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HOMEOWNER ASSISTANCE FUND

INTRODUCTION

The Homeowner Assistance Fund (HAF), established under section 3206 of the American Rescue Plan Act of 2021 (ARPA) to provide housing stability across America. The types of households that can be assisted are not only low-income families, but families who have income at the 100% average median income levels. The Shoshone-Paiute Tribes have designated the Duck Valley Housing Authority to administer the program funded by the U.S. Treasury Department.

PURPOSE OF THE HAF

The Duck Valley Housing Authority (DVHA) through the U.S. Treasury is providing the HAF to mitigate coronavirus pandemic by providing funds to eligible tribal members for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020, through qualified expenses related to mortgages and housing.

NEEDS ANALYSIS

The community on the Duck Valley Indian Reservation and the region of Southern Idaho and Northeastern Nevada have been impacted by the COVID-19 pandemic. During the entire 2020-2021 school year, students had to remain home and participate in distance learning. The Shoshone-Paiute Tribal government also operated with a limited capacity of essential workers only. This increased the amount of time citizens remained home and isolated contributing to increased utilities uses and cost. The local utility company, Raft River Rural Electric Cooperative, reported 646 units are provided service on the Duck Valley Indian Reservation. Of the total number of services provided there are 355 delinquent accounts on the reservation belonging to private homeowners.

Numerous requests were made by tribal homebuyers and homeowners during the process of administering the rental assistance program and other forms of assistance already available through the Duck Valley Housing Authority. The need portion of the DVHA formula allocation is \$1,017,910. These funds are currently used to assist with aging homeownership stock, assistance to elderly and disabled for accessibility in building ramps, installing walk in showers, or remodeling kitchens to meet ADA standards. Because of the remote location, families often seek assistance from Duck Valley Housing when water wells fail or HVAC units which are obsolete in 70% of the homes finally fail. Families at 100% to 150% will have available assistance locally. The impact of COVID-19 greatly increased the cost of materials for home repair and transportation, leaving even higher income tribal member residents stranded when in need of basic services.

Furthermore, our current needs as identified by Office of Native American Programs – Housing and Urban Development identified the following specifically on the Duck Valley Reservation:

- HH Severe Cost: AIAN households with housing expenses greater than 50% of income: 222

- Housing Shortage: AIAN households with less than 80% of median family income:

604

- HHLT 30%: AIAN households with less than 30% median family income: 252

- HH 30-50%: AIAN households between 30% and 50% of median family income:

195

- HH 50-80%: AIAN households between 50% and 80% of median family income:

240

Based on the needs identified by HUD, the HAF program design will primarily focus on utility assistance and home repair for all levels of income.

ADMINISTRATIVE CAPACITY

The DVHA is governed by the Board of Commissioners (BOC) and is responsible for policy and oversight on behalf of the Shoshone Paiute Tribe Business Council. The DVHA Executive Director is responsible for the day-to-day operations of the housing authority, staff supervision, program implementation, development, and compliance of policies and regulations.

The DVHA Deputy Director is the immediate supervisor of the Homeownership Counselor/HAF Administrator and will have supervisory responsibilities of the HAF Program. The Homeownership Counselor (HOC)/HAF Administrator will be the primary point of contact to provide the assistance to the Shoshone-Paiute community and surrounding counties. The HAF Office of the DVHA will receive, process, and qualify applicants for the HAF, coordinate with mortgage lenders, contractors, and insurance companies. The HOC/HAF Administrator will implement and coordinate all activities related to the HAF program, work with DVHA directors, officers, and BOC members.

The DVHA HAF program assistant will assist the HOC/HAF Administrator in communication, filing, and assisting in payments coordination.

RELEVANT JURISDICTION

1. An enrolled Shoshone – Paiute Tribal member residing on the Duck Valley Indian Reservation in a privately owned home or a home that has a mortgage in the tribal applicant's name.

2. An enrolled Shoshone – Paiute Tribal members living in the States of Idaho, Nevada, and Utah, may receive HAF assistance, provided they have not received duplicate assistance from another State, or local government.

ELIGIBILITY

The DVHA half program will require applicants to meet the standards of program service area 1 and 2. Additionally, applicants will be required to meet the following:

1. Applicants will be required to reside in the home in which HAF assistance is being requested.
2. The DVHA HAF Program will verify all documents and residency by third party verification in a process that is not burdensome or creates barriers for the individual applicant. Waivers and self-attestation can be acceptable for program areas such as utilities or home repair.
3. Private Homeowners on the Duck Valley Indian Reservation can request for assistance to pay for their Utilities, internet, and minor repairs.

COMMUNITY ENGAGEMENT

1. A written notice along with the draft HAF plan will be distributed to the community for comments via email and mail.
2. The DVHA HAF plan will be posted to the DVHA website, duckvalleyhousing.org.

