# Pueblo of Jemez Housing Authority (POJHA)



Dear Applicant,

Thank you for your interest in applying with our organization for your housing needs. Please complete the attached Homeowner Assistance Fund Program (HAF) application and include all supporting documents. A <b>complete</b> application with all supporting documents will ease your application review process. To help complete your application, we have provided a checklist below.
Application Checklist
(Application is considered COMPLETE, with all necessary supporting documents.)
Income Verification - For <u>ALL</u> household members age 18 yrs. & over. (Check Stubs-1 month period, 2024 Tax Return, Unemployment, Social Security/Disability/Retirement Benefits) <u>OR</u>
Unemployed Affidavit Form must be completed by unemployed household member(s); OR
Self-Employment Affidavit Form must be completed by self-employed household member(s)
☐ Certificate of Indian Blood (Copy of CIB for Applicant)
Social Security Card (Copy of Social Security card for applicant)
☐ Authorization for Release of Information Form signed by <u>ALL</u> household members age 18 yrs. & over
Complete & signed application, attachment forms, and attachment of Supporting Documents
If Applicable:
Homeownership Documentation(s) for Rehabilitation Applicants
Complete application and supporting documents can be returned to the POJHA office, or emailed to: <a href="mailto:applications@pojha.org">applications@pojha.org</a>
If you have any questions or need additional assistance in completing your application, please contact the POJHA office at (575) 834-0305.
Thank you,
Pueblo of Jemez Housing Authority

# PUEBLO OF JEMEZ HOUSING AUTHORITY

P.O. Box 670 • 4773 Highway 4 Jemez Pueblo, NM 87024 Phone: (575) 834-0305





# **POJHA Homeowners Assistance Fund Program (HAF)**

#### **KEEPING FAMILIES IN THEIR HOMES**

The Homeowner Assistance Fund (HAF) was established under section 3206 of the American Rescue Plan Act of 2021 to mitigate financial hardships associated with the coronavirus/COVID-19 pandemic by providing funding to eligible entities, including Tribally Designated Housing Entities (TDHEs) for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities, or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020, including financial hardship that began before January 21, 2020, but continued after that date.

The Pueblo of Jemez Housing Authority (POJHA) is the Tribally Designated Housing Entity (TDHE) and is the grantee of an allocation of \$401,321.68 to administer the Homeowner Assistance Fund for the Pueblo of Jemez Indian Reservation and its enrolled tribal members.

Grantees use the funds to provide assistance to eligible households through qualified mortgage related expenses. The HAF program requires that 60 percent of awarded funds must be used to support homeowners with incomes below 100% of the U.S. Median Income Table. The mortgage related expenses include mortgage payment assistance, financial assistance to allow homeowners to reinstate a mortgage, or pay other housing-related costs related to forbearance, delinquency, or default, mortgage principal reduction, utilities and home energy costs, utilities and home energy costs arrears, and repairs to prevent homeowner displacement.

The use and distribution of these funds are limited to eligible households as outlined in POJHA's Homeowner Assistance Fund Policy ("HAF Policy"), as adopted by the POJHA Board of Commissioners under Resolution No. 2024-01 dated February 21, 2024, which limits eligibility to enrolled members of the Pueblo of Jemez living in a homeowner unit within the POJHA Indian Area (i.e., within the Pueblo of Jemez boundaries) <u>OR</u> outside the POJHA Indian Area (i.e., within the State of New Mexico boundaries), among other eligibility factors as described within the HAF Policy.

Please make certain all appropriate fields of this application are filled out completely and all supporting documents are submitted with your application submission. If there are any questions pertaining to this application or the POJHA Homeowner Assistance Fund Program, please visit our website at <a href="www.pojha.org">www.pojha.org</a>, or call us at (575) 834-0305.

