

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

The initial pilot round of HAF is now available for a limited time. A more comprehensive round will be available soon. The pilot round of HAF offers assistance to income-qualifying homeowners to assist with **delinquent** 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.

An alert will be posted on the tribe's website when the full program is available.

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 he/she has 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.

NOTE: Any qualifying homeowner that meets the criteria above and is at risk of losing their home due to delinquent payments and have been impacted by COVID-19 will be provided immediate service. Other qualifying homeowners who meet the criteria will be placed on a waiting list and served when the full program is available based on need.

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:

- Homeowner(s) driving license or photo ID.
- Homeowner(s) social security 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.
- 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.

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 contact Angela Reed at Angela.Reed@mowachoctawindians.com or Debbie Weaver at Debbie.Weaver@mowachoctawindians.com or call our office at 251-276-5336 for further assistance.

The Mobile County Grants Department recently partnered with Legal Services Alabama (LSA) to provide assistance for income qualified, COVID-impacted households with mortgage/utility payments. If you do not meet the criteria for the MOWA Choctaw Indians Homeowners Assistance Program, you may contact Legal Services Alabama at (866) 456-4995 for additional information regarding homeowners assistance services (Mobile County residents only).

Or

You may obtain additional information at about the HAF program at:

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

IMPORTANT INFORMATION

- ✓ *This is a pilot program only. The Treasury Department has not released funding for the entire program at this time. If you are an eligible applicant, your application will be processed and you will be placed on a waiting list, however mortgages/utilities will **only** be paid in extreme emergency situations. You will be notified when the Treasury Department releases the remainder of HAF funding.*
- ✓ *You **must** meet each of the criteria listed above in Question 2 in order to qualify for services.*
- ✓ *You **must** bring/or upload each of the items listed in Question 4 in order for your application to be processed.*
- ✓ *You **must** have an appointment if you would like for us to complete your application at the HAF office. You may contact our office at 251-276-5336 to schedule an appointment.*