Quechan Housing Huthority

1860 W Sapphire Lane Winterhaven, CA 92283 Phone: (760) 572-0243 Fax: (760) 572-0245

# THE FOLLOWING INFORMATION IS REQUIRED TO PROCESS YOUR APPLICATION:

- □ State ID or Driver's License for all adult household members
- □ Tribal ID cards for everyone in your household
- □ Verification of Source and amount of income, such as: paystubs, W2's or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer
- □ Copies of bills, invoices, or receipts for requested services
- Proof of conveyance document transferring possession of dwelling or a mortgage (Must be Homeowner's primary residence).
- □ Any supporting documentation demonstrating financial hardship due to the COVID-19 pandemic in relation to the services requested

## THE HOMEOWNER ASSISTANCE FUND PROGRAM IS ELIGIBLE TO APPLICANTS WHOSE COMBINED HOUSEHOLD GROSS INCOME IS EQUAL TO OR BELOW 150 PERCENT OF THE AREA MEDIAN INCOME. PLEASE SEE BACKSIDE FOR THE IMPERIAL COUNTY AND YUMA COUNTY MEDIAN INCOME LEVELS.

## ALL DOCUMENTS ARE REQUIRED IN ORDER TO DETERMINE ELIGIBILITY. ORIGINAL COMPLETED APPLICATIONS MUST BE SUBMITTED IN PERSON OR MAILED TO THE QHA OFFICE.

HUD FY 2021 IMPERIAL COUNTY INCOME LIMITS SUMMARY								
Persons in Family								
FY 2021 Income Limit Category	1	2	3	4	5	6	7	8
Equal To or Less Than 150% AMI	79,900	83,650	94,100	104,550	112,950	121,300	129,650	138,050

HUD FY 2021 YUMA COUNTY INCOME LIMITS SUMMARY Persons in Family								
FY 2021 Income								
Limit Category	1	2	3	4	5	6	7	8
Equal To or Less Than 150% AMI	79,900	79,900	79,900	81,000	87,500	94,000	100,450	106,950



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### HOMEOWNER ASSISTANCE FUND PROGRAM APPLICATION

Name:					_		
	🗌 White	e 🗆 Pao	cific Islander		k/African American		tive Hawaiian
Addres	s:						
City:		Stat	e:Zip	o Code: _	Т	ribal ID #	
Phone I	No.:			E-Mail A	ddress:		
	nousehold memb		Tribol Affiliation	N4/E		Inco	
	Name	D.O.B.	Tribal Affiliation	IVI/F	Social Security No.	Monthly	Annual
			1				

<sup>&</sup>lt;sup>1</sup>Income eligibility may be determined on either an annual (past 12 months) or current monthly basis (current monthly income times 12).

Homeowner Assistance Fund Application
Date:
\_\_\_\_\_\_
Initals: \_\_\_\_\_\_

Current Monthly Gross Household Income: \$ \_\_\_\_\_

Total Gross Household Income for the past 12 months: \$ \_\_\_\_\_

Please provide a written attestation to household income and, to the extent available, attach supporting documentation (such as paystubs or other monthly wage statements; depository institution statements demonstrating regular income; copies of past tax filings (state and/or federal); other proof of 12-month income and related documentation such as W-2s and IRS Form 1099s; or written attestation from employer regarding income earnings).

- 1. A household must be deemed eligible to receive homeowner assistance. An eligible household must meet each of the following criteria:
  - a. The Homeowner must have experienced financial hardship after January 21, 2020. "Financial hardship" means a material reduction in income or material increase in living expenses associated with the COVID-19 pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities, or home energy services, or a displacement for a homeowner. Examples of financial hardship include job loss, reduction in income, increased costs due to healthcare or the need to care for a family member, or increases in living expenses.

Did the Homeowner experience financial hardship after January 21, 2020?

Yes 🗆 🛛 No 🗆

If "Yes," please explain (and attach supportive documentation such as employment termination letter or healthcare bill or affidavit): \_\_\_\_\_

- b. Income eligible (eligibility determination based on documentation provided in support of this Application).
- 2. The Qualified Expenses for which the household wishes to obtain homeowner assistance related to the Homeowner's primary residence (attach supportive documentation) are:
  - Mortgage payment assistance: Amount: \$\_\_\_\_\_, from \_\_\_\_\_(date) to \_\_\_\_\_(date)
  - Financial assistance to allow the Homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default<sup>2</sup>
     Amount: \$

<sup>&</sup>lt;sup>2</sup>"Housing-related costs related to a period of forbearance, delinquency, or default" includes payment of fees, penalties, and costs associated with such periods.