Thank You
Pueblo of Jemez Housing Authority

			Applica	ant Infor	mation					
Last	t Name	F	irst Name					М.І.		
Phy	sical Street Address	C	City				State (i.e	. NM)	Zip Code	)
Mail	ling Address (i.e. P.O	. Box) C	City				State (i.e	. NM)	Zip Code	)
Pho	ne Number	E-Mail Address	<u>.</u>		blo of Je / Recogniz			*Trib	al ID No.	
*Soc	cial Security #	*Date of Birth		Primary I	Phone #			Year	s at this ac	ldress
Requ	<u>-</u>									
		T;	ype of A	ssistanc	e Reque	sted				
	Mortgage Payment	☐ Utility/Ir	nternet/E	Broadba	nd Assis	tance	□ Hom	ne Repa	irs	
	Financial Assistar	nce related to forbea	rance, d	lelinquer	ncy, defa	ult, or p	roperty t	axes		
		, currently reside in, a eed, or legal document	homeowi	<b>bility – G</b> nership h		nit and ha	•	of home	ownershi	р
Su	uch as mortgage, do	eed, or legal document income at or below the rban Development's (H	homeowitation?	nership h	nousing u Yes □	No □	]			
Su	uch as mortgage, d	eed, or legal document income at or below the rban Development's (H	homeowitation? e 150% A	nership h Area Med	nousing u Yes □ dian Incor	No □	as determ			
Su	uch as mortgage, do	eed, or legal document income at or below the rban Development's (F	homeowitation? e 150% A	nership h Area Med	nousing u Yes □ dian Incor	No □	as determ			
Su	Is your household of Housing and U	eed, or legal document income at or below the rban Development's (FYes No FY 2024 HAF In	homeowitation? e 150% A	nership h	Yes □	No C	as determ	nined by	the U.S. [	Departme
Su	Is your household of Housing and U Select Answer:  Greater of 100% A I Greater of 150% AM	eed, or legal document income at or below the rban Development's (FYes \( \sqrt{P} \) No \( \sqrt{FY 2024 HAF IT} \)	homeown tation? e 150% / HUD)?	nership h Area Med  its Summ  2-Person  \$97,800	Yes  dian Incor	No Come level and another services are services and another services are services and another services and another services and another	, NM MSA 5-Person \$97,800	6-Person	7-Person	Departme  8-Person  \$114,050
	Is your household of Housing and U Select Answer:  Greater of 100% A I Greater of 150% AM	eed, or legal document income at or below the rban Development's (FYes No FY 2024 HAF In MI or 100% U.S. Median Income	homeown tation? e 150% / HUD)?	nership h Area Med 2-Person \$97,800	Yes  dian Incor	No Come level and an arrangement of the second seco	, NM MSA 5-Person \$97,800 \$140,000	6-Person \$100,250 \$150,350	7-Person \$107,150	Departme  8-Person  \$114,050

<sup>&</sup>lt;sup>1</sup> Written attestation is defined as a letter written, or typed, and signed by an employer, case worker or other professional with knowledge of a household's circumstances confirming the household member's income per week, bi-weekly, monthly, or yearly.

		Eligibility – Financial Hardsh	ip
4.	Do you or any individual in yo benefits?	ur household qualify for unemployment	Supporting Document(s) Included (Check all that apply)
	Select Answer: Yes □ N	lo 🗆	☐ Copy of submitted Unemployment packet
			☐ Copy of current Unemployment benefits
_			
5.	the following financial hards	als in your household experienced any of ships due directly, or indirectly, to the	Supporting Document(s) Included (Check all that apply)
	COVID-19 pandemic? (Che		☐ Copies of pay stubs showing a
	<ul><li>☐ A reduction in househo</li><li>☐ Loss of Employment, 1</li></ul>	old income Temporary Layoff, or Furlough	decrease in hours or pay  Letter showing loss of employment,
	☐ Reduction in hours or p		layoff, or furlough
	☐ Unable to work or expending the childcare or school	eriencing financial hardship due to no	☐ Written attestation by applicant²
		nses associated with COVID-19	
	☐ Loss of self-employme	nt or business income	
	•	stances leading to financial hardship:	
	(please explain below)		
		Duplicate of Benefits	
6	purpose, and the total assis	urs when a household receives financial as stance received for that purpose is more that	sistance from multiple sources for the same an the total need for assistance. Have you or gage, utility, or home repair assistance from
6	purpose, and the total assis	urs when a household receives financial as stance received for that purpose is more that old received or anticipate on receiving mort	an the total need for assistance. Have you or
6	purpose, and the total assis any member of the househ any other source(s)?	urs when a household receives financial as stance received for that purpose is more that old received or anticipate on receiving mort	an the total need for assistance. Have you or gage, utility, or home repair assistance from
6	purpose, and the total assis any member of the househ any other source(s)?	urs when a household receives financial as stance received for that purpose is more that old received or anticipate on receiving mort	an the total need for assistance. Have you or gage, utility, or home repair assistance from
6	purpose, and the total assis any member of the househ any other source(s)?  ☐ No	urs when a household receives financial as stance received for that purpose is more that old received or anticipate on receiving mort   Yes, indicate below the amount	an the total need for assistance. Have you or gage, utility, or home repair assistance from allocated from any and all funding sources:
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6	purpose, and the total assis any member of the househouse any other source(s)?  No  Assistance Provider  Assistance Provider	urs when a household receives financial as stance received for that purpose is more that old received or anticipate on receiving mort   — Yes, indicate below the amount  Contact information/Email Address  Contact information/Email Address	an the total need for assistance. Have you or gage, utility, or home repair assistance from allocated from any and all funding sources:  Amount Received  Amount Received
6	purpose, and the total assis any member of the househouse any other source(s)?  No  Assistance Provider  Assistance Provider	urs when a household receives financial as stance received for that purpose is more that old received or anticipate on receiving mort   — Yes, indicate below the amount  Contact information/Email Address  Contact information/Email Address  Contact information/Email Address	an the total need for assistance. Have you or gage, utility, or home repair assistance from allocated from any and all funding sources:  Amount Received  Amount Received
6	purpose, and the total assis any member of the househouse any other source(s)?  No  Assistance Provider  Assistance Provider	urs when a household receives financial as stance received for that purpose is more that old received or anticipate on receiving mort   — Yes, indicate below the amount  Contact information/Email Address  Contact information/Email Address  Contact information/Email Address	an the total need for assistance. Have you or gage, utility, or home repair assistance from allocated from any and all funding sources:  Amount Received  Amount Received
6	purpose, and the total assis any member of the househouse any other source(s)?  No  Assistance Provider  Assistance Provider	urs when a household receives financial as stance received for that purpose is more that old received or anticipate on receiving mort   — Yes, indicate below the amount  Contact information/Email Address  Contact information/Email Address  Contact information/Email Address	an the total need for assistance. Have you or gage, utility, or home repair assistance from allocated from any and all funding sources:  Amount Received  Amount Received

