
YAKAMA NATION HOUSING AUTHORITY

Homeowner Assistance Fund Program Policy

**Yakama Nation Housing Authority
PO Box 156
611 S. Camas Avenue
Wapato, WA 98951
(509) 877-6171**

*Adopted by YNHA BoC Resolution No. 03-2022, October 20, 2021
Modified by YNHA BoC Resolution No. 63-2022, June 15, 2022
Modified by YNHA BoC Resolution No. 82-2022, Sept 21, 2022
Modified by YNHA BoC Resolution No. 31-2023, May 17, 2023*

Yakama Nation Housing Authority Homeowner Assistance Fund Policy Table of Contents

Section I: Program Purpose	page 6
Program Purpose	page 6
Section II: Authority, Administration & Applicable Laws	page 6
Authority	page 6
Delegation of Authority	page 7
Implementation	page 7
Applicable Laws	page 7
Sovereign Immunity	page 7
Prior Policies	page 7
Other Policies	page 7
Source of Funds	page 7
Reporting	page 7
Geographic Service Areas	page 8
Inspections	page 8
Environmental Review	page 8
Insurance Requirements	page 8
Project Close-Out	page 8
Weatherization	page 8
Building Permits	page 8
Construction Contract	page 9
Health and Safety Issues	page 9
Section III: Definitions	page 9
Definitions: A - D	page 9
Definitions: E - N	page 10
Definitions: O - T	page 11
Definitions: U - Z	page 12

Section IV: Program Assistance Overview	page 12
Homeowner Assistance Fund Overview	page 12
Qualified Expenses (a - b)	page 12
Qualified Expenses (c-1)	page 13
Arrearages	page 14
Duplication of Assistance	page 14
Section V: Eligibility	page 14
Eligibility of Requirements	page 14
HAF Program Funds	page 15
Income Determination	page 15
Table 1: Income Source and Acceptable Documentation	page 16
Housing Costs Documentation	page 16
Table 2: Type of Assistance, Maximum Amount, Required Documentation	page 17
Table 3: TSR's and Undivided Interests	page 18
Denial of Assistance	page 18
Waiver or Exceptions to Documentation Required	page 18
Disallowed Use of Funds	page 18
Mobile/Manufactured Homes	page 19
Section VI: Applications	page 19
Participation Applications	page 19
Notification of Change of Eligibility	page 20
Falsification and Investigations	page 20
Application Review	page 20
Approval of Application	page 21
Denial of Application	page 22
Section VII: Program Participation	page 22
Submission of Documentation	page 22
Section VIII: Program Management	page 22
HAF Plan	page 22
Maintenance of an Access to Records	page 23

Reporting Requirements	page 23
Compliance with Applicable Laws & Regulations	page 23
Compliance with Applicable Laws & Regulations (1 - 13)	page 24
Conflict of Interest	page 24
False Statements	page 25
Section VIII: Use and Management of Funds	page 25
Use of Funds	page 25
Initial Payments	page 25
Re-Allocation of Program Funds	page 25
Financial Management of HAF Program Funds	page 26
Counseling or Educational Costs	page 26
Administrative Costs	page 26
Expenditures of HAF Program Funds	page 26
Cost Sharing	page 26
Sanctions	page 27
Debts Owed the Federal Government	page 27
Re-Allocation of Funds by Treasury	page 27
Period of Performance	page 27
Additional Federal Requirements	page 27
Reducing Text Messaging While Driving	page 28
Increasing Seat Belt Use in the United States	page 28
Appendix	page 29
Exhibit A: Reporting Requirements by HAF Participation Type	page 30
Quarterly Reporting	page 30
Exhibit B: HAF Assessment Form	page 31
Exhibit C: HAF Application Process	page 32
Pre-Application Checklist	page 33
Applicant Checklist	page 34
HAF Application – p1 Applicant Information	page 35

HAF Application – p2 Household Income Verification	page 36
HAF Application – p3 Identify Households in Crisis	page 37
HAF Application – p4 Attestation of Financial Hardship	page 38
HAF Application – p5 Release of Information	page 39
HAF Application – p6 Statement of No Income	page 40
EXHIBIT D: FY2023 HAF Income Limits Summary	page 41
Yakima and Kittitas Counties	page 41
Klickitat, Grant and Portions of Franklin Counties	page 41
Skamania and Wasco (Celilo, OR) Counties	page 41
EXHIBIT E: HAF Program Workflow Chart	page 42
EXHIBIT F: Terms	page 43
Mortgage Assistance	page 43
Mortgage Payment Assistance	page 43
Property Taxes/Insurance/Lease	page 44
Homeowner insurance, flood & mortgage insurance	page 44
Delinquent property taxes	page 44
Utility/Internet assistance	page 44
Homeowner's utilities	page 44
Rehabilitation and Repairs	page 45
Other Measures to Prevent Displacement	pages 46-48

SECTION I. PROGRAM PURPOSE

- A. This Homeowner Assistance Fund Policy ("Policy") shall govern the Yakama Nation Housing Authority (YNHA) Homeowner Assistance Funds ("HAF Program") and the expenditure and management of the Homeowner Assistance Funds ("HAF Program Funds") received from the U.S. Department of Treasury pursuant to Section 3206 of the American Rescue Plan Act of 2021, Pub. L. No. 117-2 (Mar. 11, 2021).
- B. The first case of COVID-19 was detected in the United States on January 21, 2020. The Secretary of the U.S. Department of Health and Human Services declared the public health emergency for COVID-19 on January 31, 2020. An emergency declaration was issued on March 13, 2020, pursuant to section 501(b) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. 5191(b).
- C. The COVID-19 pandemic poses an immediate and imminent threat to the health, safety, and well-being of Indian Tribes. The purpose of the HAF Program is to assist Tribal, Indian, and other households with mitigating Financial Hardships associated with the COVID-19 pandemic by providing funds to eligible entities for the purpose of:
- preventing homeowner mortgage delinquencies
 - defaults
 - foreclosures
 - loss of utilities
 - home energy services
 - displacement of homeowners experiencing Financial Hardship after January 21, 2020, through Qualified Expenses related to mortgages and housing.
- D. Notwithstanding any provision set forth in any other YNHA Policy, receipt of assistance from the HAF Program established under this Policy shall not make the Recipient or Recipient family ineligible for assistance under any of the regular YNHA policies.
- E. Nothing in this Policy shall be construed to invalidate any otherwise legitimate grounds for eviction or foreclosure.
- F. Assistance to be provided under the HAF Program is subject to availability of funds. No Applicant or household determined to be eligible is entitled to or has a property right to receive funding under the HAF Program. When funding for the HAF Program is fully expended, the HAF Program will terminate. YNHA may terminate this Program at any time.
- G. This Policy is based, and the HAF Program will be carried out, in accordance with the August 2, 2021, guidance documents from Treasury (entitled "Homeowner Assistance Fund Guidance"), along with any future modification, clarification, or supplementation which Treasury may provide. This Policy and the administration of the HAF Program will be subject to change if and when additional guidance is provided.

SECTION II. AUTHORITY, ADMINISTRATION & APPLICABLE LAWS

Authority

The Board of Commissioners of the YNHA ("Board") has authority and responsibilities for ensuring that any policies to be adopted, are adopted are appropriate for YNHA. These policies and any amendments to these policies shall be effective upon adoption by the Board. This Policy is a tool to assist Housing Authority personnel. It does not create a contract or

Homeowner Assistance Fund Program Policy

promise for specific treatment in specific situations. The Board reserves the right to change, cancel, or interpret any of its policies at its sole discretion and without prior notice.

Delegation of Authority

The Board delegates the responsibility for the administration and monitoring of this Policy to the YNHA Executive Director ("Executive Director"). The Executive Director may delegate one or more of his/her duties to a YNHA staff member who is competent to perform those duties, provided the delegation is in writing.

Implementation

The Executive Director will ensure that any procedures or forms that are developed to implement this Policy conform to this Policy. Work performed in this Policy shall be at all times in the best interests of the YNHA and in accordance with other YNHA policies and applicable laws. Personnel using this Policy are responsible for being familiar with its content.

Applicable Laws

In carrying out this Policy YNHA shall comply with all applicable laws as set out in Section VIII (D) of this Policy. The YNHA Executive Director will periodically review this Policy and recommend amendments as necessary to comply with applicable laws, or for other purposes.

Sovereign Immunity

YNHA hereby expressly affirms its tribal sovereign immunity from suit in any jurisdiction or tribunal and does not waive, alter, or otherwise diminish that sovereign immunity by adopting or implementing this Policy or any other standard, document, or law referenced herein. To the extent any provision of this Policy or other referenced standard, document, or law is inconsistent with the sovereign immunity of the YNHA or the Yakama Nation, such provision is not adopted by this Policy and is declared void, unenforceable, and severable from the remainder of this Policy.

Prior Policies

This Policy supersedes all prior policies and communications on each covered subject. This Policy is a tool to assist YNHA personnel, and it does not create a contract or promise specific treatment in specific situations. The Board reserves the right to change, cancel, or interpret any YNHA policies at its sole discretion and without prior notice.

Other Policies

Other YNHA Policies may apply to the HAF Program and should be consulted and implemented in concert with this Policy, including but not limited to the YNHA Eligibility, Admissions and Occupancy Policies, the YNHA Renovation and Rehabilitation Policy, and the YNHA Procurement Policy.

Source of Funds

The initial source of funds for this HAF Program was a grant received from the U.S. Treasury pursuant to Section 3206 of the American Rescue Plan Act of 2021, Pub. L. No. 117-2 (March 11, 2021). This HAF Program is currently funded for a five-year period. YNHA complies with all applicable laws and HAF Program requirements.

Reporting

HAF Participants are required to submit quarterly reports to Treasury until September 30, 2026, and final reports are due no later than 120 calendar days after the end of the period of performance on September 30, 2026. The reports will include financial data, types of programs funded, program design element information, and other information regarding the HAF Participants' utilization of the award funds. *See Appendix - Exhibit A: Reporting Requirements.*

Certain reporting may continue on an annual basis for four years, until August 2027, to ensure that programs funded by the HAF Program maintain operations. HAF Participants will be required to submit an Annual Performance Report to Treasury regarding the impact of the HAF award funds and overall HAF Program. Participants must use ALN-21.026 for all financial accounting, sub awards, and associated program reporting requirements for the HAF awards.

Homeowner Assistance Fund Program Policy

Geographic Service Areas

YNHA programs are designed for eligible tribal families in the approved service areas: the Yakama Reservation, Yakima, Kittitas, Klickitat, Grant, and portions of Franklin and Skamania Counties, Washington, and Celilo, Oregon.

Inspections

An Applicant must cooperate to have their Dwelling inspected in a timely manner. Should the Applicant delay the assessment for more than thirty (30) days, their application may be moved to the bottom of the wait list. The pre and post inspections for Dwellings located on trust land can be conducted by the Yakama Nation Zoning Administrator or the YNHA Weatherization Program. A certified inspector or the YNHA inspector can conduct a comprehensive inspection and draft an inspection report ("Inspection Report") for Dwellings on properties that are located on deeded or trust land. All inspection reports will focus on health and safety issues. This Inspection Report will be shared with the Applicant to assist in determining their ideas, needs, and concerns. *See Appendix - Exhibit 8: Inspection Form*

Dwellings that require substantial rehabilitation or are in a condemned state that would exceed the maximum amount allowed for repairs may not qualify for the HAF Program. This will be determined by the Inspection Report. An exception can be considered if the Applicant is able to obtain other funding, that in combination with HAF Program Funds that a projected Inspection Report would indicate that the completed work would bring the Dwelling to a habitable standard.

On-site inspections on work completed will be required prior to approving each pay request to confirm that the work listed in the pay request has been completed and within specifications and meets all required residential codes. This will also apply when a final on-site inspection is done prior to approval of a closing payment.

Environmental Review

YNHA will conduct and complete any required environmental reviews prior to work being performed by contractors on the Dwelling.

