

# Homeowners Assistance Fund



## Assisting Households Impacted by COVID-19

Program Information and Frequently Asked Questions

### About the Program

Bering Straits Regional Housing Authority (BSRHA) was allocated over \$4 million dollars from the U.S. Department of Treasury for the implementation of the Homeowners Assistance Fund (HAF) program, on behalf of our partner Tribes.

**The HAF program provides up to 12 months of financial assistance to eligible tribal households who are enrolled in the selected Bering Straits region.**

#### HAF assistance can be for the payment of:

- Mortgage and mortgage arrears;
- Utilities and home energy costs and arrears; and
- Other expenses related to housing incurred due directly, or indirectly, to the COVID-19 pandemic.
- Property taxes and housing insurance

*Applications will be accepted until September 1, 2022, or until program funds are spent. Subject to available funds and program availability, the application period and household eligibility requirements may be expanded.*

Applications will be processed as they are received and will be pooled for prioritization and selection every 15 calendar days (approximately) throughout the duration of the program.

#### How do I get a copy of BSRHA's Application?

Do you have access to the internet?

- If you do, please visit our website at: [www.bsrha.org](http://www.bsrha.org).
- You can also request a copy by sending an email to: [haf@bsrha.org](mailto:haf@bsrha.org).

#### No internet access? No problem!

BSRHA will be working with our local Tribal partners to ensure that applications are readily available. Please contact one of our team members and they will be able to assist you.

#### How do I submit my application?

Completed applications, including all required documentation, can be submitted using one of the following methods:

**Email:** [haf@bsrha.org](mailto:haf@bsrha.org) **Fax:** 1-907-443-8652

**Mail:** Bering Straits Regional Housing Authority / HAF Program  
PO Box 995, Nome, AK 99762

#### I already applied for this program using AHFC's online portal, can I still submit an application to BSRHA?

Maybe. BSRHA is working with AHFC to ensure that every eligible household in our region has access to these funds. If you already submitted an application using their on line portal, please continue to work with AHFC directly. To check the status of your application, please visit: [www.cognitoforms.com/AlaskaHousing/AlaskaHousingHomeownerAssistanceRegister](http://www.cognitoforms.com/AlaskaHousing/AlaskaHousingHomeownerAssistanceRegister) If you have any questions regarding their process, feel free to reach out to one of our team members for assistance.

### How do I know if I am eligible?

You are eligible for this program if:

1. You or a member of your household meets at least one of the following criteria:
  - » Qualifies for or is currently receiving unemployment benefits.
  - » Has been or is currently unemployed.
  - » Has lost income due to the COVID-19 pandemic.
  - » Has incurred significant costs due to the COVID-19 pandemic.
  - » Has directly or indirectly experienced financial hardship due to the COVID-19 pandemic.
2. You or members of your household can demonstrate a risk of homelessness or housing instability. To do so, at least one of the following statements must be true:
  - Has received a rental eviction notice.
  - Has received past-due mortgage or utility notice(s).
  - Is at an increased risk of exposure to COVID-19 due to overcrowding.
  - Is delaying the purchase of essential goods/services to pay mortgage or utilities.
  - Is relying on credit cards or payday lenders to pay for mortgage or utilities.
  - Is depleting savings rather than wages to pay for mortgage or utilities.
3. Your household income is at or below 150 percent of the area median income (based on household size and the community you live in)  
See income limits below:

#### Alaska

Number of Household Members	Maximum Income Limit
1	\$ 98,595
2	\$112,680
3	\$126,765
4	\$140,850
5	\$152,118
6	\$163,386
7	\$174,654
8	\$185,922

If you are a Bering Straits Native Corporation Shareholder or are tribally enrolled in.....

- **Brevig Mission**
- **Council**
- **Elim**
- **Gambell**
- **Golovin**
- **Koyuk**
- **Mary's Igloo**
- **Savoonga**
- **Shaktoolik**
- **Shishmaref**
- **Solomon**
- **Teller**
- **Wales**
- **White Mountain**

### Questions? Comments? Concerns? Need help completing an application?

Help is just a phone call away! This is a stressful time and we want this process to be as easy as possible. Our team is here to assist you with any questions or concerns that you may have. If you need assistance completing the application, have questions regarding eligibility, or would like to discuss the options for submitting an application, please don't hesitate to call.

HAF Program Coordinator  
907-443-8622

# Homeowners Assistance Fund

## Frequently Asked Questions

### ***If approved, will I receive the money directly?***

No, payments will be directed to the mortgage and utility companies provided.

### ***Can the assistance be used to pay for expenses other than home loans and utilities?***

Yes. Funds can be used for mortgages, utility assistance, property taxes and homeowner insurance.

### ***Can the assistance be used to pay mortgage loans owed and/or unpaid utilities bills?***

Yes. Funds will be used to first pay unpaid mortgage and utility bills.

### ***I do not owe back mortgage or utility payments, can I still apply for future assistance?***

Yes, BSRHA provides up to 12 months of future mortgage and utility relief to eligible applicants.

### ***If I qualify, how long will I be eligible to receive assistance?***

The program allows for up to 12 months of financial assistance. All past due loans and utilities back to March 13, 2020 will be paid first with remaining funds available for prospective (future) assistance.

### ***If I don't need help making mortgage payments, can I still apply for help with unpaid utility bills?***

Yes. Assistance from this program can be used to help you catch up on unpaid utility bills, property taxes, and homeowners insurance.

### ***Do I have to be impacted by COVID-19 to be eligible for this program?***

Yes. You must demonstrate negative economic or financial hardship due directly or indirectly to the coronavirus outbreak.

### ***I'm currently employed and have income. Am I still eligible to apply?***

Yes, Funds will be available to applicant with household incomes of no more than 150% of Area Median Income (AMI). AMI is calculated by the U.S. Department of Housing and Urban Development (HUD) using data from federal entities such as the IRS.  
*To qualify for Homeowners Assistance*

- ❖ Your 2021 annual income for all members of your household including all wages, tips, etc. must have been at or below the 150% community Area Median Income (AMI); OR
- ❖ Your 2022 monthly income for all members of your household including all wages, tips, etc. must currently be at or below the 150% community Area Median Income (AMI).

### ***I am in a rent-to-own situation, does this program provide rent relief or help with utilities?***

The current program only assists with mortgage holders.

### ***How will my mortgage company know if I applied?***

Please notify your mortgage company that you are applying for assistance under this program. Let your Lender know they will be contacted by BSRHA inviting them to participate and submit required information.

### ***I am not tribally enrolled, but my children are, can I apply?***

Yes, Provide proof that at least one member of the household is enrolled in a participating BSRHA tribe.

### ***What if I didn't live in my current home when COVID-19 started?***

You can still apply for assistance with mortgage and/or utility bills. There is no requirement for a specific length of residency in your current home.

*Please don't hesitate to contact a member of our team if you have any other questions.*

**DON'T DELAY APPLY TODAY**