



Pilot Program Policy for Homeowner Assistance Fund (HAF)

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The Northern Ponca Housing Authority (NPHA) provides emergency housing grants to income-eligible, socially disadvantaged enrolled Ponca Tribal members living within the Ponca tribe of Nebraska's Service Delivery Area (SDA) that are experiencing financial hardship with the COVID-19 health crisis after January 21, 2020.

These grants will be part of a homeownership assistance fund pilot program to prevent homeowner displacement and provide the following grants, with up to \$20,000 per household:

- Mortgage Assistance – up to \$5,000
- Mortgage Reinstatement Assistance – up to \$10,000
 - Forbearance
 - Delinquency
 - Default
- Emergency Payment Assistance – up to \$2,000
 - Choose One Category
 - Homeowner Utility Assistance (Electric, Gas, Home Energy, and/or Water)
 - Homeowner Insurance, Flood Insurance, and or Mortgage Insurance
 - Homeowner Association Fees or Liens, Condo Association Fees, or Common Charges
- Payment Assistance for Delinquent Property Taxes – up to \$3,000

Applicants still experiencing hardship that do not receive the household maximum of \$20,000 on their initial funding request, may be eligible to reapply for additional assistance through the pilot program and future HAF fund availability after their initial award. Eligibility to apply for additional assistance does not guarantee approval. Requests are funded in the order received depending on the availability of funding.

- Assistance shall be provided on a first come, first served basis and must be received before the pilot program end date of **September 30, 2021**. NPHA reserves the right to end the pilot program early if funding is exhausted prior to the program end date.
- Acceptance into the program is based on the date the application is approved and applicants will be notified within 3 business days. An efficient process is also required to prevent possible displacement of an eligible household.
- NPHA will pay your housing payments directly to your mortgage or loan servicer, escrow company or other housing provider. The assistance does not have to be repaid. Assistance request(s) will be paid to in the order in which completed applications are received.
- Under limited circumstances, NPHA may make payments directly to the applicant. NPHA has the discretion to provide waivers or exceptions to this payments requirement to accommodate disabilities, extenuating circumstances associated with the coronavirus pandemic, or a lack of technological access. Applicants will be responsible to providing receipt of payment(s) made to NPHA within 15 days or NPHA could requests that payment(s) must be paid back.

QUALIFYING CRITERIA

- Homeowner(s) must have incomes equal to or less than 100% of the area median income or equal to or less than 100% of the median income of the United States, whichever is greater.
- At least one Homeowner must be an enrolled member of the Ponca Tribe of Nebraska.
- The property must be the homeowner’s primary residence and located in the Ponca Tribe of Nebraska fifteen (15) county SDA in Nebraska, Iowa, and South Dakota.
- Homeowner(s) must be able to provide documentation confirming the home is in the applicant’s name and the applicant is responsible for monthly payments.
- Homeowner(s) must provide proof of the amount of housing payments due and written attestation that other assistance has not been received for the same payments.
- Homeowner(s) must certify that there has been a financial hardship after January 21, 2020. Financial hardship may include an increase of expenses or decrease in income greater than 10% and can include: job loss, job furlough, closure of place of employment, wage reduction, reduction in self-employment compensation, job loss and/or wage reduction due to requirement to be quarantined based on a diagnosis of COVID-19, increased expenditures associated with COVID-19 or other pertinent circumstances leading to financial hardship.

DOCUMENTATION OF INCOME VERIFICATION

Before beginning the application, required documents need to be gathered to electronically submit. Failure to provide all required documentation affects eligibility. NPHA must have a reasonable basis under the circumstances for determining household income. Proof of all household income for all household members must be submitted. For minors of the household, only unearned income (e.g., Social Security or child support) is required. Earned income of minors and any income of live-in aids is not required.

Income Source	Acceptable Documents
Employment wages	Paystubs from last 30 days or Employer signed form or letter confirming wages or Verification of income or reduction of hours/pay form
Self-employment	Profit and loss statement(s) for the three most recent months
Net rental income, income from interest bearing assets, royalty income, interest from estates and trusts	Most recent statement
Social Security, pensions, retirement, annuities, disability, death benefits	Current benefits letter
Unemployment insurance, worker’s compensation, severance compensation	Payment history reflecting gross benefit amount, deductions, and recent payments
Any public assistance (General Assistance or TANF) payments from state or local income support office	Current benefits letter
Child support, family support, alimony	Current benefits letter
Armed forces pay	Two current statements

Under limited circumstances, NPHA may rely on a written attestation from the applicant without further documentation of household income. NPHA has the discretion to provide waivers or exceptions to this

documentation requirement to accommodate disabilities, extenuating circumstances associated with the coronavirus pandemic, or a lack of technological access. However, NPHA remains responsible for making the required determination regarding an applicant’s household income and documenting that determination.

HOUSING COSTS DOCUMENTATION

The following documentation regarding housing costs to verify the requested amount must be provided. Documentation required is based on the type of assistance requested.

Assistance Type	Required Documentation
Mortgage/homeowner loan assistance	Evidence of total balance due, broken down by month: <ul style="list-style-type: none"> • Current unredacted loan statement, or • Current unredacted past-due notice from servicer
Mortgage reinstatement assistance	Evidence of total balance due, broken down by month: <ul style="list-style-type: none"> • Current unredacted reinstatement quote from servicer
Utility payment assistance	Evidence of total balance due, broken down by month: <ul style="list-style-type: none"> • Current unredacted billing statement • Most recent disconnect notice • Current unredacted past-due notice from servicer
Homeowner’s insurance/flood insurance/mortgage insurance	Evidence of total balance due: <ul style="list-style-type: none"> • Account ledger; or • Current notice of payment amount and balance due
Homeowner association fees/condo association fees	Evidence of total balance due: <ul style="list-style-type: none"> • Current unredacted statement, or • Current unredacted past-due notice from HOA/CA
Property taxes	Evidence of total balance due: <ul style="list-style-type: none"> • Current property tax bill

**All application information provided to NPHA shall be verified using normal practices NPHA engages in when processing applications for other housing programs.*

DENIAL OF ASSISTANCE

All ineligible applicants shall be promptly notified in writing via email or letter via USPS. Notification shall include all reasons for the ineligibility determination. NPHA shall also work with an applicant to correct application deficiencies.