Insurance Requirements

Before the contract or purchase order is authorized, the contractor and each subcontractor shall furnish YNHA with certificates of insurance showing that the insurance requirements are in force and will insure all operations under the contract in accordance with 24 CFR 1000.136(c). Insurance requirements must be in accordance with the specifications and contract.

Project Close Out

Upon completion of work and final payment, YNHA will prepare the project file for close out. The file should include:

- o HAF application and all eligibility documentation, including priority if applicable.
- o Pre and post inspections
- o Bills and/or statements
- o Bid/construction contract documentation with detailed scope of work signed by the homeowner and contractor
- o Legal documents Deed of Trust, Contracts, or other documents verifying ownership of property
- o Documentation of payment(s)

Weatherization

Homeowners may be referred to the YNHA Weatherization program or other program(s) so that they may prepare an energy audit and coordinate with the home repair scope of work to leverage funds and maximize the level of rehab and energy efficiency.

Building Permits

All contractors will be required to obtain building permits prior to work being started on a Dwelling. If the Dwelling is located within the Yakama Nation Reservation boundaries and the Applicant is an enrolled Yakama member, building permits can be obtained through the Yakama Nation Zoning Department for trust and non-trust land. All others must obtain their permits through their designated county building department dependent upon the location/county of their Dwelling.

Construction Contract

Upon approval of the project and the grant amount is finalized, the homeowner will provide a copy of the construction contract that consists of a detailed scope of work that will include the breakdown of materials to be used, when the project will start and be completed. The contract will be signed by the homeowner and the licensed and bonded contractor.

Health and Safety Issues

Examples of health and safety issues that must be addressed prior to other renovations include:

- Electrical: Overloaded panel, illegal connections, excessive use of extension cords, burned conductors, fixtures.
- Fire safety: Unsafe wood stoves or inserts, absence of egress from bedrooms, no smoke detectors or carbon monoxide detectors.
- Hazardous materials: Asbestos material exposed in loose fiber form in living space.
- Heating systems: Inadequate heat or unsafe condition in existing system.
- Lead based paint: Loose or peeling painted surfaces should be treated using lead-safe work practices.
- Mold and indoor air quality: Poor indoor air quality.
- Plumbing: Clogged or broken sewer lines, absence of hot or cold-water supply, leaks, severely rusted fixtures.
- Sanitation: Extensive deterioration or absence of kitchen countertops and food preparation areas, deteriorated kitchen or bathroom floors, non-functional stoves, ranges or refrigerators, lack of window screens.
- Security: Absence of locking doors and windows, insufficient security lighting.
- Structural: Extensive infestation or rot of structural members, dangerously over-spanned or otherwise poorly designed structural supports, severe roof leaks or other water infiltration.
- Accessibility modifications.
- Roof repair or replacement.
- Septic repair (and referrals to IHS).
- Other emergent health and safety issues authorized by the Treasury.

SECTION III. DEFINITIONS

General: The following definitions shall apply to this HAF Program Policy.

A. 100% of the area median income

For a household means two times the income limit for very-low-income families for the relevant household size, as published by the Department of Housing and Urban Development (HUD) in accordance with 42 U.S.C. § 1437a(b)(2) for purposes of the HAF Program. When determining area median income with respect to tribal members, YNHA may rely on the methodology authorized by HUD for the Indian Housing Block Grant Program as it pertains to households residing in an Indian area comprising multiple counties (see HUD Office of Native American Programs, Program Guidance NO. 2022-01, June 14, 2022), along with any future modification, clarification, or supplementation which Treasury may provide.

B. 100% of the median income for the United States

Means 100% of the median income of the United States, as published by HUD.

C. 150% of the area median income

For a household means three times the income limit for very-low-income families, for the relevant household size, as published by HUD in accordance with 42 U.S.C. 1437a(b)(2) for purposes of the HAF Program. When determining area median income with respect to tribal members, YNHA may rely on the methodology authorized by HUD for the Indian Housing Block Grant Program as it pertains to households residing in an Indian area

Homeowner Assistance Fund Program Policy

comprising multiple counties (see HUD Office of Native American Programs, Program Guidance No. 2022-01, June 14, 2022), along with any future modification, clarification, or supplementation which Treasury may provide.

D. Applicant

Means a homeowner who applies for financial assistance pursuant to this HAF Program Policy.

E. Certified Copy

Means a copy of a title document that is true and correct copy of the title document as recorded in the record of title and evidenced by an official seal. Definition from Title 25 CFR Part 150 §1502.

F. Conforming loan limit

Means the applicable limitation governing the maximum original principal obligation of a mortgage secured by a single-family residence, a mortgage by a 2-family residence, a mortgage secured by a 3-family residence, or a mortgage secured by a 4-family residence, as determined and adjusted annually under section 302(b)(2) of the Federal Mortgage Association Chart Act (12 U.S.C. § 1717(b)(2) and section 305(a)(2) of the Federal Home Loan Mortgage Corporation Act (12 U.S.C § 1454(a)(2)).

G. COVID-19

Refers to the viral disease caused by the novel coronavirus known as SARS-CoV-2.

H. Dwelling

Means any building, structure, or portion thereof that is occupied as, or designed or intended for occupancy as, a residence by one or more individuals.

I. Eligible Entity

Means (1) a state, (2), the Department of Hawaiian Home Lands, (3) each Indian tribe (or, if applicable, the tribally designated housing entity of an Indian tribe) that was eligible for a grant under Title I of the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. § 4111 *et seq.*) for fiscal year 2020, and (4) any Indian tribe that opted out of receiving a grant allocation under the Native American Housing Block Grants program formula in fiscal year 2020.

J. Eligible Homeowner

Means a homeowner that meets the eligibility requirements provided for in this Policy.

K. Financial Hardship

Means a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner.

L. HAF Participant

Means an Eligible Entity that receives funds from Treasury for the HAF Program.

M. Indian Tribe

Means a tribe that is a federally recognized tribe or a "State recognized tribe" as those terms are defined in NAHASDA, 25 U.S.C. 4103(13).

N. Minimum Eligibility Threshold

Means the household income required to be eligible for the HAF program assistance. This includes households with income equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater.

O. Mortgage

Means any credit transaction (1) that is secured by a mortgage, deed of trust, or other consensual security interest on a principal residence of a borrower that is (a) a one- to four-unit Dwelling, or (b) a residential real property that includes a one- to four-unit Dwelling; and (2) the unpaid principal balance of which was, at the time of origination, not more than the conforming loan limit. For purposes of this definition, the conforming loan limit means the applicable limitations governing the maximum original principal obligation of a mortgage secured by a single-family residence, a mortgage secured by a two-family residence, a mortgage secured by a three-family residence, or a mortgage secured by a four-family residence, as determined and adjusted annually under section 302(b)(2) of the Federal National Mortgage Association Charter Act (12 U.S.C. 1717(b)(2)) and section 305(a)(2) of the Federal Home Loan Mortgage Corporation Act (12 U.S.C. 1454(a)(2)). A reverse mortgage, a loan secured by a manufactured home, or a contract for deed (also known as a land contract) may fall within this definition if it satisfies the criteria in this paragraph, in accordance with applicable state law.

P. NAHASDA

Means the Native American Housing Assistance and Self-Determination Act passed by the U.S. Congress in 1996, and codified at 25 U.S.C. 4101 *et seq.*

Q. Primary Residence

Means the home (house, mobile/manufactured home, etc.) an Applicant lives in for the majority (nine (9) months or more) of the year.

R. Qualified Expenses

Means expenses that fit the qualifications for expenses as defined in Section IV(B) of this Policy, the American Rescue Plan Act of 2021, Pub. L. No. 117-2 (Mar. 11, 2021), and Homeowner Assistance Fund Guidance, along with any future modification, clarification, or supplementation which Treasury may provide.

5. Secretary

Means the Secretary of the U.S. Department of Treasury, except where otherwise indicated.

T. Socially Disadvantaged Individuals

Means those persons whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in the YNHA's jurisdiction as documented by the U.S. Census. The impairment must stem from circumstances beyond their control. Indicators of impairment under this definition may include being a:

- 1) Member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society.
- 2) Resident of a majority-minority Census tract
- 3) Individual with limited English proficiency
- 4) Resident of a U.S. territory, Indian reservation, or Hawaiian Home Land, or
- 5) Individual who lives in a persistent-poverty county, meaning any county that has had twenty percent (20%) or more of its population living in poverty over the past thirty (30) years as measured by the three (3) most recent decennial censuses. In addition, an individual may be determined to be a socially disadvantaged individual in accordance with a process developed by YNHA for determining whether a

Homeowner Assistance Fund Program Policy

homeowner is a socially disadvantaged individual in accordance with applicable law, which may reasonably rely on self-attestations.

U. State

Means any state of the United States, the District of Columbia, the Commonwealth of Puerto Rico, Guam, American Samoa, the United States Virgin Islands, and the Commonwealth of the Northern Mariana Islands.

V. Title Status Report (TSR)

Means a report issued after a title examination that shows the proper legal description of a tract of Indian land; current ownership, including any applicable conditions, exceptions, restrictions or encumbrances of record; and whether interests in the land are in unrestricted, restricted, trust, and/or other status as indicated by the record of title in the Land, Titles and Records Office (LTRO). Definition from CFR Title 25, Chapter 1, Subchapter H, Part 150 §1502.

W. Undivided Interest

Means a fractional share in the surface estate of Indian land, where surface estate is owned in common with other Indian landowners or fee owners. Definition from CFR Title 25, Chapter 1, Subchapter H, Part 166, Subpart A §166.4.

X. Treasury

Means the U.S. Department of Treasury.

Y. Tribal Member

Means a member of the Yakama Nation.

Z. Tribe

Means the Yakama Nation.

AA.YNHA

Means the Yakama Nation Housing Authority.

SECTION IV. HOMEOWNER ASSISTANCE FUND PROGRAM OVERVIEW

A. YNHA shall only use the HAF Program Funds to provide financial assistance to Eligible Homeowners to use for Qualified Expenses for the uses set forth herein and in accordance with the terms of this Policy.

1. **Application.** To participate in the HAF Program, a Homeowner must first submit a complete, written application to YNHA. This application must include all information required by YNHA, as described herein.
2. **Participation.** If an Applicant is approved for participation in the HAF Program, they must then submit information and supporting documentation each month for which they seek continued HAF Program Funds, unless such payments are to be provided for a three (3)-month period, for which the Applicant must provide such information for the three (3)-month period.

B. Qualified Expenses

1. HAF Program Funds may only be used for the following types of Qualified Expenses that are for the purpose of preventing homeowner mortgage delinquencies, homeowner mortgage defaults, homeowner mortgage foreclosures, homeowner loss of utilities or home energy services, and displacement of homeowners experiencing Financial Hardship, after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date).
 - a. Mortgage payment assistance

Homeowner Assistance Fund Program Policy

- b. Payment assistance for one of the following:
 - 1. Homeowner's utilities, including electric, gas, home energy (including firewood and home heating oil), water, and wastewater.
 - 2. Homeowner's insurance, flood insurance, and mortgage insurance.
 - 3. Down payment assistance loans provided by nonprofit or government entities.
- c. Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures.
- d. Measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home, including the reasonable addition of habitable space to alleviate overcrowding, or assistance to enable households to receive clear title to their properties.
- e. Counseling or educational efforts by housing counseling agencies approved by HUD or a tribal government, or legal services, targeted to households eligible to be served with funding from the HAF Program related to foreclosure prevention or displacement, in an aggregate amount up to 5% of the funding from the HAF Program Funds received by the YNHA.
- f. Other measures to prevent homeowner displacement.
- g. Reimbursement of funds expended by YNHA, by a state, local government, or entity described in clause (3) or (4) of the definition above of "Eligible Entity" during the period beginning on January 21, 2020, and ending on the date that the first funds are disbursed by YNHA under the HAF Program, for a Qualified Expense (other than any Qualified Expense paid directly or indirectly by another federal funding source, or any Qualified Expenses described in clauses (f), (g), (h), or (k) of this definition) (form to be provided by Treasury); and
- h. Planning, community engagement, needs assessment, and administrative expenses related to YNHA's disbursement of HAF Program Funds for Qualified Expenses, in an aggregate amount not to exceed 15% of the funding from the HAF Program Funds received by the YNHA.

