

Housing Authority of the Sac and Fox Nation



US Treasury Homeowner Assistance Fund Policy

Approved by the Board of Commissioners of the Housing Authority of the Sac and Fox Nation on: October 18, 2021, Resolution #2022-01.
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U.S. Treasury Homeowner Assistance Fund Policy

I. Introduction

A. General purpose

This policy is designed to serve as:

1. A guide for the Housing Authority of the Sac and Fox Nation (HASFN) to use in determining eligibility, award and selection of applicants, and basic rules and requirements.
2. A document which provides for consistent, equitable, and uniform treatment of clients.
3. A basis for decision-making by HASFN staff.
4. A training manual for newly hired or appointed staff.

B. Application of policy

This policy is applicable to all HASFN customers in the U.S. Treasury Homeowner Assistance Fund (HAF) program, including but not limited to applicants, recipients, grantees, payees and/or participants. This program may have additional guidelines or requirements that may be contained in the specific contracts/agreements or other applicable HASFN policies.

C. Basic description of program

This program is designed to assist eligible participants with homeowner related assistance primarily during the ongoing COVID-19 pandemic. This program provides assistance for eligible applicants in the form of a forgivable loan or grant in an amount of up to a maximum of \$10,000 per applicant household. The respective guidelines and specific requirements vary by the category of assistance and applicants may utilize one or more assistance types but shall not be awarded any assistance in excess of the maximum cap of \$10,000 per household. HAF Assistance is available to eligible applicants residing within Pottawatomie, Payne, Cleveland, Creek, Oklahoma, Lincoln, Logan and Tulsa Counties in Oklahoma. Sac and Fox Tribal members may reside anywhere within the United States, provided that all eligibility and program requirements are met. The HASFN reserves the right to make HAF program modifications based upon current trends and funding availability subject to therequirements of section 3206 of the American Rescue Plan Act of 2021.

II. Eligibility for Homeowner Assistance Fund Award – General Requirements

The purpose of this section is to determine who is eligible to participate in HASFN's Homeowner Assistance Fund (HAF) program.

Applicants must meet all of the following general eligibility requirements to be eligible for HASFN's HAF program. In addition to these basic requirements, it may be necessary for an applicant to submit additional documentation to determine eligibility to participate in specific assistance programs or as verification of needed assistance. Due to the COVID-19 pandemic and the flexibility provided in the Statute (American Rescue Plan Act of 2021), the HASFN may allow alternate methods of verification and documentation, but the applicant/household must otherwise still meet all eligibility requirements prior to award approval.

A. Eligible household

An applicant must qualify as an "eligible household", defined as one or more persons: who is a homeowner(s) of a residential dwelling; and the HASFN must also determine that one or more persons within the household has or experienced a financial hardship after January 21, 2020. Examples of a financial hardship may include but are not limited to: a reduction in household income; incurred significant or increased costs; or experienced other financial hardship due, directly or indirectly, to the COVID-19 pandemic. The applicant must attest to the occurrence of a hardship. The head or spouse must be at least 18 years old at the time of application. Co-habitant applicants are not required to be legally married.

For purposes of equitable distribution under the HAF program, the HASFN has determined that an eligible household must be an Indian family. In order to qualify as an Indian family as defined by the HASFN, an applicant household shall have at least one household member that is an enrolled member of a federally recognized tribe. Verification of tribal enrollment is required for the head or spouse. A Tribal ID, or official correspondence or verification from the Sac and Fox Nation Tribal Enrollment Office are all acceptable forms of documentation.

B. Non-Indian families

The HASFN's HAF program does not provide funding for non-Indian households.

C. Income limitations

HASFN has determined that annual income may be based upon the

definition of income that is most advantageous to the household income in terms of eligibility. Anticipated annual income based upon their current income status is generally used to determine an applicant's eligibility but the household's prior year's annual income may be used in certain cases such as the IRS definition. HASFN staff shall have the discretion to determine the appropriate definition of annual income to be utilized for each household.

