

RESPONSE TO COVID-19, ASSISTANCE POLICY

Title: Response to Covid-19 Virus Rent, Mortgage, and Elder Utility Assistance Programs	Effective Date: 10-07-20	Review Date:
	Attachment:	Revision Number:
	Executive Director Signature:	
Board Signature:	Page 1 of 4	
Subject: Response to Covid-19 Virus ICDBG Imminent Threat Grant		

PURPOSE:

In response to the Covid-19 Virus of 2020 and the declared state of Emergency, the Ho-Chunk Housing & Community Development Agency (“Agency”) will offer Rental Assistance, Mortgage Assistance, and Elder Utility Assistance to eligible households. This one-time assistance is in response to those families economically impacted by the COVID 19 pandemic. Funding for these assistance programs are federally funded by the U.S. Department of Housing and Urban Development, Office of Native American Programs (ONAP). Accordingly HUD ONAP eligibility guidelines must be followed pursuant to statutory guidelines.

SECTION 1: APPLICANTS ELIGIBILITY REQUIREMENTS

1. These Programs are funded by the United States Department of Housing and Urban Development and compliance with applicable federal requirements must be adhered to.
2. Head of household must be 18 years of age or older.
3. **Applicants will be eligible for rental assistance and mortgage assistance, if they have not previously received HHCDA rental and mortgage assistance.**
4. The applicant’s current household income must be documented. All household income must be reported and documented (all household members 18yrs old and above) for these programs, not only the applicant’s income alone.
5. **Elder Utility Assistance** The applicant’s annual income must not exceed the moderate-income limits set by HUD. To qualify for this program the household income shall be equal to or under the 100% category. All household income must be reported (all adult household members) for eligibility with this program, not only the applicant’s income alone.

Size of Household	1 persons	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons
Max. Income	\$70,100	\$80,100	\$90,100	\$101,100	\$108,150	\$116,150	\$124,150

6. The Ho-Chunk Housing and Community Development Agency service area covers all districts of the Ho-Chunk Nation.
7. The applicant must be an enrolled member of a federally recognized tribe.
8. Preference will be given to Ho-Chunk enrolled Tribal members.

SECTION 2: APPLICATION PROCESS

The applicant must submit the following information:

1. Program Assistance Application must be filled out completely and returned to Ho-Chunk Housing and Community Development Agency prior to determination made regarding application denial or approval. **Incomplete applications will not be processed until all required information is provided.**
2. Income verification. (current income) - wage, unemployment, SS/SSI, child support, per cap or 2019 1040 Form
3. Copy of Tribal Identification or CDIB
4. **Rent Assistance** When applying for rent assistance, the applicant must provide a copy of the rental agreement or lease, along with the address, phone number including the email address of applicant's Landlord.
5. **Mortgage Assistance** When applying for mortgage assistance, applicant must provide a copy of their monthly periodic mortgage statement or coupon from their coupon book, along with the name, mailing address, loan account number, and phone number of applicant's mortgage servicer.
6. **Elder Utility Assistance** When applying for Elder utility assistance, please provide a copy of full utility billing statement, with utility provider's name, mailing address, and your customer account number.
7. **Total funds allocated for these programs are limited. Funds will be granted on a first-come first-serve basis for eligible applicants. Preferences are granted to enrolled Ho-Chunk Nation tribal members. Only Enrolled Ho-Chunks are eligible to apply out HHCDA formula counties.**
7. A written decision will be mailed to the applicant within **10 days of approval.**

SECTION 3: SELECTION CRITERIA

In selecting applicants, it shall be the policy of these Assistance Programs to make selections as outlined below:

1. Ranking Preference: For rent and mortgage assistance - Ho-Chunk enrolled tribal members, Elite Elders, Elders, Veterans, Handicapped individuals, Families, Single applicants.
For Elder utility assistance – Ho-Chunk enrolled tribal members age sixty and over.
2. Local Preference: Ho-Chunk Enrolled and then other Native American Tribal Enrolled Members.

SECTION 4: TERMS AND CONDITIONS

1. **Provide Rental Assistance Low to Moderate Income Renters-** assistance of up to 1400, to income eligible Ho-Chunk families (HCN-Area Median Income). Targeting renters in all of HCN Legislative Districts. 360 families x \$1400 = \$504,000. *total of funding not to exceed \$1400 per household.
2. **Provide Mortgage Assistance Low to Moderate Income Homeowners-** assistance of up to \$2,100, to income eligible Ho-Chunk families (HCN-Area Median Income). Targeting homeowners in all of Ho-Chunk Nation Legislative Districts. 171 x 2,100 = \$360,000. * Total of funding not to exceed \$2,100 per household. (mortgage payment assistance is for homeowners that are still making payments to a lender or mortgage company)
3. **Provide Rental Assistance High Income Renters-** assistance of up to 1400 to Ho-Chunk Families with incomes considered to be over AMI or “High” Income families. Targeting renters in all of the Ho-Chunk Nation Legislative Districts, for High-income households that may have experienced loss of hours, layoff, or loss of job due to the Covid-19 crisis. 150 families x \$1400. * Total of funding not to exceed \$1400 per household.
4. **Provide Mortgage Assistance High Income Homeowners-** assistance of up to per month for to Ho-Chunk Families with incomes considered to be over AMI or “High” Income families. Targeting homeowners in all of the Ho-Chunk Nation Legislative Districts, for High-income households that may have experienced loss of hours, layoff, or

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loss of job due to the Covid-19 crisis. 85 families x 2,100 = \$180,000. * Total of funding not to exceed 2,100 per household. (mortgage payment assistance is for homeowners that are still making payments to a lender or mortgage company)

5. **Utility Grants of \$350, to Ho-Chunk Nation Elders** (60 years and older) that are income eligible Ho-Chunk (HCN-Area Median Income). Targeting Elders in all of HCN Legislative Districts. 228 Elder grants x \$350 = \$80,000
 - a) The grant amount for -Elder utility assistance is \$350. Elders may apply for both utility assistance and rent/mortgage assistance.
6. The grant monies will be released to Landlords; utility company; and/or mortgage servicers. Landlord must submit to HHCD A a completed W9, tax payer ID form, before HHCD A can submit a rent payment. Payments will not be made to any individuals.
7. The applicant household may apply for the Assistance Program once during the Covid-19 Virus Crisis.
8. Only one application can be submitted per household.

SECTION 5: DEFINITION OF TERMS

1. **Landlord:** Person(s), not being a relative to applicant(s), with whom applicant(s) has an Occupancy Agreement or Lease for rental of said property.
2. **Elderly:** Person(s) who are at least sixty (60) years of age or older.
3. **Elite Elder:** Specifically Ho-Chunk Elders seventy (70) years of age and older.
4. **Handicapped:** Person(s) having a physical or mental impairment that (a) is expected to be of long-continued and indefinite duration, (b) substantially impedes his or her ability to live independently, and (c) is of such a nature that such ability could be improved by more suitable housing conditions.
5. **Household:** A group of two or more persons who have a stable family type relationship (including members who are temporarily absent) and whose income and resources are available for use in meeting the living expenses of the group.
6. Formula Counties of HHCD A formula counties. Jackson, Juneau, Eau Claire, Adams, Wood, Sauk, Shawano, Monroe, La Crosse, Clark, Dane, Columbia, Vernon, Trempealeau, Crawford .