Acceptance into the HAF Program is based on the date the application is approved with Applicant(s) being notified in writing and/or via phone contact within fifteen (15) business days.

YNHA will make direct payments to the mortgager, loan servicer, escrow company or other housing provider, contractor, or utility company to whom approval for payments has been approved.

¹ As of the date August 2, 2021, the definition of "broadband internet access service" 147 CFR 8.1(b) is "a mass market retail service by wire or radio that provides the capability to transmit data to and receive data from all or substantially all internet endpoints, including any capabilities that are incidental to and enable the operation of the communications service, but excluding dial-up internet access service. This term also encompasses any service that the [Federal Communications] Commission finds to be providing a functional equivalent of the service described in the previous sentence or that is used to evade the protections set forth in this part."

2. **Arrearages**

Arrearages of Qualified Expenses are eligible for purposes of HAF regardless of the date they were incurred, including if they arose before January 2020.

3. **Duplication of Assistance**

An Eligible Homeowner that occupies a Dwelling for which that homeowner is receiving or has already received other federal assistance may receive HAF Program assistance, provided that HAF Program Funds are not applied to costs that have been or will be reimbursed under any other federal assistance. To the extent feasible, YNHA will ensure that any financial assistance provided to an Eligible Homeowner pursuant to the HAF Program Funds is not duplicative of any other federally funded assistance provided to such homeowner.

- a. If an Eligible Homeowner receives homeowner assistance other than through the HAF Program, the HAF Program Funds may only be used to pay for costs that are not paid for by the other homeowner assistance. When providing HAF Program Funds, YNHA must review the Eligible Homeowner's income and sources of assistance to confirm that the HAF Program Funds do not duplicate any other assistance, including federal, state, and local assistance provided for the same costs.
- b. Any head or spouse of a household that has already received HAF assistance is not eligible to receive additional HAF assistance with a new spouse or partner as part of another household.

SECTION V. ELIGIBILITY

A. **Eligibility Requirements**

In order to be eligible to apply for the HAF Program, at the time the Applicant applies to the HAF Program, the Applicant must meet the following eligibility requirements:

1. The Applicant is a homeowner who has experienced a Financial Hardship after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date), and have an income equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater.
2. The Applicant attests to the nature of the Financial Hardship experienced after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date). 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).
3. The HAF Program does not preclude YNHA from providing assistance to members, or individuals otherwise eligible for the HAF Program, who reside outside the tribal government's geographic jurisdiction, but YNHA must confirm that any such assistance can be provided consistently with the Tribe's constitution and governing law.

Homeowner Assistance Fund Program Policy

4. Homeowner(s) must be able to provide documentation verifying that the home for which assistance is being sought is in the Applicant's name and that the Applicant is responsible for monthly payments.
5. The homeowner must be able to demonstrate that the home for which assistance is being sought is the Homeowner's Primary Residence. HAF assistance is only available to Applicants/homeowners living in their verified Primary Residence. In addition to the Applicant's attestation of their Primary Residence, other factors considered when determining where an Applicant's Primary Residence is located include, but are not limited to:
 - The address where the Applicant is registered to vote.
 - The address the Applicant uses on their federal and state tax returns.
 - The address listed on the Applicant's driver's license, state ID, and/or car registration.
 - The address on file with the U.S. Postal Service
6. An eligible homeowner that occupies a Dwelling who is receiving or has received other federal assistance may receive HAF Program assistance, provided that HAF Program funds are not applied to costs that have been or will be reimbursed under any other federal assistance. To the extent possible, YNHA will ensure that any financial assistance provided to an eligible homeowner is not duplicative of any other Federally funded assistance provided to the homeowner.
7. If an eligible homeowner receives homeowner assistance other than the HAF Program, the HAF Program funds may only be used to pay for costs that are not paid for by the other homeowner assistance. YNHA must review the eligible homeowner's income and sources of assistance to confirm that the HAF Program funds do not duplicate any other assistance, including federal, state, and local assistance provided for the same costs.
8. Homeowner must not owe any outstanding debt to YNHA (other than a mortgage loan). However, an application can make arrangements to repay any such outstanding debts owed to YNHA by entering into a signed promissory note for a period not to exceed 60 months to repay that debt. Repayment will be dependent upon the outstanding balance and in considering applicant's current income.
9. To be eligible for home repairs/rehab services, an application must not be delinquent two (2) or more years on their real estate taxes.

B. HAF Program Funds received by an Applicant must only be used for Qualified Expenses set forth in this Policy that are related to the Dwelling that is used as the homeowner's Primary Residence.

C. Income Determination

In determining the Income of a household for purposes of determining such household's eligibility for assistance from the HAF Program Funds, YNHA may use HUD's definition of "annual income" in 24 C.F.R. § 5.609 or use adjusted gross income as defined for purposes of reporting on Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes.

1. **Documentation of Income Determination:** Applicant must provide sufficient information to YNHA to enable YNHA to have a reasonable basis under the circumstances for purposes of determining if the income eligibility requirements in (A) above are met. Two approaches for income verification are permissible:
 - (a) The household may provide a written attestation as to household income together with supporting documentation such as paystubs, W-2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or provide a tax account

Homeowner Assistance Fund Program Policy

transcript from IRS.gov, or an attestation from an employer. Proof of all household income for all household members must be submitted. For minors of the household only unearned income such as Social Security or child support is required. Earned income of minors and any income of live-in aids are not required.

Table 1

Income Source	Acceptable Documents
Employment wages	Paystubs from last 30 days, W-2s or other wage statement, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or employer signed form/letter confirming wages or verification of income or reduction of hours/ pay form
Self-employment	Profit and loss statement(s) for the three (3) most recent months.
Net rental income, income from interest bearing assets, and trust lease income, per capita	Most recent statement such as a Lease Analysis, Individual Indian Monies (IIM) 1-year ledger; or other statement.
Social Security, annuities, disabilities, pensions, retirement, death benefits, annuities, 401K, & other retirement investments	Social Security award letter (must include all pages), current benefits letter
Unemployment insurance, worker's compensation, severance compensation	Unemployment benefit award letter (all pages), payment history reflecting gross benefit amount, deductions, and recent payments
Any public assistance: General Assistance or TANF payments from state or local income support office	Current benefits letter
Child support, family support, alimony	Current benefits letter
Armed forces regular pay, special pay, and allowances (but excluding income for military personnel special pay to a family member serving in the Armed Forces who is exposed to hostile fire, and excluding other Income Exclusions for such Armed Forces pay)	Two current statements

- (b) The household may provide a written attestation as to household income and YNHA may use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household's geographic area. In implementing the HAF Program, YNHA will avoid establishing documentation requirements that are likely to be barriers to participation for eligible households, including those with irregular incomes such as from a small business.

2. Housing Costs Documentation

The following documentation must be provided regarding housing costs to verify the requested amount. The documentation required will be based on the type of assistance being requested. All information provided to YNHA shall be verified using normal practices YNHA engages in when processing applications for other housing programs.

In order to provide for more equitable distribution of the HAF funding, the YNHA has determined that all of the Qualified Expenses listed below will be a one (1) time award only per eligible household/family. Applicants may only receive services from A or B, but not both; and each type of assistance has an established cap amount award. Only one (1) service can be selected from A and a maximum of three (3) services can be selected from B. All awards are subject to funding availability and budget constraints.

Homeowner Assistance Fund Program Policy

Table 2:

Type of Assistance Services for "A"	Maximum Amount per Household	Required Documentation
Rehabilitation and Home Repairs	\$30,000.00	Evidence of repair work needed: Pre and post home assessments required Environmental review required 3 bids from licensed and bonded contractor
Type of Assistance Services for "B"	Maximum Amount per household	Required Documentation
Other measures to prevent homeowner displacement	\$6,000.00	Evidence of total balance due - monthly breakdown Current unredacted loan <u>statement</u> ; Current unredacted past-due notice from servicer
Mortgage Assistance	\$3,000.00	Evidence of total balance due - monthly breakdown Current unredacted loan statement, or Current unredacted past-due notice from servicer
Delinquent Property Taxes	\$5,000.00	Evidence of total balance due: Current property tax bill from county assessor's office
Homeowners Insurance/ Flood Insurance/ Mortgage Insurance	\$1,300 .00	Evidence of total balance due: Account ledger, or Current notice of payment amount and balance due
Utility Payment Assistance: electric, gas, water, wastewater, solid waste, and home energy (firewood & home heating oil)	\$1,000.00	Evidence of Total Balance Due - Monthly Breakdown Current unredacted billing statement, or Current unredacted past due notice from servicer, or most recent disconnect notice

Homeowner Assistance Fund Re-Allocation Adjustment for revised total allocation of \$4,936.893.90 and updated services and amounts approved by Treasury as of August 31, 2023.

All application information provided to YNHA shall be verified using normal practices YNHA engages in when processing applications for other housing programs.

Applicants will be required to provide additional documentation according to the requirements of the HAF terms, as followed:

- o Proof of homeownership: mortgage, deed, bill of sale, certified title status report (TSR) or a copy of a TSR that has been signed and dated by a designated YN Realty staff person, conveyance document or other legal documentation.
- o Proof of Primary Residence through attestation or other documentation.

Homeowner Assistance Fund Program Policy

In the case where certified TSRs are submitted as proof of homeownership and has undivided interests, the following consents must be obtained (following guidelines in accordance with CFR Title 25 Chapter 1, Subchapter H Part 166, Subpart A §166.4):

If the number of owners of the undivided trust or restricted interest in the tract is...	Then the required percentage of the undivided trust or restricted interest is...
(i) One to five,	90 percent
(ii) Six to 10,	80 percent
(iii) 11 to 19,	60 percent
(iv) 20 or more	Over 50 percent

D. Denial of Assistance

All ineligible Applicants shall be notified in writing by mail stating the reasons for the ineligibility determination within fifteen (15) business days from the date the application was received.

E. Waiver or Exception to Documentation Requirement

YNHA may provide a waiver or exception to documentation of income requirement as reasonably necessary to accommodate extenuating circumstances, such as:

- Disabilities
- Practical challenges related to the pandemic, or
- A lack of technological access by homeowners

In these cases, YNHA is still responsible for making the required documentation regarding household income and documenting that determination.

F. Disallowed Use of Funds

1. No funds under this Policy may be used for any of the following purposes:

- Assist in the construction of a new Dwelling.
- Make repairs to a Dwelling of such poor condition that when the repairs are completed, the Dwelling will continue to present a hazard to the safety and health of the occupants.
- Move a mobile/manufactured home from one site to another.
- Refinance or pay any debt or obligation related to insurance, liens, home repairs, etc.
- To pay for hotel/motel stays or any other temporary housing displacement while a Dwelling is being repaired/renovated.
- Make repairs to a Dwelling to improve the home for resale.
- Make changes to the Dwelling for cosmetic or convenience purposes unless the work is directly related to the removal of hazards. Cosmetic and convenience changes are included, but are not limited to painting, paneling, carpeting, improving clothes closets or shelving, improving kitchen cabinets, air conditioning, and landscape plantings.

2. Mobile/Manufactured Homes

No repairs will be made on mobile/manufactured homes that are over twenty-five (25) years old. Title will be required verifying manufacture date. Necessary repairs to mobile/manufactured homes will be contingent upon the following:

- i. The Applicant owns the home and has occupied the home as their Primary Residence for a minimum of 12 months prior to filing an application with YNHA.
- ii. The mobile/manufactured home is on a permanent foundation. A permanent foundation will be either a full below grade foundation, or a home on blocks, piers or similar foundation with skirting and anchoring tie-downs to meet local building authority requirements.
- iii. The mobile/manufactured home is in need of repairs to remove health or safety hazards.
- iv. Additions to Dwellings (conventional, manufactured, or mobile) will be made only when it is clearly necessary to remove health or safety hazards to the occupants; or where there is a need to increase the living space due to overcrowding.
- v. An Applicant must cooperate to have their Dwelling undergo a comprehensive inspection that will focus on health and safety issues.
- vi. The mobile/manufactured home can be located on vacant land that you own, rent (or rent free), or lease, or in a manufactured home park.