1. **Maximum income**

The applicant must also qualify based upon the family or household's annual income, defined as a family whose income does not exceed 150% of the local area median income or 100% of the U.S. median income, whichever is greater. Income limits are adjusted for family size and updated on a periodic basis.

2. **Minimum income**

There is no minimum income required for the HAF program.

3. **Estimating income**

The applicants' annual income will be determined by estimating the anticipated total income from all sources to be received by the head, spouse, and additional members of the family over the next 12 months. For household incomes with a cyclical or seasonal income (i.e. teachers or BIA contract workers), the amount of income received will be annualized. For instance, if their income is earned over a nine-month period, then this amount will be their annual income, unless they work an additional job in the summertime. Then, their summer employment would also be counted toward annual income.

4. **Exception to maximum income limits**

HASFN does not provide for a waiver of the maximum income limit for the HAF program.

D. **Income verifications**

In order to determine that data upon which determination of eligibility, selection preference, and the assistance amounts awarded are based are accurate, such data must be verified. The preferred method of verification shall be written verification by a third party or other written documentation. However, due to unique circumstances and issues created by the COVID-

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19 pandemic, in lieu of third-party verification, HASFN may allow the applicant to submit relevant information provided that the submission contains a notarized statement, certification, or affidavit signed by the applicant, and stating that the information submitted is true and accurate. The execution of the application is an acceptable certification.

Accurate verification records, consisting of, but not limited to, one or more of the following are to be maintained.

1. Letters or other statements from employers and other pertinent sources giving authoritative information concerning all amounts of income.
2. Copies of documents in the applicant's possession which substantiate his/her statements such as recent check stubs, earnings or benefit statements, or a brief summary of the pertinent contents of such documents signed and dated by the staff who viewed them.
3. Certified statements, or summary data from bank accounts, from self-employed persons, and from persons whose earnings are irregular, such as salesmen, taxi drivers etc., setting forth gross receipts, itemized expenses, and net income. Recent tax returns may also be utilized.
4. Memoranda of verification data obtained by personal interviews, telephone, or other means, with source, date reviewed and the person receiving the information clearly indicated.
5. Electronic or digital copies or photos of documents, correspondence, or attestations from qualified third parties with knowledge of the household or a certification by the head of household/applicant.

E. Social Security number and/or identification requirements

The applicant must furnish the HASFN with social security numbers and/or copies of social security cards for each family member or person listed on the application. For minor children, a written certification may be submitted in lieu of a social security card. Another form of identification may also be required such as a driver's license, birth certificate or Tribal card. In certain cases, such as name changes, the applicant may be required to submit birth certificates, marriage certificates or divorce decrees.

F. Restrictions on assistance to non-citizens

HASFN restricts HAF assistance to U. S. citizens and non-citizens who have eligible immigration status. The applicant must verify citizenship or non-citizen eligibility in order to receive assistance. Social security cards, drivers' licenses, Tribal IDs, U.S. Immigration Service form aka "green card" and/or birth certificates are all acceptable forms of documentation.

G. Service area and residency requirements

For purposes of the HAF program, HAF Assistance is available to eligible applicants residing within Pottawatomie, Payne, Cleveland, Creek, Oklahoma, Lincoln, Logan and Tulsa Counties in Oklahoma. Sac and Fox Tribal members may reside anywhere within the United States for all assistance.

H. Other Federally funded rental assistance and prior assistance

To the extent feasible, the HASFN shall ensure that any HAF assistance provided to an eligible applicant/household under the HAF program is not duplicative of any other Federally funded homeowner assistance provided to the same household. The HASFN limits HAF award funding to an applicant/recipient on a one-time basis. The HASFN reserves the right to re-evaluate this restriction based upon demand and funding availability. Current or past participation or assistance in other HUD/NAHASDA housing programs does not disqualify an applicant from receiving a HAF award.