<sup>&</sup>lt;sup>2</sup> Written attestation is defined as a letter written, or typed, and signed, or verified, by the household member certifying financial hardship due to the COVID-19 pandemic. A template letter can be found under Attachment 3 (Attestation of Economic Hardship).

	Household Data (include applicant)						
	Last Name	First Name	Age	Relationship to Applicant	Current Monthly Income		2024 Annual Income
1.				Self	\$		\$
2.					\$		\$
3.					\$		\$
4.					\$	O	\$
5.					\$	R	\$
6.					\$	1,	\$
7.					\$		\$
8.					\$		\$

Income Verification
Provide information on either the total annual income of your household for calendar year 2024 <b>or</b> your total monthly household income.
1. Annual Income of household: \$
<b>Note:</b> Applicant must attach and submit wage statements, interest statements, unemployment compensation statements, or a copy of IRS Form 1040 for calendar year 2024 income for all household members.
2. Monthly Income of household: _\$
<b>Note:</b> Applicant must attach and submit sufficient documentation to support monthly income at the time of application for all household members.
3. Are one or more individuals within the household unemployed as of the date of this application or have any such individuals been unemployed for the 90-day period immediately preceding the date of this application?
Yes □ No □
Financial Assistance Requested

Please list which Homeowners Assistance the household wishes to obtain. Any assistance types listed below require the submission of supporting documentation such as a mortgage statement, utility bill, foreclosure/default notices or other documentation approved by the POJHA.

	Assistance Type <sup>3</sup>	Past Due Payments?	Current / Future Payments?	Total Payment Amount	Lender/Utility Company	Account #
1.				\$		
2.				\$		
3.				\$		
4.				\$		
5.				\$		
6.				\$		
7.				\$		

Home Repairs:	Please list the repairs needed in your home below	
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<sup>&</sup>lt;sup>3</sup> Payments for mortgage payments not to exceed \$3,600, utility assistance not to exceed \$600 and repairs not to exceed \$4,880.40.

#### **Additional Requirements & Information**

- 1. Applicants must sign a release of information form allowing the Pueblo of Jemez Housing Authority to verify any and all information required to participate in the Homeowner Assistance Fund Program.
- 2. Completed applications will be processed within ten (10) business days and a notice of acceptance or denial will be conveyed to the applicant. The approval notice will include benefit amount and vendor information. If the application is denied, you will receive notification stating the reason for denial and information regarding the appeals process.
- 3. Pursuant to 18 U.S.C. § 1001, it states in part, "Whoever, in any matter within the jurisdiction of the executive, legislative, or judicial branch of the Government of the United States, knowingly and willfully falsifies, conceals, or covers up by any trick, scheme, or device a material fact; makes any materially false, fictitious, or fraudulent statement or representation; or makes or uses any false writing or document knowing the same to contain any materially false, fictitious, or fraudulent statement or entry; shall be fined under this title, imprisoned not more than 5 years or both."

#### **Applicant Acknowledgements and Attestation**

I understand that I am required to update my application whenever any determining factor of eligibility changes. This includes employment/annual income, contact information, no longer qualifying for unemployment benefits, no longer experiencing a reduction in household income or other financial hardship, no longer facing a risk of homelessness or housing instability, or having a household income that is above 150 percent of the Area Median Income for the household.