SECTION VI. APPLICATIONS

A Participation Applications

To participate in the HAF Program, an Applicant must first submit a complete, written application on the forms provided by YNHA, which are attached as Exhibits to this Policy. All sections and information required to be on the forms with the required supporting documentation must be attached for an application to be reviewed. An incomplete application will not be reviewed or processed. The applicant shall receive a written notification within fifteen (15) business days from the date of the application indicating what information is missing. The Applicant will have thirty (30) days from the date of the notification letter to submit the missing information or the application will be placed in the inactive file. Applications for the HAF Program must be submitted to the YNHA by mailing or dropping off the applications to the following address:

Yakama Nation Housing Authority
Attn: HAF Program
611 S. Camas Avenue
Wapato, WA 98951

or may be delivered to the drop box located near the front entry of the YNHA Administration Office building; or submit such applications by email to: Manuela@ynha.com or by Fax: 509.877.7830

The Application must include the following information and supporting documentation:

1. Applicant and Household Information

Homeowners must submit Applicant and household information as included in the Application Form.
See Appendix - Exhibit C: HAF Application

2. Financial Hardship

Homeowners must attest that they experienced Financial Hardship after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date). 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).

3. Income

Homeowners must have incomes equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater.

4. Release of Information

See *Appendix - Exhibit C: HAF Application*

B. Notification of Change of Eligibility

Applicants are required to notify YNHA in writing immediately whenever any determining factor or eligibility changes. This includes, but is not limited to:

1. No longer experiencing a Financial Hardship; or
2. Have an income that is equal to or greater than 150% of the area median income or 100% of the median income for the United States, whichever is greater.

C. Falsification and Investigation

1. If it is discovered that an Applicant has falsified his or her application, or otherwise abused the HAF Program, or if an Eligible Homeowner fails to notify YNHA of changes to eligibility, the homeowner will be subject to penalties. Penalties will include ineligibility for continued participation in the HAF.

Program and repayment of the value of any benefit for which they were not eligible to receive. YNHA shall have the right to seek such repayment through garnishment of the Tribal Member's per capita distribution or wages, if any.

2. YNHA shall retain the right to conduct a follow-up investigation into any self-attestations submitted or regarding any other documentation, at its own discretion, if it determines that the reliability or accuracy of the information provided is in doubt. YNHA shall make the final determination based upon the documentation presented, 3rd party verification, and/or information available from public records.

D. Application Review

1. Applications forms for the HAF Program will be available from the YNHA receptionist at the YNHA office. All Applicants for this program must sign and submit a completed application with all required documentation, including the documentation required under the YNHA Eligibility, Admissions and Occupancy Policies. See *Appendix - Exhibit D: Terms*
2. Only one (1) application per household will be accepted, regardless of the number of Tribal members in each household. Duplicate applications will not be reviewed as it will delay the review and approval of all applications.
3. The YNHA staff member receiving the application shall sign and date the application when it is received in the YNHA office.
4. Those applications which have met initial eligibility requirements will be placed on the active/waiting list for the HAF program with the Applicant being notified, in writing, within fifteen (15) business days

from the date of initial receipt of the application. An Applicant on the active list that has completed the application will be processed for the award. Upon receipt of services, YNHA will retain the file for the standard three-year period used for HUD administered programs plus any additional time mandated by the U.S. Treasury.

5. The YNHA HAF does not review or process incomplete applications until all required supporting documentation is received. The Applicant will be notified in writing within fifteen (15) business days stating what missing documentation is required. The file will be placed in the incomplete/pending file

and the Applicant will have thirty (30) days, from the date of the notification letter, to submit the missing information. If the requested information is not submitted in a timely manner, the application will be placed in the inactive file.

6. The inactive file contains applications that have not been updated in thirty (30) days or were never fully completed in the required time frame. Those applications will be removed from the active/waiting list and/or incomplete/pending file and will have to reapply to be processed. The Applicant will receive a new application date and will be permitted to maintain their priority or selection preference, if qualified.

7. Preferences and Priorities

Applications will be reviewed and processed as they are received. However, in anticipation of YNHA receiving a substantial number of applications within a short period of time, with a finite amount of funding available, YNHA shall review and process applications for HAF Program Funds under this Policy according to the following order of preferences and in accordance with the HAF Plan submitted to, and approved by, the Secretary.

- a. Not less than 60% of amounts made available to YNHA must be used for Qualified Expenses that assist Eligible Homeowners having incomes equal to or less than 100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater, utilizing the following preferences:
 1. First preference will be given to Socially Disadvantaged Individuals that have at least one family member (regardless of whether that member is an adult or head of household) who is a Tribal Member.
 2. Second preference will be given to socially disadvantaged Individuals that have at least one family member (regardless of whether that member is an adult or head of household) who is a member of an Indian Tribe.
 3. Third, preference will be given to other Socially Disadvantaged Individuals.
 - b. The remaining 40% of amounts made available to YNHA will be prioritized to Socially Disadvantaged Individuals utilizing the same preferences as set out in subsection (a) above.
8. **Grant Acceptance Agreement.** An applicant who is selected for funding under this program (the "Grantee") must enter into a Grant Acceptance Agreement with YNHA, setting out the terms and conditions of the grant. The Grant Acceptance Agreement will include a Useful Life Agreement, as required under the YNHA Useful Life Policy. The YNHA Useful Life Policy provides for an Affordability Period, based on the amount of the grant, during which time the Grantee must maintain the dwelling as his/her primary place of residence. This ensures that the dwelling remains affordable housing for its "useful life." If the Grantee violates this requirement, the Grantee will be required to repay all or part of the grant. Once the terms of the Grant Agreement and Useful Life Agreement have been satisfied, the Grant need not be repaid.
 9. **Approval of Application**

YNHA will notify Applicants in writing, within fifteen (15) business days of YNHA's receipt of the application, of YNHA's decision of whether the Applicant has been approved to receive HAF Program Funds. See *Appendix - Exhibit E: Application Process Flow Chart*

YNHA reserves the right to modify funding availability and processing of applications in order to meet the federally mandated processing of applications in order to meet the federally mandated targeting requirement. All qualifying applicants will be selected based on preference group and chronological receipt of application.

Re-certification of eligibility at the time of services may be necessary depending upon the timing of the most recent eligibility determination. Income verification and other documentation shall be valid for forty-five (45) days. If the information is older than forty-five (45) days, the Applicant will need to certify that there are no changes in the application. The Recipient receiving the services must be eligible at the time of receipt of services or award date for this program.

10. Denial of Application

If upon initial review, YNHA determines that the Applicant is not eligible or the request is outside of this Policy, or there are no longer any HAF Program Funds available, YNHA will notify the Applicant within fifteen (15) business days, in writing of this determination, the applicable policies which support the determination, and the process of appeal (if allowed).

a. Process of Appeal

Any Applicant, who is dissatisfied with a decision of YNHA concerning eligibility of assistance, the level of benefit approved, or the type of services available, can appeal that decision under the regular YNHA appeal procedures for denial of services.

b. No Appeal

If the reason for the denial of the application is that there are no longer any HAF Program Funds remaining, such denial is not subject to appeal.

SECTION VII. PROGRAM PARTICIPATION

A. Submission of Documentation

- 1. Once an Applicant is approved for participation in the HAF Program, they must submit information and documentation on the Qualified Expenses for which they are seeking HAF Program Funds.
 - a. Applicants may initially submit the above information and documentation at the same time if they submit their initial program application.

SECTION VIII. PROGRAM MANAGEMENT

A. HAF Plan

- 1. To receive HAF Program Funds beyond the initial 10% payment described below in Section VI11.B, YNHA must develop and submit a plan for its use of HAF funding. This HAF plans will describe in detail the needs of homeowners within the relevant jurisdiction, the design of each program the eligibility entity proposes to implement using HAF Program Funds, performance goals, and information regarding the YNHA's readiness to implement the programs. Treasury encourages YNHA to post draft HAF plans for public comment and hold public hearings. YNHA will receive funds under the HAF only after Treasury approves a HAF plan.
- 2. Treasury has provided a template for the HAF plan, which includes the elements described in Treasury's HAF Guidance dated August 2, 2021 (Homeowner Needs and Engagement; Program Design; Performance Goals; Readiness; Budget). The HAF plan template provided by Treasury includes sample language and term sheet templates that YNHA may use to develop its plan(s).

Homeowner Assistance Fund Program Policy

Treasury encourages HAF Participants to use these examples and templates to promote consistency across programs, minimize operational complexity, and promote a common understanding of eligibility criteria. If deviating from these examples and templates, YNHA should specifically explain how their approach would further the objectives of the HAF, including the targeting and prioritization requirements.

Treasury has provided a streamline template to be submitted by YNHA only if it is allocated less than \$5 million of HAF Program Funds. Notwithstanding anything else in this paragraph, YNHA will begin implementing the HAF Program upon adoption of this Policy, utilizing the initial 10% payment of HAF Program Funds.

3. By September 30, 2021, YNHA must submit to Treasury a completed HAF plan. Treasury will open a portal online for YNHA to enter and submit its HAF plan.

B. Maintenance of and Access to Records

1. YNHA must create and maintain a set of files for this HAF Program separate from all other YNHA programs. Any Eligible Homeowner who also participates in another YNHA program must have a separate file maintained specifically for the HAF Program.
2. YNHA may copy relevant documents from an Eligible Homeowner's existing file under a separate YNHA program so that the Eligible Homeowner does not need submit the same documentation twice, provided that the copies documentation for the HAF Program is kept separately with all other HAF Program files.
3. YNHA shall maintain records and financial documents sufficient to evidence compliance with Section 3206 of the American Rescue plan Act of 2021 and applicable Guidance regarding the eligible uses of funds.
4. The U.S. Treasury Office of Inspector General and the Government Accountability Office, or their authorized representatives, shall have the right of access to records (electronic and otherwise) of YNHA in order to conduct audits or other investigations.
5. YNHA shall maintain records for a period of five (5) years after all funds have been expended or returned to the Treasury.

C. Reporting Requirements

1. YNHA will comply with any reporting obligations established by Treasury related to the HAF Program. YNHA notes and acknowledges that any such information required to be reported may be publicly disclosed.
2. YNHA will submit quarterly reports to Treasury that include financial data, targeting data, and other information, in compliance with upcoming Treasury Guidance. YNHA will be subject to the reporting requirements under 2 C.F.R. Part 200, other than such provisions as Treasury may determine are inapplicable to YNHA. YNHA will also submit an annual program report to Treasury regarding the impact of the HAF Program.

D. Compliance with Applicable Laws and Regulations

In carrying out the activities funded by the HAF Program Funds, YNHA will comply with the following laws and regulations.