I. Proof of Need

An applicant who requests HAF funding must provide some type of verification that there is a need for such assistance. Items that may be submitted include but are not limited to a copy of a property deed, current property tax roll search, letter or statement from mortgage company, documentation from a utility company, cooperative or municipality, copy of insurance premium statement, property tax documentation. In addition, non-Sac and Fox Tribal applicants may be required to provide documentation from their particular Tribe that they do not qualify for assistance or have not received any from their Tribe (i.e. service area restrictions) or that HAF assistance is not available through their tribe. For Rehab applicants, a dwelling unit inspection or multiple inspections may be required.

J. Additional criteria for eligibility – primary residence

The HASFN requires the HAF assistance to be provided only for an

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applicant homeowner's principal residence. If there is any question about the applicant's principal residence, the HASFN shall make the final determination based upon the documentation presented or information available from public records.

K. Additional criteria for eligibility – Reserved

The HASFN may adopt additional requirements.

III. Receipt of Applications and Determination of Eligibility

A. Application

This section outlines the basic steps to be followed in the application process and in obtaining and verifying information for the purpose of determining eligibility.

1. Application process

The application is the basic record of each family/person applying for admission and/or services. Each applicant will be required to provide all information requested on the application and to sign all necessary forms, documents, and certifications. All information or any statements made by the applicant are subject to verification. Due to the ongoing COVID-19 pandemic and/or physical disability, the HASFN may provide for alternate means of the application and verification process in certain unusual circumstances.

Applications shall be received at the HASFN office located at 201 N. Harrison, Shawnee, OK 74801. All applications are to be fully completed and signed using ink. Immediately upon receipt, the application will be date/time stamped, and initialed/signed by the HASFN staff. Completed applications may be mailed, faxed, e-mailed or delivered in person. Verification of all information that affects eligibility, family composition, selection, priority or preferences, annual income is required.

As stated in the previous section, for income verification, the preferred method shall be third party verification. Other forms of documentation may be accepted at the discretion of HASFN. In addition, each applicant may be requested to sign a consent form for the release of information. Due to safety concerns with the ongoing COVID-19 pandemic, the HASFN may allow digital or electronic

copies to be used for faster processing.

Due to the nature of this program, the anticipated time to be spent on the waiting list should be very minimal. If funding is available, applications shall be processed, and assistance provided as quickly as possible.

2. Applicant responsibilities

The applicant is responsible for providing all of the necessary information and accurately completing the application as required. The applicant must certify and attest that all information contained in the application is true and accurate to the best of his/her knowledge. Failure to update an application or submit requested information for a period of 60 days is grounds for placing the application in an inactive file and removing the family from the active list.

3. Application file

HASFN shall generally only accept completed applications. The HASFN shall maintain a file for each family completing an application. All information supplied by the applicant, verification of information, and all relevant correspondence with the applicant, shall be contained in the file. Files will be placed in one of four categories.

a. Eligible/Active/Completed

This file contains those applications which have met initial eligibility requirements and have been placed on the active/waiting list for the HAF program. An applicant on active list has completed the application and is being processed for award. Upon receipt of services, this customer's need will have been addressed. HASFN 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.

b. Ineligible

This file contains those applications which have not met initial eligibility requirements and have been determined to be ineligible for the HAF program. A family may still be eligible for other HASFN programs. These applications will not be processed for award or payment.

c. **Incomplete/Pending**

The HASFN generally does not accept or process incomplete applications and will return the incomplete application to the applicant. In rare and unusual circumstances created by the COVID-19 pandemic and safety concerns, the HASFN may place an application into this file which contains those applications which have not been sufficiently completed or verified for a determination of eligibility to be made. Applicants submitting an incomplete application will be notified and given 60 calendar days to submit the missing information. If the information is not submitted in a timely manner, the application will be placed in the inactive file.

d. **Inactive**

This file contains those applications which have not been updated within 60 days or which were never fully completed in the required time frame. Those applicants will be removed from the active/waiting list and will have to re-apply in order to be processed. Those applications will receive a new application date but will be permitted to maintain their priority or selection preference, if qualified. Incomplete applications which are not completed in a timely manner will be placed in this file.

