



Homeowners Assistance Fund (HAF)

Link to Apply:	There is a link at www.aanji.org , or go directly to mlbo-laserfiche.millelacsband.com/Forms/HAF .
How to Apply?	Please fully read this document. If you have further questions, please call (320) 292-1942 and your call will be answered within 48 hours. Miigwech.
What is HAF?	The Homeowners Assistance Fund is federal funding that can provide full or partial payment assistance to eligible homeowners unable to make full delinquent mortgage payments and provide funds to resolve delinquent payments for utility services, excluding phone and internet, due to a continuing financial hardship associated with the Coronavirus pandemic.
Who is Eligible?	<p>An “eligible household” is defined as a home owner and Mille Lacs Band of Ojibwe Tribal Member, Mille Lacs Band of Ojibwe First Descendant, or MLBO/MLCV Employee in which meets the following criteria:</p> <ul style="list-style-type: none"> • Homeowner is at least one installment payment in arrears on one or more of the following: utilities, such as electric, gas, home energy, and water. • Assistance sufficient to resolve the delinquency is not available from other utility assistance programs and, without HAF assistance, the homeowner is likely to lose services. • Do not need to be an Aanjibimaadizing client. MUST BE AN MLBO MEMBER, MLB DESCENDANT OR MLBO/MLCV EMPLOYEE. MLBO members can live anywhere in the nation. Descendants of MLBO members and MLBO employees must reside in Minnesota. • Must be at or below 100% of the Federal Median Income.
What Expenses Qualify?	<ul style="list-style-type: none"> • Homeowner’s monthly mortgage/loan payments for the applicant’s primary residence for those eligible. • Delinquent utility amounts for qualifying Homeowners. • Must cover arrears. All arrears can be covered back to 1/1/2020. The provided assistance must bring the homeowner’s account current. • Covers water, garbage, propane, electric, and sewer. • Utilities cannot be paid in advance. Can pay current balance in addition to arrears if it is included on the bill. • Cell phone, TV, Cable, and internet bills are not allowed. • FUNDS WILL BE PAID DIRECTLY TO THE VENDOR OR COMPANY.
Applicants Must Provide:	<ul style="list-style-type: none"> • Personal identification number from a state-issued ID, driver’s license, passport, ITIN, Tribal ID or other form of ID. • Statement of current inability to resume mortgage payments due to unemployment, underemployment or other continuing hardship. • Total amount of each type of assistance (mortgage payment, mortgage arrears, utilities, home energy costs, utility arrears) needed. • Number of months of mortgage payments and number of months of utility cost with documentation of amounts owed. • Gross household income of all adults and number of individuals in the household for the past 2 months, or a tax return for 2020. Each participant will be required to provide income information as well as sign an attestation stating that the income provided is the only income for that individual. • Copy of default invoice. (overdue bill, foreclosure notice, etc.) • W-9. (Mortgage Lender and/or Utility Provider) • Additional information may be requested.
Questions?	Contact Tammy Moreland at 320-292-1942 or tammy.moreland@millelacsband.com . Due to call volume, there may be times where we are not able to immediately answer or return calls. Our goal is to get back to everyone within 48 hours.

This funding is for homeowners only. Rental Assistance may be available through other sources.