Homeowner Assistance Fund Program Policy

1. Section 3206 of the American Rescue Plan Act of 2021 Pub. L. No. 117-2 (Mar. 11, 2021), relating to the HAF Program and any guidance on the HAF Program issued by Treasury.
2. Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, 2 C.F.R. Part 200, other than such provisions as the Secretary may determine are inapplicable to the HAF Program Funds and subject to such exceptions as may be otherwise provided by the Secretary. Subpart F - Audit Requirements of the Uniform Guidance, implementing the Single Audit Act, shall apply to the HAF Program Funds.
3. Universal Identifier and System for Award Management (SAM), 2 C.F.R. Part 25 and pursuant to which the award term set forth in Appendix A to 2 C.F.R. Part 25 is hereby incorporated by reference.
4. Reporting Sub award and Executive Compensation Information, 2 C.F.R. Part 170, pursuant to which the award term set forth in Appendix A to 2 C.F.R. Part 170 is hereby incorporated by reference.
5. OMB Guidelines to Agencies on Government wide Debarment and Suspension (Non-procurement), 2 C.F.R. Part 180 (including the requirement to include a term or condition in all lower tier covered Transactions (contracts and sub-contracts described in 2 C.F.R. Part 180, subpart B) that the award is subject to 2 C.F.R. Part 180 and the Treasury's implementing regulation at 31 C.F.R. Part 19.
6. Recipient Integrity and Performance Matters, pursuant to which the award term set forth in 2 C.F.R. Part 200, Appendix XII to Part 200 is hereby incorporated by reference.
7. Government-wide Requirements for Drug-Free Workplace, 31 C.F.R. Part 20.
8. New Restrictions on Lobbying, 31 C.F.R. Part 21.
9. Title VI of the Civil Rights Act of 1964 and the Fair Housing Act, which prohibit discrimination based on race, color, national origin, sex, familial status, or disability, with the understanding, codified in regulation at 24 C.F.R. § 1000.12(d), that Tribes and TDHEs carrying out housing activities satisfy these requirements by their compliance with the Indian Civil Rights Act, 25 U.S.C. §§ 1301-1304 (ICRA)), and with the further understanding that, as codified in 25 U.S.C. § 4114(b), Tribes and TDHEs are permitted to use Indian and Tribal-specific preference in providing housing services, as well as in contracting and hiring.
10. The non-discrimination requirements as applied under Section 504 of the Rehabilitation Act of 1973 and the Department of Housing and Urban Development implementing regulations at 24 C.F.R. Part 8.
11. The Age Discrimination Act of 1975, as amended (42 U.S.C. §§ 6101 et seq.) and the Treasury's implementing regulations at 31 C.F.R. Part 23, which prohibit discrimination based on age in programs or activities receiving federal financial assistance.
12. The revised Law and Order Code of the Confederated Tribes and Bands of the Yakama Nation ("RYC"), as amended.
13. To the extent applicable, NAHASDA and any applicable regulations promulgated by the United States Department of Housing and Urban Development (HUD) thereunder.

E. Conflict of Interest

YNHA agrees that it will maintain in effect a conflict-of-interest policy consistent with 2 C.F.R. § 200.318(c) covering each activity funded under this award. YNHA shall disclose in writing to Treasury any potential conflict of interest affecting the awarded funds in accordance with 2 C.F.R. § 200.112.

F. False Statements

YNHA understands that false statements or claims made in connection with the HAF Program award is a violation of federal criminal law and may result in fines, imprisonment, debarment from participating in federal awards or contracts, and/or any other remedy available by law.

SECTION VIII. USE AND MANAGEMENT OF FUNDS

A. Use of Funds

YNHA understands and agrees that the HAF Program Funds may only be used for the purposes set forth in Section 3206 of the American Rescue Plan Act of 2021 and the Guidance for the Homeowner Assistance Fund issued by Treasury on August 2, 2021, as amended from time to time, and any other guidance issued by Treasury regarding the HAF Program.

1. To the extent that YNHA uses HAF Program Funds to supplement other loss-mitigation efforts, Treasury encourages YNHA to avoid using HAF Program Funds in a manner that replaces other loss-mitigation resources that would otherwise be available. The HAF Plan template, described above, will enable YNHA to indicate whether it is requesting reimbursements under Section IV (B)(1)(i) of the Qualified Expenses described above.

B. Initial Payments

Treasury will make initial payments from the HAF Program available to eligible entities that were approved to participate in the HAF Program, in an amount equal to 10% of the total amount allocated to the Eligible Entity. In order to receive this initial payment, the YNHA was required to (1) enter into the financial assistance agreement with Treasury described above, and (2) commit to use the funds only for Qualified Expenses other than clause (8)(1)(i) of the "Qualified Expenses" section above.

Treasury made payments to the YNHA or agency of the Eligible Entity identified on the Eligible Entity's notice of funds request. No more than 50% of the initial payment may be used for planning, community engagement, needs assessment and administrative expenses described in Section (8)(1)(i) of the "Qualified Expenses" section above.

An Eligible Entity that elects not to receive this initial payment may receive its allocated funds after Treasury approves its HAF plan. Treasury encourages HAF Participants to use these initial payments to create or fund pilot programs to serve targeted populations, and to focus on programs that are most likely to deliver resources most quickly to targeted populations, such as mortgage reinstatement programs.

C. Reallocation of Program Funds

YNHA must seek prior approval from Treasury to re-allocate funding from a program as described in the Approved HAF plan to be used for a different purpose if any of the following is true:

1. The aggregate reallocation from any Qualified Expense category equals or exceeds 10% of the amount allocated to that Qualified Expense category in the HAF plan approved by Treasury.
2. YNHA is proposing to allocate funding to a new Qualified Expense category or is creating a new program or terminating a previously approved program; or

Homeowner Assistance Fund Program Policy

3. The reallocation redirects 1% or more of YNHA's total HAF allocation from program costs to administrative costs.

D. Financial Management of HAF Program Funds

1. The HAF Program Funds received by YNHA must be held and maintained in a bank account Depository separate from all other YNHA funds.
2. The depository in which the HAF Program Funds are deposited must be a financial institution that is Approved by Treasury and that is sufficiently insured by the Federal Deposit Insurance Corporation (FDIC) or National Credit Union Share Insurance Fund (NCUSIF).
3. The HAF Program Funds should be accounted for separately from other YNHA funds.

4. Collateralization of HAF Program Funds

All deposits of HAF Program Funds that are in excess of the FDIC insured amount must be continuously and fully secured. This may be accomplished by the pledging or setting aside of collateral of identifiable U.S. Government securities. Such securities shall be owned by the depository, and the manner of collateralization shall provide YNHA with a continuing perfected security interest for the full term of the deposit in the collateral in accordance with applicable laws and Federal regulations. Such collateral shall, at all times, have a market value at least equal to the amount of the deposits so secured.

E. Counseling or Educational Costs

YNHA may not use more than 5% of the total amount of HAF Program Funds for counseling or educational efforts by housing counseling agencies approved by HUD or a tribal government, or legal services, targeted to households eligible to be served with funding from the HAF Program related to foreclosure prevention or displacement.

F. Administrative Costs

YNHA may not use more than 15% of the total amount of HAF Program Funds for planning, community engagement, needs assessment, and administrative expenses related to YNHA's disbursement of the HAF Program Funds for Qualified Expenses, in an aggregate amount.

G. Expenditures of HAF Program Funds

1. Pursuant to Section 3206(c)(2), at least 60% of the total amount of HAF Program Funds received by YNHA shall be used for Qualified Expenses that assist homeowners having incomes equal to or less than 100% of the area median income for their household size or equal to or less than 100% of the median income for the United States, as determined by the Secretary of Housing and Urban development, whichever is greater.
2. Any amount not made available to homeowners that meet this income-targeting requirement must be prioritized for assistance to socially disadvantaged individuals, with funds remaining after such prioritization being made available to other Eligible Homeowners.

H. Cost Sharing

Cost sharing or matching funds are not required to be provided by YNHA.

I. Sanctions

In the event of YNHA's non-compliance with applicable law or HAF Program requirements or guidance, Treasury may impose additional conditions on the receipt of additional HAF Program Funds by YNHA, terminate further payments from the HAF Program seek the repayment of previous HAF payments, or take other available remedies.

J. Debts Owed the Federal Government

1. Any funds paid to YNHA (1) in excess of the amount to which YNHA is finally determined to be authorized to retain under the terms of this award; (2) that are determined by the Treasury Office of Inspector General to have been misused constitute a debt to the federal government.
2. Any debts determined to be owed the federal government must be paid promptly by YNHA. A debt is delinquent if it has not been paid by the date specified in the Treasury's initial written demand for payment unless other satisfactory arrangements have been made. Interest, penalties, and administrative charges shall be charged on delinquent debts in accordance with 31. U.S.C. § 3717 and C.F.R. § 9 01.9. The Treasury will refer any debt that is more than 180 days delinquent to the Treasury's Bureau of the Fiscal Service for debt collection services.
3. Penalties on any debts shall accrue at a rate of not more than 6% per year or such other higher rate as authorized by law. Administrative charges, that is, the costs of processing and handling a delinquent debt, shall be determined by the Treasury.
4. Funds for payment of a debt must not come from other federally sponsored programs.

K. Reallocation of Funds by Treasury

Funds allocated by Treasury to YNHA that are not subsequently requested by and disbursed to YNHA may be re-allocated by Treasury to other eligible entities, in accordance with the HAF statute.

L. Period of Performance

The period of performance for the award of HAF Program Funds begins on the date the YNHA's Financial Assistance Agreement was executed and ends on September 30, 2026. YNHA shall not incur any obligations to be paid the funding from this award after such period of performance ends.

M. Additional Federal Requirements

1. Protection for Whistleblowers.
 - a. In accordance with 41 U.S.C. § 4712, YNHA may not discharge, demote, or otherwise discriminate against an employee as a reprisal for disclosing information to any of the list of persons or entities provided below that the employee reasonably believes is evidence of gross mismanagement of a federal contract or grant, a gross waste of federal funds, an abuse of authority relating to a federal contract or grant, a substantial and specific danger to public health or safety, or a violation of law, rule, or regulation related to a federal contract (including the completion for or negotiation of a contract) or grant.
 - c. The list of persons and entities referenced in the paragraph above includes the following:
 - i. A member of Congress or a representative of a committee of Congress.
 - ii. An Inspector General.
 - iii. The Government Accountability Office.
 - iv. A Treasury employee responsible for contract or grant oversight or management.

Homeowner Assistance Fund Program Policy

- v. An authorized official of the Department of Justice or other law enforcement agency.
 - vi. A Court or grand jury; and/or
 - vii. A management official or other employee of Recipient, contractor, or subcontractor who has the responsibility to investigate, discover or address misconduct.
 - d. YNHA shall inform its employees in writing of the rights and remedies provided under this section, in the predominant native language of the workforce.
2. Reducing Text Messaging While Driving
- Pursuant to Executive Order 13513, 74 FR 51225 (October 1, 2009), YNHA should encourage its employees, sub recipients, and contractors to adopt and enforce policies that ban text messaging while driving, and YNHA should establish workplace safety policies to decrease accidents caused by distracted drivers.
3. Increasing Seat Belt Use in the United States
- Pursuant to Executive Order 13043, 62 FR 19217 (April 8, 1997), YNHA should and should encourage its contractors to adopt and enforce on-the-job seat belt policies and programs for their employees when operating company-owned, rented or personally owned vehicles.

APPENDIX

EXHIBIT A: Reporting Requirements by HAF Participant Type

Recipient	Quarterly Report	Annual Performance Report
States	By May 16, 2022, and then 45 days after the end of each quarter thereafter	By August 15, 2022, and annually thereafter by mid-August
Tribal Governments with Allocation > \$5M		
Tribal governments with Allocation < \$5M and Department of Hawaiian Home Lands	By August 15, 2022, and annually thereafter by mid-August	

Quarterly Reporting

The initial Quarterly Report will cover the Award Date to March 31, 2022, period and must be submitted to Treasury by May 16, 2022. The subsequent Quarterly Reports will cover one calendar quarter and must be submitted to Treasury within 45 calendar days after the end of each calendar quarter. Quarterly reports are due concurrently with applicable Annual Performance Reports. The table below summarizes the Quarterly Report timelines:

Report	Year	Quarter	Period Covered	Due Date
1	2022	1	Award Date - March 31	Monday, May 16, 2022
2	2022	2	Award Date - June 30	Monday, August 15, 2022
3	2022	3	Award Date - September 30	Monday, November 15, 2022
4	2022	4	Award Date - December 31	Wednesday, February 15, 2023
5	2023	1	Award Date - March 31	Monday, May 15, 2023
6	2023	2	Award Date - June 30	Tuesday, August 15, 2023
7	2023	3	Award Date - September 30	Wednesday, November 15, 2023
8	2023	4	Award Date - December 31	Thursday, February 15, 2024
9	2024	1	Award Date - March 31	Wednesday, May 15, 2024
10	2024	2	Award Date - June 30	Thursday, August 15, 2024
11	2024	3	Award Date - September 30	Friday, November 15, 2024
12	2024	4	Award Date - December 31	Monday, February 17, 2025
13	2025	1	Award Date - March 31	Thursday, May 15, 2025
14	2025	2	Award Date - June 30	Friday, August 15, 2025
15	2025	3	Award Date - September 30	Monday, November 17, 2025
16	2025	4	Award Date - December 31	Monday, February 16, 2026
17	2026	1	Award Date - March 31	Friday, May 15, 2026
18	2026	2	Award Date - June 30	Monday, August 15, 2026
19	2026	3	Award Date - September 30	Monday, November 16, 2026
20	2027	Final Report	Award Date - September 30	Wednesday, January 28, 2027

³ Please note that Tribal Governments will not be required to submit certain reporting requirements in their templates, which are noted in the footnotes of this section. Tribal Governments with allocations greater than \$5 million will need to submit quarterly reports starting in Calendar Quarter 1 of 2022 with submissions due by May 16, 2022. Tribal Governments with allocations less than \$5 million will submit annual reports (same content as quarterly reports for Tribal Governments with allocations greater than \$5 million) starting in Calendar Quarter 2 of 2022 with submissions due by August 15, 2022. ⁴ Tribal Governments and the Department of Hawaiian Home Lands will not be asked to report on the number of unique Homeowners that received HAF assistance and were dissatisfied as a "Socially Disadvantaged Individual".