B. **Eligibility Determination**

1. **Applicant determined eligible**

Upon receipt of a completed application, HASFN will make a determination of eligibility. An applicant determined to be eligible shall be promptly notified in writing (which may include digital communications) or via telephone, placed on the HAF program active/waiting list, and awarded assistance if feasible at that time. An applicant must be determined to be eligible at the time of award or when assistance is provided. The notification shall be combined with a selection letter and contain basic information and requirements for the applicant. See Section IV.E. below for additional guidance.

2. **Applicant determined ineligible**

Upon receipt of a completed application, HASFN will make a

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determination of eligibility. An applicant determined to be ineligible shall be promptly notified in writing. The notice shall state the reason(s) for the ineligibility. The determination of eligibility by the HASFN shall be final.

C. Waiting list administration

Due to the urgent nature of the HAF program, the HASFN shall strive to serve applicants as quickly as feasible and generally will not maintain a traditional waiting list for the HAF program. Applications that have been determined eligible and approved for payment will remain active and there should only be a brief time between approval and payment of assistance, unless extenuating circumstances occur. The eligible applicants will be processed and served by order of priority (see selection preferences). Within each priority group, the applicants will be served in chronological order, with the oldest application being first and the most recent application being last. Generally, the HASFN shall utilize a first come first served approach but will make sure preference groups are processed first should there become a backlog of applications. The HASFN reserves the right to establish or not establish, open or close the waiting list and suspend the taking of new applications at any given time. HASFN may also set submission deadlines for the funding year.

IV. Selection Procedure and Requirements

A. General provision

HASFN shall select eligible applicants from the HAF waiting list or pool of applicants in accordance with the selection preferences (priority groups) outlined below and the applicant's respective eligibility dates. For the HAF program, there is a federally mandated requirement that 60% of the HAF funds are to be provided to eligible households at or below 100% of the area median income or 100% of the U.S. median income, whichever is greater. The HASFN reserves the right to modify funding availability and processing of applications in order to meet the federally mandated targeting requirement. All qualifying applicants will be selected based upon preference group and chronological receipt of application. Once an applicant from the active/waiting list has the opportunity to be selected and identified for award of service based upon their position on the list, the selection and screening process would normally commence. For the HAF program, the selection and screening process has been virtually eliminated. However, a re-certification of eligibility at the time of services may be necessary depending upon the timing of the most recent eligibility

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determination. Generally, income verification and other documentation shall be presumed valid for 45 days. The applicant may be requested to certify that there have been no changes in the application if the information is older than 30 days. The recipient of services must be eligible at the time of receipt of services or award date for this program.

B. Order of selection

Eligible applicants will be categorized according to the following priority groups, with group one having the highest priority. Once all of the applicants in group one have been served, group two applicants will be served, and so forth. It is important to note that the waiting list is always changing based upon the applications received. For HAF Assistance, there is one local Tribal preference for Sac and Fox Nation Tribal members subject to date of application (chronological order) and funding.

1. Applicant household/family who has at least one household member who is an enrolled member of the Sac and Fox Nation.
2. Applicant household/family who has at least one household member who is an enrolled member of a federally recognized Tribe.

C. Screening of applicants

Prior to receipt of services or assistance, HASFN normally conducts a thorough screening process of each applicant to determine suitability for the program. Due to the urgency and nature of the HAF program, there is no applicant screening other than for duplication of services or program requirements. These are also considered eligibility requirements so there is no determination of suitability for this program.

D. Determination of suitability

There is no determination of suitability for the HAF program.