Homeowner Assistance Fund A	oplication
Date:	
Initals:	

□ Mortgage principal reduction		Mortgage	principal	l reduction <sup>3</sup>
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- Amount: \$\_\_\_\_\_
- Principal reduction on mortgage down payment assistance loans provided by non-profit or governmental entities to Homeowner
  - Amount: \$\_\_\_\_\_
- □ Facilitation of mortgage interest rate reductions<sup>4</sup>

#### Amount: \$\_\_\_\_\_

- Payment assistance for delinquent property taxes to prevent Homeowner tax foreclosure Amount: \$
- □ Payment assistance for:
  - □ Homeowner's utilities, including electric, gas, home energy (including firewood and home heating oil), water, and wastewater
    - Amount: \$\_\_\_\_\_, from \_\_\_\_\_(*date*) to \_\_\_\_\_(*date*)
  - Homeowner's internet services, including broadband internet access service Amount: \$\_\_\_\_\_, from \_\_\_\_\_(date) to \_\_\_\_\_(date)
  - Homeowner's homeowner insurance, flood insurance, and/or mortgage insurance Amount: \$\_\_\_\_\_
  - □ Homeowner's association fees or liens, condominium association fees, or common charges Amount: \$
- $\hfill\square$  Cost of assistance to prevent Homeowner displacement
  - Home repairs to maintain the habitability of the Homeowner's primary residence Amount: \$\_\_\_\_\_
  - Addition of habitual space to alleviate overcrowding Amount: \$\_\_\_\_\_
  - Assistance to enable the household to receive clear title to the primary residence Amount: \$\_\_\_\_\_
- 3. Has the household received any other federally funded assistance duplicative of any Qualified Expenses for which the Homeowner is seeking financial assistance?
  - Yes 🗆 🛛 No 🗆

If "Yes," please explain: \_\_\_\_\_\_

<sup>&</sup>lt;sup>3</sup>"Mortgage principal reduction" includes reductions in a second mortgage provided by a non-profit or governmental entity.

<sup>&</sup>lt;sup>4</sup>"Mortgage interest rate reduction" includes a reduction in loan interest rate through refinancing or loan modifications. JAHA may pay on behalf of the Homeowner fees and costs for such mortgage interest rate reduction.

Homeowner Assistance Fund Application Date: \_\_\_\_\_ Initals: \_\_\_\_\_

By signing this Application, I attest that the information provided is complete and true to my knowledge. I understand that any false information will void my Application.

 $\hfill\square$  Additional attestations are attached to this Application.

Signature:	Date:
5	

FOR OFFICE USE ONLY:						
Does the household have a household income that is not more than 150 percent of the area median income?						
Yes 🗆	No 🗆					
Does the household have a household income that is not more than 100 percent of the area median income?						
Yes 🗆	No 🗆					
The household is eligible $\Box$ ineligible $\Box$						
		Approved:				
INTAKE OFFICER	DATE	EXECUTIVE DIRECTOR	DATE			

#### **RELEASE AND CONSENT**

The information specified on this Release and Consent will be used by the Quechan Housing Authority (QHA) to verify information provided in the Application related to requests for assistance. By signing this form, the Applicant authorizes any mortgage provider, provider of mortgage down payment assistance, utility or home energy services provider, internet provider, insurance agent, homeowner's or condominium association, property tax assessor, or contractor hired to complete home repairs or additions to furnish or release to QHA such information as QHA determines to be necessary to verify information provided in the Application for the Homeowner Assistance Fund Program. Additional disclosure of the information will not be made without the specific consent of the undersigned, except to a federal law enforcement agency upon such agency's notification to QHA of a violation or possible violation of civil or criminal law by the undersigned.

This is a consent to release information about:

Name of Homeowner

Social Security Number

Date of Birth

I understand that this Release and Consent expires automatically on \_\_\_\_\_\_ (*date*), unless I revoke it sooner in a writing to both QHA and the person or entity providing the information. Any information already released before my revocation may be used as stated on this Release and Consent.

By my signature below, I affirm that I have read this Release and Consent or it has been read to me, and I understand its content.

Name of Homeowner

Signature

Date