" Tribal Governments and the Department of Hawaiian Home Lands will not be asked to disaggregate targeting data.

¹ Please note, Tribal Governments and the Department of Hawaiian Home Lands will not be required to report on Program SDIs assisted.

" Please note, Tribal Governments and the Department of Hawaiian Home Lands will not be required to disaggregate information related to expenditures.

"Please note, Tribal Governments and the Department of Hawaiian Home Lands will not be required to disaggregate information related to Obligations.

¹ Please note, Tribal Governments and the Department of Hawaiian Home Lands will not be required to report on Program Design element SDIs assisted.

20 Tribal Governments and the Department of Hawaiian Home Lands will not be asked to confirm their "Socially Disadvantaged Individual" Definition.

Homeowner Assistance Fund Program Policy

EXHIBIT B:

HAF Home Assessment

Date of Assessment:	<input type="checkbox"/> Initial Assessment <input type="checkbox"/> Final Assessment	Present: : <input type="checkbox"/> Tim Shippentower <input type="checkbox"/> Horacio Rodriguez <input type="checkbox"/> Jaissa Grunlose <input type="checkbox"/> Manuela Spencer <input type="checkbox"/> _____
Owner:	Physical Address:	

What specific areas will be inspected:

Interior: ☐ Living room ☐ Dining room ☐ Kitchen ☐ Bathroom(s) ☐ Bedroom(s) ☐ Laundry room ☐ Attic ☐ Basement ☐ Crawl space

Exterior: ☐ Heating/cooling system ☐ Roof ☐ Chimney ☐ Road ☐ Drain field/septic ☐ Siding ☐ Balcony, deck, patio ☐ Foundation

☐ Other: _____

EXTERIOR:

	Adequate	Needs Repair	Comments
Windows			
Doors			
Driveway/ Parking Pad			
Siding			
Electrical			
Crawl space			
Structure			

INTERIOR:

	Adequate	Needs Repair	Comments
Doors			
Floors			
Walls/Ceilings			
Electrical			
Water heater			
Plumbing			
Vents			
Attic			
Basement			
Miscellaneous			

Disclaimer: This home inspection checklist does not stand in place of a professional home inspection.

EXHIBIT C

YAKAMA NATION HOUSING AUTHORITY Homeowner Assistance Fund Program *Application Process*

The Homeowner Assistance Fund (HAF) is a federal grant awarded to the Yakama Nation Housing Authority by the U.S. Department of Treasury. Eligibility is determined by the information provided in your application. Missing or incomplete information will delay processing your application and could result in denial of services.

HAF Application Timeline

1. Application is submitted
 - a. HAF Program staff will notify an Applicant in writing within fifteen (15) business days if there is missing or incomplete information.
 - b. Applicants have thirty (30) days from the date of the written notice to provide the requested information.
 - i. It is the Applicant's responsibility to submit the required documents
 - ii. Applications will not be reviewed or processed without all the required information.
2. The application will go through an eligibility review
 - a. Eligibility review can take up to fifteen (15) business days to complete
 - b. Eligibility review includes the following:
 - i. Verifying legal owner of home/Primary Residence
 - ii. Income verification/calculation for household size
 - iii. Verifying delinquency or other costs with 3rd party such as utility company or mortgage lender.
3. HAF will issue a Notice of Eligibility in writing
 - a. Notice of eligibility will be mailed to Applicant within fifteen (15) business days from the date of receipt of the application.
 - b. Approved applications will have payments issued directly to the vendor (e.g., Mortgage lender, utility provider, etc.) on behalf of the Applicant.
 - c. Ineligible applications will be provided with a reason for the denial and include information on how to appeal the decision.

HAF Application Checklist - Required for All Applicants

- [] Complete, signed application
- [] Documentation verifying homeownership
 - Recent mortgage statement, title and/or deed to home, conveyance documents, certified TSR, etc.
- [] Documentation verifying Primary Residence
- [] Copy of Driver's License or Washington State ID or Tribal Enrollment card for each household member 18 or older.
- [] Income verification for each household member 18 or older.
 - Annual income: Wage statement, interest statement, unemployment compensation statement, or a recent copy of Form 1040 as filed with the IRS; or provide a tax account transcript from IRS.gov; or
 - Statement of No-Income, if applicable
- [] Signed Attestation of Financial Hardship
 - Must describe the nature of hardship in the space provided.
- [] Sign a Release of Information for each household member 18 or older.

Submit the Following, If Applicable

- [] Documents showing a reduction in household income.
- [] Bills/receipts showing significant costs: hospital bills, medication costs, etc.
- [] Other documents showing Financial Hardship.
- [] Additional documents depending on assistance needed - see "Pre-Application Checklist"



YAKAMA NATION HOUSING AUTHORITY

Homeowner Assistance Fund Program

Pre-Application Checklist

In addition to the application and support documents that are required for all Applicants (see the HAF Application Checklist as there are additional documents needed depending on the assistance requested.

Be sure to include all required documents with your application. Missing or incomplete information will delay processing your application and could result in a denial of services.

To provide for more equitable distribution of the HAF funding, the YNHA has determined that all of the Qualified Expenses listed below will be a one (1) time award only per eligible household/family.

Applicants may only receive services from A or B, but not both; and each type of assistance has an established cap amount award. All awards are subject to funding availability and budget constraints.

Identify what assistance you are requesting – Initial the box to what services you are requesting

SELECT 1	Type of Assistance Services for “A”	Required Documentation
(Initial)	Rehabilitation and Home Repairs	Evidence of homeownership: <ul style="list-style-type: none"> Deed of Trust; Mortgage statement; Bill of Sale; County assessor records Title status report (TSR) from YN Realty (signed & dated) <p><i>*Must be current on your mortgage payments, real estate taxes and not have a delinquent account with YNHA to request this service</i></p>
Select up to 3	Type of Assistance Services for “B”	Required Documentation
(Initial)	Other measures to prevent homeowner displacement	Evidence of total balance due – monthly breakdown <ul style="list-style-type: none"> Current unredacted loan statement, or Current unredacted past-due notice from servicer
	Mortgage Assistance	Evidence of total balance due – monthly breakdown <ul style="list-style-type: none"> Current unredacted loan statement, or Current unredacted past-due notice from servicer
	Delinquent Property Taxes	Evidence of total balance due: <ul style="list-style-type: none"> Current property tax bill from county assessor’s office
	Homeowners Insurance/Flood Insurance/ Mortgage Insurance	Evidence of total balance due: <ul style="list-style-type: none"> Account ledger, or Current notice of payment amount and balance due
	Utility Payment Assistance: electric, gas, water, wastewater, solid waste and home energy (firewood & home heating oil)	Evidence of total balance due – monthly breakdown <ul style="list-style-type: none"> Current unredacted billing statement, or Current unredacted past-due notice from servicer, or Most recent disconnect notice



YAKAMA NATION HOUSING AUTHORITY

Homeowner Assistance Fund Program

Applicant Checklist

Use the checklist below to assist you with gathering the required supporting documents to submit with your application:

Household Verification

- o Government issued ID, Birth Certificates, Voter Registration, Tribal documents, Health Benefit ID, Driver's License, State ID, Tribal Enrollment card or CIB
- o Proof of membership of an Indian Tribe for each household member (if applicable)
- o Social Security cards for all household members; for minor children a written certification may be submitted in lieu of a social security card.

Proof of Financial Crisis due directly or Indirectly to COVID-19 Pandemic:

- o Unemployment Benefit award letter
- o Proof of reduction in household income
- o Written and signed attestation from your employer is acceptable
- o Documents showing a reduction in household income
- o Documents showing an increase in living expenses
- o Bills/receipts showing significant costs: hospital bills, medication costs, etc.
- o If documentation is not obtainable a written and signed attestation detailing the hardship is acceptable

Income Earned and Unearned – Must provide proof of All Income that apply for All Household Members:

- o Current pay stubs for the last 30 days
- o 1040 Tax Statement; W-2s; or a tax account transcript from IRS.gov
- o Award letter from Unemployment
- o Social Security award letter (all pages must be included)
- o Proof of other income (e.g., Child Support, Spousal Support, Self-Employment, Lease analysis, etc.)
- o Bank statements demonstrating regular income
- o Self-Employment Records
- o Written and Signed Attestation from an Employer
- o Pensions, Retirement
- o Annuities

Homeowner Verifications:

- o Current mortgage or lien agreement signed by the Applicant that identifies where the Applicant resides and establishes the homeowner payment amount
- o Evidence of paying utilities for the residential unit.
- o In the absence of a signed mortgage, evidence of the amount of a homeowner payment may include bank statements, check stubs, or other documentation that reasonably establishes a pattern of payments being made.
- o Evidence documenting the home is Applicant's Primary Residence.
- o Verification of when the home was built.

Utility Verifications:

- o Copy of utility bill(s)
- o Termination /shut-off Notice
- o Invoice or evidence of past due payment due to the provider of the utility or home energy service

Other Expenses:

- o Homeowner insurance bill
- o Reasonable accrued late fees



YAKAMA NATION HOUSING AUTHORITY

Homeowner Assistance Fund Program Application

FOR OFFICIAL USE ONLY

Date Received: _____

Received by: _____

Priority:

1. _____ Tribal Member
2. _____ Family member tribal member
3. _____ Other disadvantaged

APPLICANT INFORMATION

Applicant Name: _____ Date: _____

Date of Birth: _____ SSN: _____ Tribal Enrollment No.: _____

Mailing Address: _____ City: _____ State: _____ Zip: _____

Physical Address: _____ City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

GENERAL INFORMATION

- Are you, or is a member of your household a member of an Indian Tribe? ☐ Yes ☐ No
- a. If yes, attach proof of membership of an Indian Tribe for each household member.
2. Are you a homeowner of a Dwelling currently used as your Primary Residence? ☐ Yes ☐ No
- a. If yes, attach proof of a home mortgage or other proof of homeownership.
3. Have you applied with the Washington State Housing Finance Commission – HAF Program?
- If yes, for what services? _____ ☐ Yes ☐ No

Please list all household members - including children. If the individual has no income, please put N/A or \$0.00 in the "Income Source" column. Use additional pages if necessary.

Full Name	Date of Birth	Tribal Enrollment No.	Relation to HOH	Income Source	Amount	Pay received: weekly, bi-weekly, monthly, annual
Ex: John Doe	1/1/1950	1000	Self	Unemployment	\$1500.00	Monthly

HOUSEHOLD INCOME VERIFICATION

Provide information on the total annual income of your household for the calendar year 2020.