E. Notification of selected applicants

Promptly after an applicant household/family has been approved for participation, the family will be notified of their selection. Due to the urgent nature of the program, initial notification may be by phone or personal contact. The notification for HAF Assistance may be combined with the

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Determination of Eligibility notification and may also include the following:

1. A statement that the family has been selected for participation in the HASFN's HAF program.
2. A statement that an award agreement will need to be executed if a family is willing and able to do so.
3. A statement that a subsequent award, receipt of services, and payment for services shall be subject to another application and eligibility verification and determination (if applicable).
4. The description of the type of assistance/services to be received.
5. A statement that the family has 15 days in which to respond to the notice, and to execute an award document and submit any additional required information, and that failure to respond shall be considered a rejection of the offer. If a family formally rejects the offer, or does not complete the required action(s) within the prescribed time frames, a new application will need to be submitted for future participation.
6. A statement that the HAF provides for a one-time award only per household/family; and
7. A statement that the notice is not a contract and does not obligate HASFN in any way.

V. Homeowner Assistance Fund Program Requirements and Rules

A. Execution of the award agreement

Prior to receipt of services, the participant shall receive and execute an award agreement with HASFN. This agreement is a legal document which describes rights, duties, projected scope of services, obligations, and responsibilities, and shall be executed promptly after final approval/selection of the applicant. A copy of the executed original shall be provided to the award recipient. The head of household and/or spouse will sign the agreement and the Contracting Officer or Housing Representative will sign on behalf of HASFN. Due to safety precautions, a digital or electronic copy is acceptable, or the recipient may verbally authorize his/her approval and the HASFN representative may execute on behalf of the recipient.

1. Changes, modifications, and amendments

Any changes during the term of the agreement and/or program shall be done so in writing and executed or initialed by both parties if feasible. HASFN may revise or adopt policies which affect the participants' obligations and requirements under the agreement. Such changes do not require execution of a new agreement.

2. Termination of agreement by the participant

The participant may terminate the agreement at any time prior to receipt of the actual award provided that notice is given to HASFN, and any procedures for termination contained in the agreement are followed. Written notice is preferable, but verbal or electronic/digital communication is acceptable due to COVID-19 urgency and precautions.

3. Termination of agreement by the HASFN

HASFN may terminate the agreement at any time prior to receipt of the actual award in accordance with the provisions contained in the agreement. A failure to comply with any of the requirements, obligations, or duties outlined in the agreement or obtaining an award under false pretenses shall be grounds for termination. HASFN shall issue a notice of breach to the participant promptly after the occurrence of such a breach, notify the participant of grievance procedures, and state the action required by HASFN to amend the breach. If the breach is not amended to the satisfaction of the HASFN, a notice of termination shall be issued. The notice of termination shall be in accordance with the terms and conditions of the agreement and may be executed immediately if necessary.

B. Program guidelines and rules for participants

1. Principal residency requirement

The HAF assistance is required to be used for the applicant's principal residence. In addition, the home must be habitable at the time of application. The HASFN reserves the right to determine if a home is not a principal residence or has been abandoned or vacated for an extended period of time and that providing HAF assistance is not feasible.

2. Maximum amount of HAF per applicant/household

In order to provide for more equitable distribution of HAF funding, the HASFN has determined that the maximum allowable assistance amount per applicant/household is \$10,000. Applicants may elect to receive various types of assistance and each type of assistance has an established cap but in no case shall the HASFN provide total cumulative HAF assistance in excess of \$10,000.

3. Assistance provided once only

The HAF program is designed to provide assistance to eligible applicants in times of need. Applicants that have received a prior HASFN HAF award shall be disqualified from receiving another HAF award. An applicant that has received prior HAF from another Tribe or Tribally Designated Housing Entity (TDHE) is not disqualified from participation if the HASFN can determine that the HAF assistance to be awarded is not duplicative. Any head or spouse of a household that has already received assistance (HAF) cannot receive additional assistance (HAF) with a new spouse or partner as part of another household except as described in the previous sentence.