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 Pueblo of Jemez Housing Authority of any 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 civil or criminal prosecution if the Pueblo of Jemez Housing Authority and/or the Pueblo of Jemez determines it is appropriate to do so.

APPLICA	ANT SIGNATURE	_	DATE	
FOR OFFICE USE ONLY:				
Based on household size, t	he total household income is less	s than, or equal to	o, the <b>100%</b> HUD median income lim	iit:
Yes □	No □			
Based on household size, t	he total household income is less	s than, or equal to	o, the <b>150%</b> area median income lim	it:
Yes □	No □			
	nas been received and thoroughly nd backup documentation, I find t		curacy and completeness, and based be:	d on my findings of
Eligible □	Ineligible $\square$			
POJHA INTAKE OFFICIAL	DATE	APPROVED:	POJHA EXECUTIVE DIRECTOR	DATE



### **RELEASE AND CONSENT**

I/We, the undersigned, acknowledge that as part of the application process for assistance from the Homeowners Assistance Fund Program ("HAF") provided by the Pueblo of Jemez Housing Authority ("POJHA"), I/We are required to provide background information for POJHA's confidential use, to determine my/our eligibility, and to provide aid.

I/We hereby authorize the release of any and all records or other information, in whatever format, that the person or entity as in his, her or its possession, for the sole purpose as described above, to the below entity:

### The Pueblo of Jemez Housing Authority

PO Box 670

Jemez Pueblo, NM 87024 Phone: (575) 834-0305

E-Mail: Applications@pojha.org

I/We understand I/We have right to review any and all records obtained by the POJHA and correct any information found to be incorrect. A photographic or facsimile copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original. I/We, the undersigned, acknowledge that if any adult member of the household fails to sign this release and consent, it may constitute grounds for denial of eligibility or termination from the POJHA Homeowners Assistance Fund Program.

Additional disclosure of the information will not be made without the specific consent of the undersigned, except to a federal law enforcement agency upon such agency's notification to POJHA of a violation or possible violation of civil or criminal law by the undersigned.

Name of Applicant	Signature	Date
Name of Adult Household Member	Signature	 Date
Name of Adult Household Member	Signature	Date
Name of Adult Household Member	Signature	 Date
Name of Adult Household Member	Signature	 Date
Name of Adult Household Member	Signature	 Date
Name of Adult Household Member	Signature	 Date
Name of Adult Household Member	Signature	 Date



### **ATTACHMENT #1**

### **Attestation of Homeownership**

Absent any rental or lease-purchase agreement, and in order for financial assistance to be provided under the Pueblo of Jemez Housing Authority's (POJHA) Homeowner Assistance Fund Program, this Attestation of Homeownership must be completed, signed, and dated by the applicant.

l, PRINT NAME	, the Applican	t, do hereby attest that my	primary residence is
located at,			
housing unit. I further attest that	at I am paying \$	on a	basis to the
following Lender:			
Lender Name:		Account Number:	
Mailing Address:		Contact Information:	
City:	State:	Zip Code:	
for the POJHA Homeowner As By signing below, this form can regarding my mortgage loan al	be provided to the name		obtain any further information
By signing below, <b>I certify and</b> and belief. <b>I further certify an</b> homeownership unit and that I require repayment of benefits r	d attest that I am listed a understand that providing	as the primary mortgage ho g misleading or false inform	older to the above listed mation may result in denial or
Applicant Signat	turo.		 Date



### **ATTACHMENT #2**

# **Attestation of Unemployment**

I, members have qualified	, the Applic for unemployment benefits d	ant, do hereby attest that the ue directly, or indirectly, to	ne following household the COVID-19 pandemic:
	NAME OF HOUS  1. 2. 3. 4. 5. 6.	EHOLD MEMBER(S)	
	8.		
that would impact my el By signing below, <b>I cert</b> and belief. I understand	igibility for the POJHA Homed	owner Assistance Fund Programmer ing facts are true and correfalse information may resul	ct to the best of my knowledge t in denial or require
Applican	t Signature		Date



### **ATTACHMENT #3**

# **Attestation of Economic Hardship**

Absent any documentation supporting economic hardsh assistance to be provided under the Pueblo of Jemez Ho Fund Program, this Attestation of Economic Hardship m	ousing Authority's (POJHA) Homeowner Assistance
I,, the Applican household have experienced a reduction in household ir financial hardship, due directly, or indirectly, to the COV	·
I agree to notify the POJHA of any significant changes to impact my eligibility for the POJHA Homeowner Assistan	•
By signing below, <b>I certify and attest</b> that the preceding and belief. I understand that providing misleading or fals repayment of benefits received from the POJHA's Home	se information may result in denial or require
Applicant Signature	