1. **Annual Income of household:** \$ _____
 - a. Applicant must attach and submit:
 - i. A written attestation as to household income with supporting documentation, such as paystubs, Form W-2s, wage statements, IRS Form 1099s, tax filings, depository institution statements, demonstrating regular income, or an attestation from an employer.
2. **No Income (if applicable)**
 - a. Each adult in the household who is 18 years of age or older and does not receive any type of income must complete a Statement of No Income form.
 - i. Failure to complete a Statement of No Income will cause delays in processing your application and could result in denial of services.

FINANCIAL HARDSHIP

1. Have you experienced Financial Hardships 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 displacement? Check all that apply.

☐ A reduction in household income ☐

Increase in living expenses

☐ Loss of employment/temporary layoff/or furlough

☐ Increased costs due to healthcare or need to care for a family member

☐ Other Financial Hardship; list: _____
- a. If you checked any of the boxes above, attach supporting documentation for each hardship, if any is available (e.g., paystubs, Form W-2s or other wage statements, IRS Form 1099s, current tax filings, depository institution statements demonstrating regular income).

IDENTIFYING HOUSEHOLDS IN CRISIS

- | | | | |
|----|---|---------|--------|
| 1. | Can you afford your regular monthly mortgage payments? | [] Yes | [] No |
| 2. | Have you received a foreclosure notice? | [] Yes | [] No |
| 3. | Have you talked to your loan services about options to avoid foreclosure? | [] Yes | [] No |
| 4. | If you receive HAF assistance will you be able to keep up your payments on your mortgage, homeowners' insurance, utilities and/or property taxes? | [] Yes | [] No |
| 5. | I own my home (no liens on the property – the above don't apply) | [] Yes | [] No |

ADDITIONAL REQUIREMENTS

1. Applicants must sign a Release of Information form allowing the Yakama Nation Housing Authority (YNHA) to verify any and all information required to participate in the Homeowner Assistance Fund Program.
 - a. Additional signed Release of Information forms must be completed by all adult household members listed on the application.
 - b. Failure to provide a Release of Information will cause delays in processing your application and could result in denial of services.

APPLICANT ACKNOWLEDGEMENTS

I understand that I am required to update my application whenever any determining factor of eligibility changes. This includes no longer experiencing 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, and foreclosure, loss of utilities or home energy services, or homeowner displacement.

By my signature below, I hereby certify and attest that all of the foregoing information and attached documentation is true and correct. I understand that providing any false statements, false information, any misleading statements or information, or if I fail to notify the Yakama Nation Housing Authority of changes to my household's eligibility, will be grounds for denial of the application; or, if assistance has already been granted, recapture of any funds granted, and may be grounds for civil or criminal prosecution if the Yakama Nation Housing Authority determines it is appropriate to do so.

Applicant Signature

Date



YAKAMA NATION HOUSING AUTHORITY
Homeowner Assistance Fund Program

Applicant Attestation of Financial Hardship

In order for financial assistance to be provided under the Homeowner Assistance Fund Program, this Attestation of Financial Hardship must be completed, signed, and dated by the homeowner.

I, _____, the Applicant, do hereby attest that I am a homeowner of a Dwelling that is currently used as a Primary Residence and that the property will continue to be the homeowner's owner-occupied Primary Residence once the repairs are made; and that one or more individuals in my household has/have experienced a Financial Hardship after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date) due, directly or indirectly, to the COVID-19 pandemic. Please check all that apply and provide details of the nature of the Financial Hardship:

☐ a reduction in household income due directly or indirectly to the COVID-19 pandemic;

☐ experienced ongoing unemployment due to the COVID-19 pandemic (provide dates of unemployment); or

☐ incurred significant costs due directly or indirectly to the COVID-19 pandemic; or

☐ experienced other Financial Hardship due, directly or indirectly, to the COVID-19 pandemic

I understand that I am required to update my application whenever any determining factor of eligibility changes. This includes employment/annual income, no longer facing housing instability, or having a household income that is above 150% of the Area Median Income for the household.

I acknowledge and confirm that the financial assistance provided by the HAF Program is not duplicative of other federally funded assistance received for the same purpose. I hereby irrevocably commit to use the assistance provided under this program only for the intended purpose. I understand that YNHA is relying on these representations and commitments as the basis for providing the assistance requested

By my signature below, I hereby certify and attest that the preceding facts are true and correct to the best of my knowledge and belief, and the attached documentation is true and correct. I understand that providing any false or misleading statements or information will result in denial of the application; or, if assistance has been granted, recapture of any funds granted, and may be grounds for civil or criminal prosecution if YNHA determines it is appropriate to do so.

Applicant

Date

Homeowner Assistance Fund Program Policy

APPLICANT AUTHORIZATION FOR THE RELEASE OF INFORMATION

Authorization for the Release of Information

U.S. Department of Housing and Urban Development
Office of Housing
Office of Public and Indian Housing

Entity requesting release of information:
(Name, Address and Phone Number)

YAKAMA NATION HOUSING AUTHORITY
P.O. BOX 156
WAPATO, WA 98951
(509) 877-6171 or Toll Free: 877-964-2884

This form cannot be used to request a copy of a tax return.
Instead, use IRS Form 4506, Request for Copy of Tax Form.

Purpose:

The U.S. Department of Housing and Urban Development (HUD) and the above name organization may use the authorization and the information obtained with it, to administer and enforce program rules and policies.

Individuals OR Organizations That May Release Information

Any individual or organization including any governmental organization may be asked to release information. For example, information may be requested from:
Banks and other Financial Institutions

Authorization

I authorize the release of any information (including documentation and other materials) pertinent to eligibility for or participation under any of the following programs.

Homeowner Assistance Fund
Low-Income Rental Indian Housing
Low-Income Rental Public Housing
Mutual Help Homeownership Opportunity Program
Rental Assistance Program (RAP)
Rent Supplement
Section 8 Housing Assistance Payments Program
Section 23 and 10 (C) Leased Housing
Section 23 Housing Assistance Payments
Section 202
Section 221(d)(3) Below market Interest Rates
Turnkey III Homeownership Opportunities Program

I authorize the above-named organization and HUD to obtain information about me or my family that is pertinent to eligibility for or participation in assisted housing programs.

I authorize only HUD, an Indian Housing Authority, or a Public Housing Agency to obtain information on wages or unemployment compensation from State Employment Securities Agencies.

Information Covered Inquiries may be made about:

Child Care Expenses
Credit History
Criminal Activity
Family Composition
Employment, Income, Pensions and Assets
Federal, State, Tribal or Local Benefits
Handicapped Assistance Expenses
Identify and Marital Status
Medical Expenses
Social Security Numbers
Residences and Rental History

Courts
Law Enforcement Agencies
Credit Bureaus
Employers, Past and Present

Landlords
Provider of:

Alimony
Child Care
Child Support
Credit
Handicapped Assistance
Medical Care
Pensions/Annuities

Schools and Colleges
U.S. Social Security Administration
U.S. Department of Veteran Affairs
Utility Companies
Welfare Agencies

Computer Matching Notice & Consent

I agree that a Public Housing Agency, Indian Housing Authority, or HUD may conduct computer matching programs with other governmental agencies including Federal, State, Tribal or local agencies. The governmental Agencies include:

U.S. Office of Personnel Management
U.S. Social Security Administration
U.S. Department of Defense
U.S. Postal Service
State Employment Security Agencies
State Welfare and Food Stamp Agencies

The match will be used to verify information supplied by the family.

Conditions

I agree that photocopies of this authorization may be used for the purposes stated above.

If I do not sign this authorization. I also understand that may Housing assistance may be denied or terminated.

Signature, Printed Name of Head of Household

Signature, Printed Name of Other Adult Member of the Household

Signature, Printed Name of Other Adult Household Member

Signature, Printed Name of Other Adult Member of the Household



YAKAMA NATION HOUSING AUTHORITY
Housing Assistance Fund Program
PO Box 1160 / 611 S. Camas Avenue
Wapato, WA 98951
(509) 877-6171

Statement of No Income

Each adult in the Household who is 18 years of age or older and does not receive any type of income must complete a Statement of No Income form as part of the Homeowner Assistance Fund Program (HAF Program) application process. Submission of this form does not guarantee the Applicant will receive HAF Program assistance.

I, _____, do not have any income; and have not had any income for at least 60 days preceding the date of this statement. This includes earnings from unemployment, payments from any public assistance program (DSHS/TANF/GA), unemployment benefits, social security benefits or SSI payments, lease income, babysitting or any other type of income. I understand that I must report any changes of my income status immediately to YNHA. I also understand that knowingly providing false or inaccurate information is punishable under Federal, State, or Tribal Criminal Law.

My basic living needs (shelter, food, home heating bills, transportation) have been met during the past two (2) months by: (give a brief explanation how these needs have been met/how you paid for these needs).

Shelter: _____

Food: _____

Home Heating: _____

Transportation (how have you been purchasing gas/oil for your vehicle?): _____

Printed Name: _____

Date: _____

Signature: _____

SSN# _____

EXHIBIT D: FY 2023 HOMEOWNER ASSISTANCE FUND INCOME LIMITS SUMMARY**FY 2023 HAF Income Limits Summary for Yakima, WA MSA**

	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Greater of 100% AMI or 100% U.S. Median Income	\$96,200	\$96,200	\$96,200	\$96,200	\$96,200	\$96,900	\$103,550	\$110,250
Greater of 150% AMI or 100% of U.S. Median Income	\$96,200	\$100,200	\$112,750	\$125,250	\$135,300	\$145,300	\$155,350	\$165,350

FY 2023 HAF Income Limits Summary for Klickitat County, WA

	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Greater of 100% AMI or 100% U.S. Median Income	\$96,200	\$96,200	\$96,200	\$96,200	\$96,200	\$96,900	\$103,550	\$110,250
Greater of 150% AMI or 100% of U.S. Median Income	\$96,200	\$100,200	\$112,750	\$125,250	\$135,300	\$145,300	\$155,350	\$165,350

FY 2023 HAF Income Limits Summary for Kittitas County, WA

	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Greater of 100% AMI or 100% U.S. Median Income	\$96,200	\$96,200	\$96,200	\$96,200	\$97,200	\$104,400	\$111,600	\$118,800
Greater of 150% AMI or 100% of U.S. Median Income	\$96,200	\$108,000	\$121,500	\$135,000	\$145,800	\$156,600	\$167,400	\$178,200

FY 2023 HAF Income Limits Summary for Wasco County, OR (Celilo)

	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Greater of 100% AMI or 100% U.S. Median Income	\$96,200	\$96,200	\$96,200	\$96,200	\$96,200	\$96,200	\$96,200	\$100,350
Greater of 150% AMI or 100% of U.S. Median Income	\$96,200	\$96,200	\$102,600	\$114,000	\$123,150	\$132,250	\$141,400	\$150,500

FY 2023 HAF Income Limits Summary for Portland-Vancouver-Hillsboro, OR-WA MSA

	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Greater of 100% AMI or 100% U.S. Median Income	\$96,200	\$96,200	\$101,550	\$112,800	\$121,850	\$130,850	\$139,900	\$148,900
Greater of 150% AMI or 100% of U.S. Median Income	\$118,450	\$135,400	\$152,300	\$169,200	\$182,750	\$196,300	\$209,850	\$223,350

FY 2023 HAF Income Limits Summary for Grant County, WA

	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Greater of 100% AMI or 100% U.S. Median Income	\$96,200	\$96,200	\$96,200	\$96,200	\$96,200	\$97,800	\$104,550	\$111,300
Greater of 150% AMI or 100% of U.S. Median Income	\$96,200	\$101,200	\$113,850	\$126,450	\$136,600	\$146,700	\$156,800	\$166,950

APPENDIX E

HOMEOWNER ASSISTANCE FUND PROGRAM WORKFLOW CHART

APPLICATION INTAKE PROCESS

- Screen application
- Review and verify documentation
- Mail out status of application (10 business days)
- Incomplete applications have 30 days to submit documents
- Notification mailed out for services completed or application is incomplete and has been closed.



