

**MOWA BAND OF CHOCTAW INDIANS  
HOMEOWNERS ASSISTANCE FUND (HAF)  
FACT SHEET**

The Homeowner’s Assistance Fund program (HAF) offers assistance to income-qualifying homeowners to assist with mortgage/utility payments caused by loss of income and/or expenses due to COVID-19 that have negatively impacted a household’s ability to make their mortgage/utility payments.

**1. What is the process to apply for assistance?**

Applications to apply for assistance may be completed at 1080 Red Fox Road, Mt. Vernon or **online** at:

<https://portal.neighborlysoftware.com/HAF-MOWACHOCTAWINDIANS/Participant>

**2. Who is eligible to receive assistance?**

Homeowners are eligible to receive assistance under the HAF only **IF** they meet **each** of the criteria outlined below:

- The homeowner is an enrolled tribal member.
- The homeowner resides in Mobile or Washington County.
- The homeowner has income equal to or less than 150% of the area median income as shown below.
- The home is the homeowner’s primary place of residence.
- The homeowner can provide evidence that they have been impacted by a financial hardship as a result of COVID after January 21, 2020--for example, job loss, reduction in income, or increased costs due to healthcare or the need to care for a family member.

**3. What are the income levels to qualify to receive assistance from the Homeowners Assistance Program?**

**INCOME LEVELS  
MOBILE COUNTY  
MEDIAN FAMILY INCOME**

	1	2	3	4	5	6	7
150% of Median Income	\$61,350	\$70,200	\$78,900	\$87,600	\$94,650	\$101,700	\$108,750

## INCOME LEVELS

### WASHINGTON COUNTY MEDIAN FAMILY INCOME

	1	2	3	4	5	6	7
150% of Median Income	\$57,900	\$66,150	\$74,400	82,650	\$89,400	\$96,000	\$102,600

#### 4. What items will I need in order to receive assistance?

All qualifying homeowners requesting assistance will need to bring or to upload the following items:

- Copy of mortgage statement with homeowner(s) name on it and copies of utility statements with homeowner(s) name on it if requesting assistance with utilities.
- Homeowner(s) driving license or photo ID.
- Copy of Social Security Card for all household members.
- Copy of tribal card.
- Proof of how homeowner(s) has been impacted by COVID from January 21, 2020 to present time, for example, job loss, reduction in income, or increased cost due to healthcare or the need to care for a family member.
- Proof of income for **all** family members that reside in the household that are 18 years of age and above. Examples include at least two months of paystubs, W-2s, 1099s, tax records for 2020, depository institution statements demonstrating regular income.

#### 5. How will I know if I have been approved?

An email will be sent to the email address on file. If the homeowner does not have an email then someone from the office will call to inform the homeowner of their eligibility.

You may obtain additional information about the HAF program at:

<https://www.ahfa.com/homebuyers/mortgage-assistance-alabama>