4. Description of assistance

HASFN shall make HAF funding available for eligible applicants. HASFN reserves the right to make a final determination regarding the award of assistance. The total amount of assistance per applicant/household shall not exceed the \$10,000 funding cap. Each type or category of assistance also has an established maximum funding amount as well. All awards are subject to funding availability and budget constraints. Only one award per household/family shall be provided. The assistance shall be paid out to the identified payees as requested by the applicant but shall generally not be paid directly to the applicant household. The types of assistance that may be provided are as follows.

a. Mortgage Payment Assistance

HASFN may provide assistance for mortgage payments for residential dwelling units, including manufactured housing. HAF payments shall generally and preferably be made directly to the mortgage company or servicer on behalf of the award recipient. The HASFN may provide HAF assistance to eligible applicants for a period of up to 12 months or up to a maximum

of \$8,000, whichever is the lesser amount. The HAF funds may be used either for past due payments or arrearage or current and/or prospective payments subject to the 12-month and \$8,000 maximum stipulation. An applicant involved with a forbearance or modification process shall not be disqualified from participation.

b. Property charges - Insurance

HASFN may provide assistance for the payment of insurance premiums for the primary residence. Types of insurance allowable include but are not limited to shelter/dwelling fire and extended coverage, flood and mortgage. Mortgage insurance that is included in a household's monthly mortgage payment shall be regarded as a part of mortgage assistance. The HASFN may provide HAF assistance to eligible applicants for a period of up to three years or up to a maximum of \$5,000, whichever is the lesser amount.

c. Property charges – Ad Valorem (Property) Taxes

HASFN may provide assistance for the payment of property taxes for the primary residence. Types of insurance allowable include but are not limited to shelter/dwelling fire and extended coverage, flood and mortgage. Property tax charges (escrow) that is included in a household's monthly mortgage payment shall be regarded as a part of mortgage assistance. Property tax charges may be current or past due. The HASFN may provide HAF assistance to eligible applicants for a period of up to three years or up to a maximum of \$5,000, whichever is the lesser amount.

d. Utility service assistance

HASFN may provide assistance with utility related charges and expenses for the primary residence. Utilities may include electric, gas, LP, solid waste disposal, water and sewer, heating fuel and internet or broadband. Assistance with past (arrearages), current and prospective utility charges, connection fees, membership fees, and related costs are eligible items. Utility repairs and installation covering materials, labor and equipment both inside and outside the structure are not eligible. The HASFN shall pay for outstanding arrearages and/or prospective utility charges for up to three months up to a maximum of \$2,000, whichever is

the lesser amount. If the costs have not yet been incurred, the average prospective amount to be awarded will be determined by actual monthly charges as shown on the utility bill/statement submitted by the applicant multiplied times three months. If actual costs have already been determined, the HASFN will only pay up to the lesser amount of up to three months of actual utility charges incurred and/or owed or the \$2,000 cap.

e. Homeowner Displacement Prevention Measures (Rehab)

HASFN may provide other housing related assistance to prevent homeowner displacement by renovating or bringing an existing home up to code or improving the overall condition so the home can remain habitable. Eligible repair and/or replacement items generally include roofs, HVAC systems, water heaters and interior plumbing. However, the HASFN reserves the right to approve additional work items related to COVID-19 and the health and safety of the occupants, provided these items contribute to the rehabilitation or maintenance of existing structures and do not constitute construction of new housing structures. The HASFN shall procure and make direct payments to the contractors and/or service providers. The HASFN shall require home inspections to verify need and workmanship. The HASFN shall verify property ownership, current status of property taxes owed and verification of shelter insurance if the amount of assistance exceeds \$5,000. If the applicant does not have property insurance or is not current with respect to property taxes owed, the HASFN shall make these payments on behalf of the homeowner prior to commencing any rehabilitation work. The costs of these related charges shall be deducted from the applicant homeowner's maximum allowable assistance cap. The maximum allowable assistance amount for this category of assistance is \$10,000 per household. The HASFN shall regard assistance in an amount of \$5,000 or less as a grant with no stipulations. For awards in excess of \$5,000 and up to the \$10,000 maximum, the HASFN shall regard the assistance as a forgivable interest free loan with payback required if the home is sold within one year. As a part of this stipulation, the homeowner shall be required to execute a binding commitment or deed restriction prior to any work being commenced. The HASFN reserves the right to make a final determination regarding the award of this type of

assistance based upon each specific situation and need.