HAF SERVICES PROCESS

Rehabilitation & Repairs

Environmental Review (30 days m/l)
Initial home assessment (30 days m/l)
Assessment meeting with homeowner
Contractor bids (3) – Homeowner selects 1
YNHA Contract
Final home assessment
Final billing statement from contractor

Mortgage Assistance, Property taxes, Utilities and Homeowner's Insurance

Current billing statement(s)
Current mortgage statement(s)



ACCOUNTING – CHECK REQUEST PROCESS

Check request
Break out form for services
Applicants notice of approval letter
Current/final billing statement/change order(s)
Final home assessment
Purchase Order
HAF Services/Approved Amounts form (effective 8/31/2023)

EXHIBIT F

TERMS

Mortgage Assistance

The YNHA will provide assistance to households who have been impacted by the COVID-19 pandemic and suffered a Financial Hardship for the purpose of preventing homeowner mortgage delinquencies, mortgage defaults, foreclosures and displacements of homeowners experiencing Financial Hardship.

1. **Mortgage payment assistance**

Maximum Assistance per Household: Funds are to be used to pay delinquent mortgage payments, not to exceed \$4,000 following approval to eligible Applicants under this program for their Principal Residence.

Eligible Criteria and Documentation Requirements

Homeowner eligibility requirements include:

1. Proof of homeownership: mortgage, promissory note, deed, bill of sale, certified title status report (TSR) or copy of TSR that is signed and dated by designated YN Realty staff, conveyance documents or other legal documentation.
2. Must provide proof/verification that the applicant is the legal owner of the Dwelling who occupies the home as his/her Primary Residence for a minimum of 12 months prior to filing an application with YNHA.
3. Proof of Tribal enrollment for all members of the household.
4. Income earned and unearned for all members of the household.
5. Identification for all members of the household.
6. Evidence of total balance due – monthly breakdown. Provide a current unredacted loan statement or current unredacted past-due notice from servicer.
7. Homeowner must not owe any outstanding debt to YNHA.
8. In the case where certified TSR's are submitted as proof of homeownership and has undivided interests, the following consents must be obtained (following guidelines with CRF Title 25 Chapter 1, Subchapter H Part 166, Subpart A § 166.4):

If the number of owners of the undivided trust or restricted interest in the tract is...	Then the required percentage of the undivided trust or restricted interest is ...
(i) One to five	90 percent
(ii) Six to 10,	80 percent
(iii) 11 to 19,	60 percent
(iv) 20 or more	Over 50 percent

Form of Assistance

Assistance will be a Grant Acceptance Agreement that will include a Useful Life Agreement, as required under the YNHA Useful Life Policy.

Payment Requirements

YNHA will make direct payments to the mortgager, promissory note holder, loan servicer, or other housing provider to whom approval for payments has been approved.

Property Taxes/Insurance

Provide funds to households for:

1. **Homeowner's insurance, flood insurance, and mortgage insurance**
Maximum Assistance per Household: Not to exceed \$1,300 following approval to eligible Applicants under this program for their Principal Residence.
2. **Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures**
Maximum Assistance per Household: Not to exceed \$6,000 following approval to eligible Applicants under this program for their Principal Residence.

Eligibility Criteria and Documentation Requirements

Homeowner eligibility requirements include:

1. Proof of homeownership: mortgage, promissory note, deed, bill of sale, certified title status report (TSR) or copy of TSR that is signed and dated by designated YN Realty staff, conveyance documents or other legal documentation.
2. Must provide proof/verification that the applicant is the legal owner of the Dwelling who occupies the home as his/her Primary Residence for a minimum of 12 months prior to filing an application with YNHA.
3. Proof of Tribal enrollment for all members of the household.
4. Income earned and unearned for all members of the household.
5. Identification for all members of the household.
6. Current statement, bill, or assessor's statement.
7. Homeowner must not owe any outstanding debt to YNHA.

Form of Assistance

Assistance will be a Grant Acceptance Agreement that will include a Useful Life Agreement, as required under the YNHA Useful Life Policy.

Payment Requirements

YNHA will make direct payments to the county treasurer's office or other applicable third party authorized to collect eligible charges to which approval for payments has been approved.

Utility Assistance

The YNHA will provide funds to households to assist in delinquent payments for utility services.

1. **Homeowner's utilities: electric, gas, home energy (including firewood and home heating oil), water, wastewater and solid waste.**

Maximum Assistance per Household: Provide funds to households to assist in paying past due payments
Not to exceed \$1,000 following approval to eligible Applicants under this program for their Principal Residence.

Eligibility Criteria and Documentation Requirements

Homeowner eligibility requirements include:

1. Proof of homeownership: mortgage, promissory note, deed, bill of sale, certified title status report (TSR) or copy of TSR that is signed and dated by designated YN Realty staff, conveyance documents or other legal documentation.

2. Must provide proof/verification that the applicant is the legal owner of the Dwelling who occupies the home as his/her Primary Residence for a minimum of 12 months prior to filing an application with YNHA.
3. Proof of Tribal enrollment for all members of the household.
4. Income earned and unearned for all members of the household.
5. Identification for all members of the household.
6. Current utility statement, past due notice from service provider, or most recent disconnect notice.
7. Homeowner must not owe any outstanding debt to YNHA.

Form of Assistance

Assistance will be a Grant Acceptance Agreement that will include a Useful Life Agreement, as required under the YNHA Useful Life Policy.

Payment Requirements

YNHA will make direct payments to the utility company, provider, or other applicable third party authorized to collect eligible charges to which approval for payments has been approved.

Rehabilitation and Repairs

Provide assistance to households to prevent homeowner displacement, such as home repairs to maintain the habitability of a home, including the reasonable addition of habitable space to alleviate overcrowding.

Maximum Assistance per Household: Funds must be expended by 09/30/2025, not to exceed \$30,000 following approval to eligible Applicants under this program for their Principal Residence.

Eligibility Criteria and Documentation Requirements

Homeowner eligibility requirements include:

1. Proof of homeownership: mortgage, promissory note, deed, bill of sale, certified title status report (TSR) or copy of TSR that is signed and dated by designated YN Realty staff, conveyance documents or other legal documentation.
2. Must provide proof/verification that the applicant is the legal owner of the Dwelling who occupies the home as his/her Primary Residence.
3. Proof of Tribal enrollment for all members of the household.
4. Income earned and unearned for all members of the household.
5. Identification for all members of the household.
6. Homeowner must not owe any outstanding debt to YNHA.
7. Mortgage payments must be current.
8. An applicant must not be delinquent two (2) or more years on their real estate taxes.
9. Pre and post inspections of the Dwelling are required
10. All inspection reports will focus on health and safety issues.
11. An Environmental Review is required
12. Bid/contract quote from a licensed and bonded contractor with a detailed scope of work to be performed.
13. Proposed work must be sufficient to restore habitability in the home.
14. No repairs will be made on mobile/manufactured homes that are over twenty-five (25) years old. Title will be required verifying manufacturer date. Necessary repairs to mobile/manufactured home will be contingent upon the following:

- i. The Applicant owns the home and has occupied the home as their Primary Residence for a minimum of 12 months prior to filing an application with YNHA.
 - ii. The mobile/manufactured home is on a permanent foundation. A permanent foundation will be either a full grade foundation, or a home on blocks, piers or similar foundation with skirting and anchoring tie-downs to meet local building authority requirements.
 - iii. The mobile/manufactured home is in need of repairs to remove health and safety hazards.
 - iv. Additions to Dwellings (conventional, manufactured, or mobile) will be made only when it is clearly necessary to remove health or safety hazards to the occupants; or where there is a need to increase the living space due to overcrowding.
 - v. An Applicant must cooperate to have their Dwelling undergo a comprehensive inspection that will focus on health and safety issues.
 - vi. the mobile/manufactured home can be located on vacant land that you own, rent (or rent free), or lease; or in a manufactured home park.
15. In the case where certified TSR's are submitted as proof of homeownership and has undivided interests, the following consents must be obtained (following guidelines with CRF Title 25 Chapter 1, Subchapter H Part 166, Subpart A § 166.4):

If the number of owners of the undivided trust or restricted interest in the tract is...	Then the required percentage of the undivided trust or restricted interest is ...
(i) One to five	90 percent
(ii) Six to 10,	80 percent
(iii) 11 to 19,	60 percent
(iv) 20 or more	Over 50 percent

Form of Assistance

Assistance will be a Grant Acceptance Agreement that will include a Useful Life Agreement, as required under the YNHA Useful Life Policy.

Payment Requirements

YNHA will make direct payments to the general contractor or other applicable third party authorized to collect eligible charges to which approval for payments has been approved.

Other Measures to Prevent Homeowner Displacement

The YNHA will provide assistance to households for the purpose of preventing homeowner mortgage delinquencies, mortgage defaults, foreclosures and displacements, delinquent real estate taxes, homeowner's insurance, utilities and minor home repairs.

Maximum Assistance per Household: Funds must be expended by 09/30/2025, not to exceed \$6,000 following approval to eligible Applicants under this program for their Principal Residence.

Eligible Criteria and Documentation Requirements

Homeowner eligibility requirements include:

1. Proof of homeownership: mortgage, promissory note, deed, bill of sale, certified title status report (TSR) or copy of TSR that is signed and dated by designated YN Realty staff, conveyance documents or other legal documentation.
2. Must provide proof/verification that the applicant is the legal owner of the Dwelling who occupies the home as his/her Primary Residence for a minimum of 12 months prior to filing an application with YNHA.
3. Proof of Tribal enrollment for all members of the household.
4. Income earned and unearned for all members of the household.
5. Identification for all members of the household.
6. Homeowner must not owe any outstanding debt to YNHA.
7. Mortgage payments must be current.
8. An applicant must not be delinquent two (2) or more years on their real estate taxes.
9. Pre and post inspections of the Dwelling are required.
10. All inspection reports will focus on health and safety issues.
11. An Environmental Review is required
12. Bid/contract quote from a licensed and bonded contractor with a detailed scope of work to be performed.
13. Proposed work must be sufficient to restore habitability in the home.
14. No repairs will be made on mobile/manufactured homes that are over twenty-five (25) years old. Title will be required verifying manufacturer date. Necessary repairs to mobile/manufactured home will be contingent upon the following:
 - i. The Applicant owns the home and has occupied the home as their Primary Residence for a minimum of 12 months prior to filing an application with YNHA.
 - ii. The mobile/manufactured home is on a permanent foundation. A permanent foundation will be either a full grade foundation, or a home on blocks, piers or similar foundation with skirting and anchoring tie-downs to meet local building authority requirements.
 - iii. The mobile/manufactured home is in need of repairs to remove health and safety hazards.
 - iv. Additions to Dwellings (conventional, manufactured, or mobile) will be made only when it is clearly necessary to remove health or safety hazards to the occupants; or where there is a need to increase the living space due to overcrowding.
 - v. An Applicant must cooperate to have their Dwelling undergo a comprehensive inspection that will focus on health and safety issues.
 - vi. the mobile/manufactured home can be located on vacant land that you own, rent (or rent free), or lease; or in a manufactured home park.
15. In the case where certified TSR's are submitted as proof of homeownership and has undivided interests, the following consents must be obtained (following guidelines with CRF Title 25 Chapter 1, Subchapter H Part 166, Subpart A § 166.4):

Homeowner Assistance Fund Program Policy

If the number of owners of the undivided trust or restricted interest in the tract is...	Then the required percentage of the undivided trust or restricted interest is ...
(i) One to five	90 percent
(ii) Six to 10,	80 percent
(iii) 11 to 19,	60 percent
(iv) 20 or more	Over 50 percent

Form of Assistance

Assistance will be a Grant Acceptance Agreement that will include a Useful Life Agreement, as required under the YNHA Useful Life Policy.

Payment Requirements

YNHA will make direct payments to the utility company, provider, mortgager, promissory note holder, loan servicer, or other housing provider, general contractor or other applicable third party authorized to collect eligible charges to which approval for payments has been approved.