PROGRAM DESIGN

Mortgage Payment Assistance –

Goal

Provide homeowners on the Duck Valley Indian Reservation and Tribal Members living off the reservation with stable housing during and housing loss during COVID-19. This program will provide mortgage payment assistance at maximum of \$4,500. This amount will include the principal, interest, tax, insurance covering a period of three months.

Metric of Success

Homebuyers maintain good standing with lenders and avoid foreclosure and remain current.

Form of Assistance

Grant Assistance, non-recurring.

Payment Requirement

Grant assistance payments will be paid directly to the mortgage holder/lien holder on behalf of the grant applicant.

Mortgage Reinstatement Assistance -

Goal

The Mortgage Reinstatement Assistance Program (MRAP) will provide funds to help income-qualified borrowers cure their delinquent first mortgage loan arrearages, which may also include payments needed to reinstate their loans from foreclosure. Assistance with curing delinquent, non-escrowed property taxes, homeowner’s association dues or assessments as well as borrower’s utilities, including electric, gas, water, and homeowner’s internet service, is only available in conjunction with mortgage reinstatement on the homeowner’s mortgage loan.

1. Financial Assistance, Mortgage principal reduction, facilitating mortgage interest rate reductions – Maximum amount \$12,500

Metric of Success

Assist tribal members in avoiding foreclosure and reinstate their past due first mortgage loans.

Form of Assistance

Grant assistance not to exceed \$12,500, one – time payment.

Payment Requirement

Payments made directly to lending entity.

Utility Assistance-

Goal

Provide homeowners who have been impacted by COVID -19 with utility assistance to cover up to 3 months of utility costs. Qualified individuals will include both homeowners and those who are qualified mortgage holders. Those applicants who are in arrears with utilities can apply for up to 3 months of arrears and 3 months current. Utilities to include electric, propane, water, sewer, and internet service.

Assistance will be grants awarded to applicants at a maximum of \$1,800.00

Metric of Success

Prevent delinquency and loss of essential services for homeowners/homebuyers.

Form of Assistance

Grant assistance that is non-recurring.

Payment Requirement

Payments made directly to utility companies and service vendors.

Homeowners Insurance Assistance Program-

Goal

Provide a program on the Duck Valley Indian Reservation to provide assistance for homeowners to access insurance programs that covers at least 2-years of premiums for hazard, wind, and fire.

1. Insurance on structure on trust land – Maximum Amt. - \$1500

Metric of Success

Assistance provide will encourage a trend of the importance of insurance coverage by private homeowners in homes.

Form of Assistance

Grant

Payment Requirement

Payments made directly to insurance vendor.

Home Repair Assistance-

Goal

Aid in the form of grants to cover reasonable home repair expenses for primary residence to insure habitable, safe conditions are met for the basic features including water, sewer, electrical, heating.

Homeowner Displacement Prevention – Maximum Amt. \$7000

Metric of Success

Home conditions improved and stability for applicants.

Form of Assistance

Grant assistance, non – recurring one time assistance.

Payment Requirements

Contractor or housing authority will be responsible for scope of work for repair and the cost of contractor fees / labor and materials will be paid directly to the vendor.

ELIGIBLE HOMEOWNERS

Shoshone Paiute Tribal Member homeowners are eligible to receive amounts allocated to a HAF participant under the HAF if they experienced a financial hardship after January 21, 2020, and have incomes equal to or less than 150% of the area median income. HAF funds may only be dispersed to a homeowner with respect to qualified expenses related to the dwelling that is such homeowner’s primary residence.

Homeowners must attest that they experienced financial hardship after January 21, 2020. The attestation must describe the nature of the financial hardship (for example, job loss, reduction in income, or increased costs due to healthcare or the need to care for a family member).

Income Determinations. DVHA will use HUD’s definition of “annual income” in 24 CFR 5.609 or use adjusted gross income as defined for purposes of reporting on Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes.

Two approaches for income verification are permissible: (1) the household may provide a written attestation as to household income together with supporting documentation such as paystubs, W-2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer; or (2) the household may provide a written attestation as to household income and reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household’s geographic area.

Waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by homeowners will be allowable. DVHA will verify and document the extenuating circumstances as feasibly possible to make an eligibility determination. Self-Attestation can be submitted by an applicant to avoid barriers.to participants.

TARGETING

The Duck Valley Housing Authority HAF Program will target Shoshone-Paiute of the Duck Valley Reservation Tribal Member homeowners that live on and off the Duck Valley Indian Reservation and reside within the HUD service area. The repair program will target on reservation homes to provide better access to essential moderate rehabilitation for safe and suitable home conditions.

BUDGET

Homeowner Assistance Fund – Duck Valley Housing Authority

Program	Proposed Budget
Mortgage Payment Assistance	\$100,000

Utility Assistance	\$345,000
Mortgage Reinstatement Assistance	\$250,000
Homeowners Insurance Assistance	\$280,000
Home Repair Assistance	\$418,133
Administration	\$245,847
Total	\$1,638,980

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