rehabilitation

- Funding the repair costs for homes on the Hopi reservation depending on their primary needs.
- Primary repair needs: Roofing, Exterior windows/doors, Weatherization, Flooring, and any other repair that would be considered “unsafe”
- Secondary and cosmetic repairs that will not qualify:
  - Replacing or Repairing
    - Interior doors
    - Cracked windows and screens
    - Minor drywall damage
    - Any interior paint surfaces
    - Outlet covers
    - Door knobs
    - Old appliances
    - Worn out carpets
    - Lighting fixtures
    - Fixtures in the bathroom or kitchen
  - Minor Plumbing leaks that do not cause damage (e.g. dripping faucet)
  - Other inoperable or damaged components that do not pose a health or safety issue

# What is the determining eligibility

- Home must be the homeowner's 'primary residence' or the displaced homeowner's primary residence after it is made habitable.
- Applicants primary home must be located on the Hopi Reservation.
- Proof of ownership
  - Deed or Official Record
  - Mortgage documentation
  - Property tax receipt or bill
  - Manufactured home certificate or title
  - Home purchase contract or title (e.g. Bill of Sale, Bond for Title, Land Installment contract, ect.)
  - Will, Affidavit, or Heirship (with death certificate) naming you as heir to the property.
  - Land Assignment
  - Village Verification (e.g. Kikmongwi, Board, Clan elder, other)
- Income requirement

\*It is a good idea to start looking for this documentation so you have it ready for when we start the applications.

%	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$50,400	\$57,600	\$64,800	\$72,000	\$77,800	\$83,600	\$89,300	\$95,100
100%	\$63,000	\$72,000	\$81,000	\$90,000	\$97,200	\$104,400	\$111,600	\$118,800
Ineligible 150%	\$94,500	\$108,000	\$121,500	\$135,000	\$145,800	\$156,600	\$167,400	\$178,200

# How much funding will be received?

- The Hopi Tribe has received the amount of \$500,000. A plan will be developed that includes the data collected in the surveys; when completed it will be submitted to the U.S. Treasury. Upon approval, the Hopi Tribe will receive the remaining balance.

Total allocation \$5,284,621.47

\$255,186.76 – Administration cost

\$400,000 – Red Feather

Leaving a balance of \$4,629,434.71 to be used for the Homeowner Assistance Fund

<b>Home Repair &amp; Rehabilitation 40%</b> <b>Mortgage Assistance 30%</b> <b>Utility Assistance 30%</b>	<b>Home Repair &amp; Rehabilitation 100%</b>
Potentially up to \$25,000 per home.	Potentially up to \$25,000 per home.
74 Homes	185 Homes
e.g., homes that have smaller primary repair needs may not use the entire \$25,000.	e.g., homes that have smaller primary repair needs may not use the entire \$25,000.

# Surveys

In order to begin accepting applications our HTPRC staff must gather more accurate data to complete our plan for approval by The U.S. Treasury.

Some examples of the information being requested on the updated surveys:

*As a tribal member, how would you like this allotted funding to be spent? These are the categories:*

- 1. Home Repairs & Rehabilitation*
- 2. Mortgage Assistance*
- 3. Utility Assistance*

*Yearly income per working household member?*

*Are there children and/or elderly that reside in your home ?*

*Is there anyone in your household needing handicap accessibility?*



# Next Steps...

- Once the surveys are approved by the HTPRC, our staff will be going door to door to assist village members to complete their survey and answer any questions.
- For verification we will be taking pictures of your primary repair need request to attach with the survey.
- If your are not home at the time we are at your village, we will leave our contact information.
- Dates to conduct these surveys are still pending. Your village CSA will provide more information when we have it available.

## HPTRC Contact Information

Phone Numbers: (928)734-3398  
(928)734-3397

Email: [HAFsupport@hopi.nsn.us](mailto:HAFsupport@hopi.nsn.us)

# Other Resources

- Red Feather Development Group  
2717 N Steves Blvd, Suite 8  
Flagstaff, AZ 86004  
(928)440-5119
- Northern Arizona Council of Government (NACOG)  
119 E Aspen Ave  
Flagstaff, AZ 86001  
(928)774-1895
- Hopi Tribe Housing Authority (HTHA)  
P.O. Box 906  
Polacca, AZ 86042  
(928)737-2800  
<https://htha.org/programs>