



Walker River Paiute Tribe Homeowner Assistance Program Launches October 15, 2021

Dear Members of the Walker River Paiute Tribe:

In March 2021 Congress passed the American Rescue Plan Act (ARPA) of 2021 providing \$1.9 trillion in funding to assist with the country's recovery from the Coronavirus pandemic. ARPA provided \$498M specifically set aside for Indian Tribes to establish a Homeowner Assistance Program for tribal members who own homes both on and off the reservation who have been adversely impacted by the Coronavirus pandemic. The Homeowner Assistance program is available to eligible enrolled members of the Walker River Paiute Tribe who meet the eligibility requirements set forth in the American Rescue Plan Act.

The Walker River Paiute Tribe received \$1.62M in funding to develop, implement and administer a Homeowner Assistance Program. The Tribe has worked to develop policies, procedures, and an application portal that fully comply with the guidelines set forth in the American Rescue Plan Act and guidance issued by the U.S. Treasury. We are excited to launch the WRPT Homeowner Assistance Program as another program to assist our members who have been affected by the ongoing Coronavirus pandemic.

General eligibility and program guidelines as defined in the American Rescue Plan Act are listed below:

Eligibility Requirements

Eligible enrolled Tribal members 18 years or older may receive up to 18 months of assistance through the Homeowner Assistance Program (HAP). Applicants for HAP assistance must be obligated to pay qualified expenses related to mortgages and other allowable housing expenses on primary residential dwelling and meet the three criteria below:

- Homeowner household experienced a financial hardship after January 21, 2020
- One or more individuals within the household can demonstrate a risk of experiencing homelessness or housing instability;
- Assistance is for the homeowner's primary residence only; and meets the income qualifications listed below.

Income Qualifications:

- Homeowner households with income equal to or less than 150% of the median area income: or
- Homeowner households with income equal to or less than 100% of the median income for

the United States, whichever is greater.

Area Median limits for your County/Area can be found at <https://www.huduser.gov/portal/datasets/il.html>. Eligibility will be determined using the area median income for the where the member resides.

Type of Homeowner Assistance Available for Qualified Expenses Incurred Beginning January 20, 2020:

- Mortgage payment assistance.
- Financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default.
- Mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity.
- Payment assistance for:
 - Homeowner's utilities, including electric, gas, home energy, and water.
 - Homeowner's internet service, including broadband internet access service, as defined in 47 CFR 8.1(b) (or any successor regulation).
 - Homeowner's insurance, flood insurance, and mortgage insurance.
 - Homeowner's association fees or liens, condominium association fees, or common charges; and
- Down payment assistance.
- Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures.
- Measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home or assistance to enable households to receive clear title to their properties.
- Counseling or educational efforts by housing counseling agencies approved by HUD, or legal services, targeted to households eligible to be served with funding from the HAP related to foreclosure prevention or displacement.

Payment Disbursement

- Payments will be made directly to landlords, utility or other service providers as required in the ERAP guidelines.

Walker River Paiute Tribe ERAP Application Process:

Members wishing to apply for assistance through the Homeowner Assistance Program can apply by visiting:

<https://tinyurl.com/WRPTHAF2021>

Members wishing to apply for assistance through the HAP program will be required to accurately complete all sections of the application and provide the required supporting documents before applications can be processed. In order to provide homeowner or utility assistance as quickly as possible it is imperative the member be prepared to submit a complete application.

- Applications and supporting documents should be submitted through the online application portal for immediate processing.

