



# Snoqualmie Indian Tribe

## Mortgage Relief and Homeowners Assistance

### Application

#### Overview

Due to the COVID-19 State of emergency, we want to ensure that tribal members can sustain their housing during this pandemic. The Tribal Council of the Snoqualmie Indian Tribe hereby establishes the Mortgage Relief and Homeowners Assistance program that will provide funding to assist homeowners who cannot pay their mortgage or are in jeopardy of foreclosure due to the COVID-19 pandemic. This Emergency Mortgage Assistance Program will provide SHORT TERM assistance to eligible Native American Families (With the Preference to Snoqualmie Tribe) who wish to reside in safe, healthy, affordable housing and whose need is temporary from loss of income caused by the COVID-19 pandemic. Those that have experienced financial hardship since January 21, 2020 and are have incomes equal to or less than 150% of the area income limit may apply. This Program will be carried out by the Housing Department under the requirements, rules, and regulations of the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA), using the funding provided by the U.S. Department of Housing and Urban Development (HUD) and funding provided by the U.S. Treasury Department, under section 3206 of the American Rescue Plan Act of 2021.

#### Eligibility

- A. To be eligible to receive this assistance, the applicant must be:
1. Affordable Rent/ Mortgage: A Participant's monthly payment must be "affordable," which means equal to but not more than 30% of their adjusted monthly income; or equal to but not more than Fair Market Rent of the home/ unit as determined by HUD.
  2. Funds are only available once per eligible household.
  3. Tribal member (applicant) MUST be named on the mortgage statement.
  4. Only completed applications with all required documentation will be accepted.
  5. Applicants must provide a current & valid mortgage statement and a W9 for their Mortgage Company or applicable vendor.
  6. Funding is available on a first-come, first-serve basis, with preference.
  7. Once all grant funding has been accounted for, the Program will come to an end.
  8. Total Mortgage assistance will be calculated at 60% of what is determined to be affordable under HUD guidelines for a period of 6 months.
  9. Mortgage assistance payments will be paid in full to matching the mortgage statement; unless the allotted amount remaining is less than the statement.
  10. It is the applicant's responsibility to notify their mortgage company of any hardship and assistance they will be receiving.
- B. The following are ineligible to receive the Benefit:
1. Tribal Members who rent but do not own their home.
  2. Households with a Snoqualmie Indian child, without an Adult Tribal Member.
  3. Secondary homes, such as vacation homes or rental/investment properties.
  4. Applicants who owe the Snoqualmie Indian Tribe money have not set up a payment plan or have been previously terminated or evicted from any program administered by the Snoqualmie Indian Tribe and have not been permitted to resume participation.
  5. Applicants who are currently receiving assistance of any other form of housing subsidy funded in whole or in part by HUD for the same dwelling unit.



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#### Eligible Expenses-----

- A. Mortgage payment assistance;
- B. 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;
- C. Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures;
- D. Payment assistance for:
  - i. Homeowner's utilities, including electric, gas, home energy, and water; internet service.
  - ii. homeowner's insurance, flood insurance, and mortgage insurance;
  - iii. homeowner's association fees or liens, condominium association fees, or common charges;

#### Program Requirements-----

- A. The amount of Program assistance that a family will be eligible to receive will be up to 60% of the affordable mortgage/ rent amount, which is based on 30% of the applicant's monthly adjusted income.
- B. Under no circumstances will the Snoqualmie Indian Tribe enter into an agreement where the family is required to pay more than 30 percent of the family's adjusted monthly income.
- C. Mortgage cannot exceed the fair market rent for the area in which the home/unit is located. All approved payments will be paid directly to the Mortgage Company. Reimbursements or retroactive payments are not allowed.
- D. Allocation of funds: Amounts allocated will be determined using HUD's Affordable Rent Calculation; Equal to 3 months of mortgage payments (not to exceed \$6,500).

#### Application Process-----

- A. To obtain assistance, the applicant must complete and submit the Mortgage Relief and Homeowners Assistance application, which will include, without limitation, the following information:
  - 1. Physical address/location of the residence;
  - 2. Proof of applicant's homeownership (e.g., mortgage statement, property taxes, or title/deed with the applicant's name listed as the owner)
  - 3. Household income
  - 4. Certification / Statement of the effect COVID-19 has had on your household.
- B. The Housing Department may request additional documentation to confirm homeownership and update Tribal records as necessary to ensure accuracy of the information on file.
- C. All applications and attached documents will be considered confidential and will not be disclosed to anyone other than the necessary parties needed to review or process the application request.
- D. The Housing Manager, or other designee determined by the Community Services Director, will submit payment requests for all approved applications.
- E. Housing Department will notify applicants 30 days prior to funds being dispersed that will deplete their allocation.



