

Quartz Valley Indian Reservation Homeowner Assistance Fund (HAF)

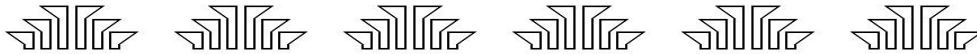
The purpose of the Homeowner Assistance Fund (HAF) is to prevent mortgage delinquencies and defaults, foreclosures, loss of utilities or home energy services, and displacement of homeowners experiencing financial hardship after January 21, 2022. Funds from the HAF may be used for assistance with mortgage payments, homeowner’s insurance, utility payments, and other specified purposes. The lay prioritizes funds for homeowners who have experience the greatest hardships, leveraging local and national income indicators to maximize the impact.

The HAF program provides help for homeowners who have experienced financial hardship due to COVID-19 after January 21, 2020.

Program Information

Homeowners can use HAF funds for the purpose of preventing the following:

- Homeowner mortgage delinquencies,
- Homeowner mortgage defaults,
- Homeowner mortgage foreclosures,
- Homeowner loss of utilities or home energy services,
- And displacements of homeowners experiencing financial hardship.



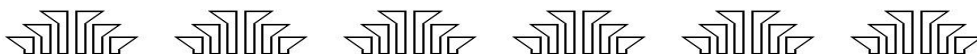
Eligibility Criteria

Homeowners must meet the following criteria to be determined eligible.

<p>Have an income equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater</p>	<p>Be applying for your Primary Residence</p>	<p>Experienced a financial hardship after January 21, 2020.</p> <p><i>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</i></p>
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Application Processing

- Step 1 - Applications are reviewed for eligibility and compliance
- Step 2 - Applicants are notified via email of approval or denial
- Step 3 - Payment information is sent to the Service Provider
- Step 4 - Service provider confirms payment acceptance and amount
- Step 5 - Payments are made directly to the service providers



Need Assistance?

For program information, application status, or application assistance
Call QVIR Tribal Services HAF program (530)468-5907 ext. 304/314 or email frieda.bennett@qvir-nsn.gov



Pre-Screening Questionnaire

- Question 1 Are you enrolled member of Quartz Valley Indian Reservation?
Yes No
- Question 2 Are you seeking assistance for Mortgage and/or Utility for your primary residence?
Yes No
- Question 3 Have you experienced job loss, a reduction in income, or increased costs due to care for a family member since January 21, 2020, as a result of COVID-19 public Health emergency.
Yes No
- Question 4 Household Dynamics
State: _____
County: _____
Household members: _____
- Question 5 Do you need assistance with reinstating a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default?
Yes No
- Question 6 What is the mortgage company that you use _____
- Question 7 Do you need assistance paying utilities
Yes No
- Question 8 Do you need help paying Property Tax that is not included in your mortgage payments?
Yes No
- Question 9 Do you need help paying homeowner's insurance, flood insurance or mortgage insurance that is not included in your mortgage payments?
Yes No
- Question 10 Do you have a home repair needing attention to avoid homeowner displacement or affecting the habitability of home?
Yes No

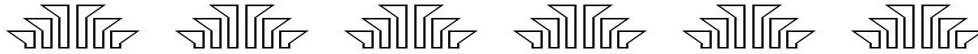
If you are an enrolled QVIR member and answered 'Yes' to two or more questions, it appears you may be eligible for Homeowner Assistance Funding.



Apply Now

Quartz Valley Indian Reservation HOMEOWNERS ASSISTANCE FUND

Application



Personal Information				
Name:		Date of application:		
DOB:	SSN:	Tribal Enrollment #:		
Telephone #:		Alternate Telephone #:		
Mailing Address:				
Physical Address:				
County:		Email Address:		
I or someone in my household has experienced a negative impact because of COVID-19 (ex. Impacts in education, Behavioral or social support; unemployment or reduced hours; has a low or moderate income; food or housing insecurities; and or my household is experiencing other negative economic impact due to the Pandemic)		<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">Yes</td> <td style="width: 50%; border: none;">No</td> </tr> </table>	Yes	No
Yes	No			
My request is proportional to the negative impacts the Pandemic has had on my household		<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">Yes</td> <td style="width: 50%; border: none;">No</td> </tr> </table>	Yes	No
Yes	No			
Provide a Brief Statement of how Covid-19 has negatively economically impacted your household since January 21, 2020				
Household Composition and Income				
Name of Household Member	DOB & Last 4-digits of SSN	Annual/Monthly Income Employer		
1. Self				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
Total in Household:	Total Adults in Household:	Total Annual Income for household:		

<p>I understand Income verification must be submitted:</p> <p>Yes No</p>	<p>Income Verification attached:</p> <p>Pay Stubs W2s IRS form 1099s Tax filings Bank Statement demonstrating regular income Attestation from an employer Zero Income Certification</p>	
Request		
COVID-19 statement		
<p>I understand the following types of qualified expenses are for the purpose of preventing homeowner mortgage defaults, foreclosure, homeowner loss of utilities or home energy services, and displacement of homeowners experiencing financial hardship.</p> <p style="text-align: right;">Yes No</p>		
I am requesting – Please check all that apply:		
<p>Mortgage payment assistance – I must include:</p> <p>Mortgage Holder (Tax Identification Number required)</p> <p>W9</p>	<p>Homeowner’s utilities – I must include:</p> <p>Utility Form</p> <p>Utility Bill(s)</p> <p>W9 for each bill</p>	<p>Homeowner’s internet service – I must include:</p> <p>Internet Bill to prevent Disconnection or to pay arrears</p> <p>Internet Quote to provide Connection</p>
<p>Homeowner’s insurance – I must include:</p> <p>Insurance Bill</p> <p>Lender Form</p> <p>W9</p>	<p>Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures – I must include:</p> <p>Property Tax Invoice/Bill</p> <p>Lender Form</p> <p>W9</p>	<p>Measures to prevent homeowner displacement, such as home repairs to maintain habitability of a home – I must include:</p> <p>3 Repair Quotes by licensed Contractors</p> <p>W9</p>
Required Supporting Documentation for all request – check all to show understanding		
<p>Tribal Enrollment Verification</p>	<p>Proof of Homeownership</p>	<p>State Driver’s License or ID</p>
<p>Social Security Cards for all household members</p>	<p>Proof of Primary Residence</p>	<p>Income Verification for 60 days</p>
<p>Signed Attestation declaring <u>Need</u></p>	<p>Proof of delinquencies, default, foreclosure, arrears, disconnection, repair</p>	<p>Bill/Invoice/Quotes</p>

Attestation:

The undersigned is submitting this application as the head of household and on behalf of the eligible household identified herein. To the best of my knowledge and belief the information contained in this application is true and correct and does not knowingly omit any information that would make the information contained this application misleading or untrue. I understand that the Authority is relying on the information contained in this application. If any such information is untrue or misleading, the Authority can rescind the approval of the Homeowner Assistance and recover from me and any other adult members of the household any funds provided in reliance upon this application.

Print Name: _____

Tribal Enrollment #: _____ - _____

Date: _____

Signature: _____

Note: QVIR anticipates each application taking between 4-6 weeks for full processing.

Office use Only	
State and County of Residence:	
Number in Household:	
100% Area Median Income for County:	
150% Area Median Income for County:	
100% Median Income for U.S.:	