

GRAND TRAVERSE BAND HAF PROGRAM DESCRIPTION

Brief Description

This program was established under section 3206 of the American Rescue Plan Act of 2021 (the ARP) to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of GTB Tribal Member homeowners experiencing financial hardship after January 21, 2020 through qualified expenses related to mortgages and housing.

Not less than 60% of amounts made available to each Tribe must be used for qualified expenses to assist homeowners having incomes equal to or less than 100% of the area median income. 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 for the other eligible homeowners having incomes equal to or less than 150% of the area median income.

Maximum amount of assistance per homeowner

Assistance will be granted in 3-month intervals with recertification at the end of each interval based on availability of funds. GTB shall provide Financial Assistance for a period not to exceed twelve (12) months or \$20,000 whichever is reached first. Subject to the availability of funds.

Homeowners that have received funds through the Emergency Rental Assistance Program (ERAP) shall be subject to a twelve (12) month limit between the two programs. The homeowner may qualify for assistance with any qualified expenses in 3-month intervals with recertification at the end of each interval based on availability of funds for up to twelve (12) months that were not covered by ERAP.

Eligibility criteria and documentation required

“Eligible Homeowners” must meet the following criteria:

- Homeowner must have experienced a Qualified Financial Hardship after January 21, 2020.
 - A “Qualified Financial Hardship” is 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.
 - Reduction of Income – Documented temporary or permanent loss of earned income after January 21, 2020.
 - Increase in living expenses – Documented Increase in out-of-pocket household expenses such as, medical expenses, inadequate medical insurance, increase in household size, or costs to reconnect utility services directly related to coronavirus pandemic after January 21, 2020.
 - Homeowner must attest that they experienced a financial hardship after January 21, 2020. The attestation must describe the nature of the financial hardship.
- Homeowner must have owned the home on or before January 21, 2020.
- Homeowner must currently own and occupy the property as their primary residence.
- Homeowner applicant must own and occupy the 6 County Service Area property (Antrim, Benzie, Charlevoix, Grand Traverse, Leelanau, Manistee) for a minimum of six consecutive months plus one day as their primary residence.

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- Homeowner must meet the Homeowner Income Eligibility Requirements.
 - Incomes equal to or less than 150% of the area median income.

“Eligible Legal Ownership Structures” include only the following:

- Those where the home is owned by a “natural person” (i.e., LLP, LP, S-Corp, or LLC do not qualify). Where the estate of a deceased natural person is the ownership entity, the owner may be eligible, subject to review by the Authority.
- Those where the homeowner has transferred their ownership right into nonincorporated, Living Trusts, provided the homeowner occupies the home as the primary/principal residence.
- Those where the home is under a Purchaser’s Interest in a Land Contract valid under Michigan law.
- Those where the home is owned by a certificate of title.

“Eligible Properties” are those that are:

- Single-family (attached or detached) properties.
- Condominium units.
- 1 to 4-unit properties where the homeowner is living in one of the units as their primary residence.
- Manufactured homes permanently affixed to real property and taxed as real estate.
- Mobile homes not permanently affixed to real property.

Ineligible properties: Vacant, lacking a dwelling, or abandoned. 2nd homes. Investment property. 1 to 4-unit properties where the homeowner/landlord has received Emergency Rental Assistance Funds.

Prioritization to Eligible “Qualified Expenses” as follows:

1. Mortgage/housing loan payments and/or reinstatement (including escrows),
2. Property taxes,
3. Land Contracts and Reverse Mortgages,
4. Mobile home and/or lot payment assistance,
5. Condominium/homeowners’ association fees,
6. Homeowner’s insurances,
7. Utilities,
8. Internet services.

Disbursement to mortgage/housing lender/servicer may include up to the next three scheduled monthly payments (“Additional Assistance”) if funds are available not to exceed either the Maximum amount of assistance per homeowner.

Monthly bills or statements must be submitted in order to be direct paid or paid to the Tribal Member.

Payment requirements

Payable to the homeowner except in cases of delinquency, default or forbearance in which the payment will be made directly to the service provider (lender, county, provider)

Contact Housing for more information: 231.534.7800

Visit: www.gtbindians.org/housing_dept.asp for application