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## Mortgage Relief and Homeowners Assistance Application

### Personal Information -----

Applicant Name: \_\_\_\_\_

Physical Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City, State and Zip: \_\_\_\_\_

County: \_\_\_\_\_

Email: \_\_\_\_\_

Phone (or best contact number): \_\_\_\_\_ Enrollment number: \_\_\_\_\_

Number of adult enrolled Indians in household: \_\_\_\_\_ Tribe \_\_\_\_\_

*(If not Snoqualmie Tribal Member)*

Are you a guardian of a Snoqualmie Tribal Minor?     YES             NO

If yes, please list their name(s) and/or their Enrollment #: \_\_\_\_\_

### Mortgage Information -----

Please provide Bank / Mortgage information

1<sup>st</sup> Mortgage Company \_\_\_\_\_

2<sup>nd</sup> Mortgage Company \_\_\_\_\_

Phone \_\_\_\_\_

Phone \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

**# Bedrooms** \_\_\_\_\_

**Check One:**     Mortgage Assistance

Delinquency/Default Mortgage

Utility Assistance

Homeowner, Flood, Mortgage Insurance

Property Taxes

HOA, Condo Fees, Liens

Please answer the following questions by placing a check in the correct box

(1) Have you or spouse been temporarily laid off / furloughed because of COVID-19?             YES             NO

(2) Are you experiencing financial hardship and currently behind on your mortgage, utilities or other home related expense since January 20, 2021 because of COVID-19 ?             YES             NO  
(please describe nature of hardship: \_\_\_\_\_)

(3) Are you currently receiving financial assistance from any anyone not in your household or from another agency? If YES, please list all agencies and monetary amounts:             YES             NO

\_\_\_\_\_  
\_\_\_\_\_

For internal Use

Date received: \_\_\_\_\_

Received by: \_\_\_\_\_



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### Household Information -----

Please list YOURSELF and all persons living in your same dwelling. Do not list members who reside elsewhere during the school year. Please continue on separate page if necessary.

	Last Name	First Name	MI	Relation to Head	Date of Birth	Social Security #
1				Head		
2						
3						
4						
5						
6						

Does anyone live with you who is not listed above? (If yes, please list their name(s) and explain):

\_\_\_\_\_

\_\_\_\_\_

### Household Income -----

Income can be defined as but is not limited to the following sources:

- |                             |                           |                              |
|-----------------------------|---------------------------|------------------------------|
| (E) Employment/ Wages       | (TA) Tribal Assistance    | (SS) S.S.I./ Social Security |
| (CS) Child Support/ Alimony | (U) Unemployment Benefits | (SE) Self-Employment Income  |
| (WC) Workmen's Comp/ L & I  | (AP) Annuity Payments     | (V) Veteran's Benefits       |
| (A) Alimony                 | (R.P.) Retirement Pension | (P.A.) Public Assistance     |

A. On the chart below please list everyone 18 years and older WITH or WITHOUT a source of income in your household. Please list any additional information on a separate page.

Name of Family Member	Sources of Income	Wage/ Salary	Hourly	Weekly	Monthly	Annually

B. Please complete employer information for all adult employed family members. Use additional sheets if necessary.

Person Employed: _____	Person Employed: _____
Employer's Name: _____	Employer's Name: _____
Address: _____	Address: _____
Telephone: _____	Telephone: _____



# Snoqualmie Indian Tribe Mortgage Relief and Homeowners Assistance Program Application

## Application Agreement-----

Please initial that you understand and agree to the following:

\_\_\_\_I agree that if any information on this application changes after I have submitted it to the Housing Department (such as total household income or family composition), I will promptly notify the Housing Department so that my application may be updated accordingly.

\_\_\_\_I understand that if I am selected for assistance, I will be required to provide documentation verifying identity and all income sources for all adult household members (18 and older). I understand that I will also be required to sign a Participant Agreement committing to program obligations, as set forth in the Policy, which includes the requirement of reporting changes in income or family composition to the Housing Department.

By signing, I certify that the information contained in this application is complete and accurate to the best of my knowledge. I understand that I am signing this application under penalty of criminal prosecution if I knowingly give false information that results in payments on my behalf for which I am not entitled. I agree that the Housing Department may contact other Tribal programs for pertinent information as it applies to this application. I agree to repay any assistance that the Tribe deems to have been misused, and that the Tribe may pursue any available remedies at law and/or equity to recover misused funds.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



Don't forget to include a copy of your **Mortgage Statement, Income verification, & Utility bill**; and any other supporting documentation that will support your application.

Applications missing required information or supporting documentation will not be reviewed for approval until complete.

### Forms of Income verification are:

- ✓ two most current paystubs;
- ✓ employment termination letter;
- ✓ unemployment statement, 2020 tax returns

### Send applications to the Housing Department by:

**FAX:** (206) 984-1586

**EMAIL:** housing@snoqualmietribe.us

**Mail:** ATTN: Housing Department

P.O. 969, Snoqualmie, WA 98065