- Applications may be submitted by U.S. Mail but will be processed after all applications submitted online have been processed which could result in a delay in receiving assistance.
- Assistance is available to members who do not have internet access or are unable to mail in the application by calling 775.773.2306 ext. 2304.
- Applications will not be processed until all required supporting documentation is received and has been uploaded to the online portal.
- Applications and supporting documentation may be delivered to the drop box located on the east side of the parking lot of the Administration Building. Applications hand delivered to the drop box will be processed after all applications submitted online have been processed which could result in a delay in receiving assistance.
- APPLICATION MAY ONLY BE SUBMITTED THROUGH THE PORTAL, U.S. MAIL, OR DELIVERED TO THE DROP BOX

Required Application Documents:

- Completed and signed application.
- Household Identification:
 - Government issued ID, Birth Certificate, Voter Registration, Tribal documents, Health Benefit ID
- Proof of financial crisis due directly or indirectly to COVID-19 outbreak:
 - Unemployment Benefit award letter,
 - Proof of reduction in household income,
 - Proof of significant costs or experienced other financial hardship,
 - A written and signed attestation from your employer is acceptable
 - If documentation is not obtainable a written and signed attestation detailing the hardship is acceptable.
- Income earned and unearned (must provide proof of all income that apply, for all household members):
 - Current pay stubs for at least the last 30 days (if available)
 - 2020 1040 Tax Statement or W-2's
 - Award letter from Unemployment
 - Social Security award letter
 - Proof of other income (e.g., Child Support, Spousal Support, Self-Employment, etc.)
 - Bank Statements demonstrating regular income
 - Self-Employment Records
 - Written and Signed Attestation from an Employer
 - Pensions, Retirement
 - Annuities
- Homeowner Verifications:
 - Current mortgage or lien Agreement signed by the applicant that identifies where the applicant resides and establishes the Homeowner payment amount
 - Evidence of paying Utilities for the residential unit
 - In the absence of a signed mortgage, evidence of the amount of a Homeowner payment may include bank statements, check stubs, or other documentation that reasonably establishes a pattern of payments being made.

- Utility Verifications:
 - Bill
 - Termination Notice
 - Invoice or evidence of payment due to the provider of the utility or home energy service
- Other Expenses (As Appropriate):
 - Homeowner Association fees
 - Reasonable accrued late fees
 - Insurance bill

Application deadlines:

- Applications can be submitted beginning October 15, 2021.
- The Homeowner Assistance Program runs from October 15, 2021 through September 10, 2026 or until all funds are allocated.

Application review and notification process:

- It is your responsibility to submit a complete application (all sections complete) and all required supporting documents. If your application is incomplete, you will be notified in writing as to what is needed to complete the application. Once all required documents are received, the Homeowner Assistance team will begin the process of confirming verifications and determining eligibility.
- Once the completed application requirements are met, an eligibility determination will be made within ten (10) business days.
 - If the household has been determined eligible, payments will be **issued directly to vendors** and you will receive an approval notification, OR
 - If your application has been denied, you will receive written notice of denial.
 - no person may be denied assistance based on race, color, sex, age, religion, national origin, or political belief.

Request for decision review process:

WRPT has established a fair process for requests for application decision review. The applicant has 10-days from date of decision to submit an appeal, in writing, to WRPT by submitting a written request to wrpthap@wrpt.org. Written requests for a secondary review must be submitted within ten (10) days of the notice of decision and clearly state the reason(s) for the request for secondary review. A final determination will be made within ten (10) days of receiving the written request and a letter will be sent to the application indicating the final determination status.

Where to get help:

Please email wrpthap@wrpt.org or call 775.773.2306 ext. 2304 for assistance or Homeowner Assistance Program questions

Program Administration

The Tribe has contracted with an independent third party to assist with the development, implementation, and administration of the Homeowner Assistance Program. The use of an independent third party ensures that applications are evaluated using the established criteria outlined in the ERAP regulations for each application received. The independent third party is required to strictly adhere to the Tribe's confidentiality policy.

Paper copies of the application were mailed to enrolled members 18 years and older to the address on record with the Enrollment Department on the week of October 11, 2021. Information on the Walker River Paiute Tribe's Homeowner Assistance Program is also be made available on the Tribe's website at www.wrpt.org.

The Tribal Council is excited to offer this program to eligible members as part of the Tribe's response to the Coronavirus pandemic. Please continue to stay healthy and safe.

Sincerely,

Amber Torres
Chairman
Walker River Paiute Tribe