



# ARE YOU A CRST MEMBER AND A HOMEOWNER IN NEED OF FINANCIAL ASSISTANCE DUE TO THE COVID-19 PANDEMIC?

***Cheyenne River Housing Authority may be able to help you!***

## HOMEOWNER ASSISTANCE FUND (HAF) PROGRAM

The purpose of the Homeowner Assistance Fund (HAF) Program is to provide financial assistance to tribal members to prevent displacement of CRST Members who are Homeowners experiencing financial hardship due to COVID-19. The HAF Program can help income-qualified households with mortgage deficiencies, defaults, foreclosures, forbearance costs, utility and energy services, delinquencies with insurance or property taxes and home repairs to maintain habitability necessary to maintain housing stability. This is a temporary one-time assistance federally funded program and assistance is subject to the availability of funds and eligibility.

The Cheyenne River Housing Authority (CRHA) is the sub-grantee recipient of the grant awarded to the Cheyenne River Sioux Tribe by the US Department of Treasury. CRHA prepared a HAF Plan which was approved by the Treasury Department prior to the grant award. There are ceiling amounts for the eligible activities funded by the HAF Plan and grant.

One of the requirements is to document the number and needs of CRST homeowners to establish baseline data. CRHA will conduct a survey among our homeowners to identify areas of need regarding homeownership. The survey will be available online or at the CRHA Administrative Office. It is important for each tribal homeowner to complete the survey, so your needs are included in the final report. The survey must be completed before the application.

CRHA will host three (3) Zoom webinars and one public session to discuss the HAF Plan, HAF Survey, HAF Application and answer any questions regarding the eligibility and eligible activities/services.

### Applicant eligibility requirements are:

1. Must be an enrolled member of the Cheyenne River Sioux Tribe.
2. A homeowner who has experienced a financial hardship after January 21, 2020, and has a household income equal to or less than 150% of the area median income.
3. The Applicant attests to the nature of the financial hardship experienced 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).
4. The homeowner must occupy the dwelling as their primary residence.

### Funds from the HAF may be used for assistance with:

1. Mortgage payment assistance: Financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default.
2. Mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity.
3. Payment assistance for:
  - a. Utilities (Three months), including electric, gas, home energy and water, garbage service, internet service
  - b. Delinquent Insurance, flood insurance, and mortgage insurance
  - c. Delinquent property taxes to prevent homeowner tax foreclosure
4. Measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home (*Eligibility for Home Repairs: Home must be located within the boundaries of the Cheyenne River Sioux Reservation*);
5. Counseling or educational efforts targeted to households eligible to be served with funding from the HAF program related to foreclosure prevention or displacement

### The following documents are required by all applicants:

<input type="checkbox"/> Submitted	Complete the HAF Survey
<input type="checkbox"/> Submitted	Complete and signed application
<input type="checkbox"/> Submitted	Proof of homeownership i.e., Mortgage Holder, Title and/or Deed to home, Title Status Report (TSR), etc.
<input type="checkbox"/> Submitted	Picture Identification (Driver's License, State ID, Tribal ID)
<input type="checkbox"/> Submitted	Proof of Enrollment/Tribal ID/CIB
<input type="checkbox"/> Submitted	Income Verification for ALL household members 18 years and older
<input type="checkbox"/> Submitted	Completed and signed Release of Information for EACH HOUSEHOLD MEMBER 18 YEARS AND OLDER

### Submit the following IF APPLICABLE

<input type="checkbox"/> Submitted	Mortgage Statement listing delinquent amount
<input type="checkbox"/> Submitted	Property Tax Statement listing delinquent amount
<input type="checkbox"/> Submitted	Utility Bills(s)
<input type="checkbox"/> Submitted	Insurance Statement(s) listing delinquent amount

Applications will be processed and reviewed as they are received. Preference and priority will be given to homeowners having incomes equal to or less than 100% of the Area Median Income (AMI). Applicants will be notified within fourteen (14) days of a completed application if they are approved for HAF funding.

Incomplete applications will not be processed and will delay the application process and could result in denial of services. If you are missing any of these documents at the time of submission, program staff will follow up with you to submit required documents.

**If you need assistance with the survey or application, you can call (605)964.4265 from Monday through Friday, between 8:00 am and 5:00 pm Mountain Time.**