5. Ineligible assistance items

HAF funds shall not be used for the purchase of or in conjunction with other work items not identified in Section V.B.4.e. above and luxury items such as hot tubs, decks, pools, furniture or television or related accessories. Other ineligible items include landscaping, lawn care, fencing, storm shelters, food, household goods, PPE, appliances, clothing, and health care costs/items. HASFN reserves the right to determine eligibility of any cost item and to deny award payment in cases where the house cannot be made habitable within the \$10,000 assistance limit.

6. Payments for assistance by HASFN

Generally, all payments for mortgage, utilities, property taxes, insurance, contractor repair costs and services and eligible related costs shall be made directly to the mortgage company, utility company, taxing authority, contractor, or service provider, on behalf of the participant. The HASFN may also require additional documentation such as a receipt of payment of some type. The HASFN staff shall retain a copy of the assistance check(s) provided in the individual applicant/ participant file.

7. Payment of deductible/co-pay not required

The HAF program is designed as a grant program and participants shall not be required to pay any type of deductible or co-payment.

8. Inspection of property required for home repair assistance

HASFN shall conduct an inspection prior to approval of any assistance. The HASFN shall also conduct interim inspections as needed and a final inspection prior to contractor payment to verify the work has been completed in a satisfactory manner. HASFN reserves the right to suspend, cease or deny the award due to a failed or non-compliant inspection and subsequent determination that the house cannot be made habitable within the \$10,000 assistance limit.

9. Binding commitment may be required

For the Home Repair Assistance, the applicant homeowner may be subject to a binding commitment or deed restriction which requires payback if the home is sold within one year from the date of assistance. For home repair assistance in an amount of \$5,000 or less, there is no binding commitment required. If the amount of assistance for home repairs exceeds \$5,000, the HASFN shall require execution of a binding commitment or deed restriction prior to any assistance being received or work commencing on the home. The restriction will require full re-payment of the assistance amount if the home is sold within a period of one year from the date of assistance or the date the restriction was executed, at the discretion of the HASFN.

10. Requirement to list household occupants

The applicant is required to list all occupants of the household on the family's application and provide any required documentation relevant to eligibility and selection.

11. Environmental and lead based paint restrictions

The HASFN generally operates its affordable housing program in accordance with NAHASADA regulations which require compliance with NEPA, related environmental authorities, and applicable lead-based paint requirements. The HAF funds do not require specific compliance with these requirements. Accordingly, the HASFN shall examine or research LBP or environmental compliance issues only to the extent required by other applicable laws. Due to the urgency of need and limited duration of the HAF program, the HASFN shall not examine or research LBP or environmental compliance issues.

12. Additional documentation required

HASFN shall require documentation or verification such as deeds, insurance coverage, property tax status and current ownership, invoices, or billing statements, depending upon the type of assistance circumstances of the case. In certain unique instances, the HASFN may accept a certification or attestation that verifies required documentation. The HASFN reserves the right to determine the validity of any form of documentation.

13. Prohibition of duplicative services/assistance

The HAF program prohibits “double dipping” or an applicant/household receiving HAF funds from multiple sources for the same charges. The HASFN shall to the extent feasible, ensure that the applicant/household is not or has not received any duplicative assistance from another entity. As a part of the application process and determination and certification of eligibility, the HASFN may require the applicant/household to attest that there has been no duplicative assistance received.

VII. The Certification and Re-certification Process

Due to the nature of the HAF program, there is no requirement for re-certification once the participant has been awarded and received services. The participant must be eligible for the program at the time services are received. This may require that an applicant update or submit new information prior to final award and receipt of services.