

# United States Department of the Treasury

## Homeowner Assistance Fund Plan Coquille Indian Housing Authority

HAF Grantee Plan Name

**HAFP-0247**



# United States Department of the Treasury

## Homeowner Assistance Fund Plan

*(for participants with allocations under \$5 million)*

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## Introduction and Purpose

Welcome to the U.S. Treasury Department’s submission portal for the Homeowner Assistance Fund (HAF) Plan.

In the HAF, an eligible entity (the “Participant”) is (1) a state, the District of Columbia, or U.S. territory; (2) the Department of Hawaiian Home Lands; (3) each Indian tribe (or, if applicable, the tribally designated housing entity of an Indian tribe) that was eligible for a grant under Title I of the Native American Housing Assistance and Self Determination Act of 1996 (25 U.S.C. 4111 et seq.) for fiscal year 2020; and (4) any Indian tribe that opted out of receiving a grant allocation under the Native American Housing Block Grants program formula in fiscal year 2020.

A HAF Participant may submit its HAF Plan using this portal only if the Participant’s HAF Allocation is less than \$5 million. Tribally Designated Housing Entities may submit a HAF Plan using this portal only if the submission is on behalf of HAF participants that have each been allocated less than \$5 million in the HAF. **If a HAF Participant has been allocated \$5 million or more, a different template has been made available for larger allocations.**

In the fields below, you will submit your HAF Plan, organized around the following plan elements:

- Homeowner Needs and Community Engagement
- Program Design
- Performance Goals
- Readiness
- Budget

After completing the form, please click on the DocuSign button to sign and submit the HAF Plan.

Once the HAF Plan is submitted, Treasury will review the plan. Treasury may approve a HAF Plan in whole or in part. If Treasury identifies weaknesses in any elements of your HAF Plan, the Participant will be provided an opportunity to revise and resubmit those elements. Upon Treasury’s approval of the HAF Plan, Treasury will initiate steps to transmit the requested allocation amount. Treasury will evaluate HAF Plans as described in the HAF guidance, available at <https://home.treasury.gov/system/files/136/HAF-Guidance.pdf>. Please refer to the HAF guidance for definitions of terms used in this portal and additional information regarding the HAF.

## Homeowner Needs and Community Engagement

### What Quantitative Data Has Informed the Participant’s Planning?

In its HAF planning process, has the Participant obtained quantitative data from mortgage servicers, private data providers, government entities, community-based organizations, or other sources to inform its planning about how to target and best serve eligible homeowners with mortgage delinquencies, defaults, foreclosures?

Yes       No

If yes, please list and briefly describe each source of quantitative data.

As of September 30, 2022, the Coquille Indian Tribe has 1,177 members living in 658 households nationwide. Of those households, approximately half reside within the Tribe’s federally designated service area of Coos, Curry, Douglas, Jackson, and Lane Counties in southern Oregon. Census Bureau data indicate an AIAN homeownership rate of 54% suggesting that approximately 355 Tribal households are owned.

The records of participants in Tribal low-income rental housing programs serving the five-county area indicate that at least half of Tribal renter households are low-income compared to national median. Although income records for Tribal homeowners are not available through existing programs, data collected during the HAF pilot program phase indicate a similar number of Tribal homeowners will qualify for HAF assistance.

Needs data supplied by the U.S. Department of Housing and Urban Development show the following characteristics for all American Indian/Alaska Native (AIAN) households residing within the Tribe’s service area:

|                                                                            |     |
|----------------------------------------------------------------------------|-----|
| AIAN households with annual income:                                        |     |
| Less than 30% of median income                                             | 131 |
| Between 30% and 50% of median income                                       | 116 |
| Between 50% and 80% of median income                                       | 135 |
| AIAN households which are overcrowded or without kitchen or plumbing       | 54  |
| AIAN households with housing cost burden greater than 50% of annual income | 149 |

Through the Tribe’s Homeowner Assistance Fund Pilot Program, the Coquille Indian Housing Authority has assisted the membership nationwide with mortgage, utilities, internet service, property taxes, homeowners’ insurance, habitability repairs, and accessibility modifications. Since the pilot program launched in November 2021, approximately 60 applications have been requested by Tribal families and other AIAN or socially disadvantaged families. As of September 30, 2022, 30 applications have been received and 20 families have been served. Assistance has averaged \$10,581 per household and is capped at \$17,500.

Program utilization to date and HUD data indicate the needs of Tribal and other AIAN or socially disadvantaged homeowners eligible for the Tribal HAF Program will exceed funds available.

Has the Participant requested and received input on its HAF planning process from tribal councils, community-based organizations, providers of housing counseling, or providers of legal assistance to homeowners facing foreclosure or displacement?     Yes     No

Following adoption by the Housing Authority’s Board of Commissioners, this HAF Plan will be provided to the Tribal Council and made publicly available on the Tribe’s website. The program has been, and will continue to be, advertised on the Tribe’s public website and through internal Tribal communications channels.

If yes, please list the tribal councils, community-based organizations, or providers, including each organization’s address and a website if available.

| <b>Organization Name</b> | <b>Address</b>                         | <b>Website</b>                                                   |
|--------------------------|----------------------------------------|------------------------------------------------------------------|
| Coquille Indian Tribe    | 3050 Tremont St., North Bend, OR 97459 | <a href="http://www.coquilletribe.org">www.coquilletribe.org</a> |

## Program Design

### **What are the Program Design Elements Through Which the Participant Will Deliver HAF Assistance to Eligible Homeowners?**

Please identify each qualified expense category in which the Participant will offer a program design element by checking the boxes below.

- 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;
- facilitating mortgage interest rate reductions;
- payment assistance for homeowner's utilities, including electric, gas, home energy, and water;
- payment assistance for homeowner's internet service, including broadband internet access service, as defined in 47 CFR 8.1(b);
- payment assistance for homeowner's insurance, flood insurance, and mortgage insurance;
- payment assistance for homeowner's association fees or liens, condominium association fees, or common charges;
- payment assistance for down payment assistance loans provided by nonprofit or government entities;
- 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.

**Programs**

For each program design element that the Participant will offer, the Participant is required to upload a term sheet or other description that, at a minimum, provides the following information regarding that program design element. Term sheets for all of Participant’s HAF programs may be uploaded together as one document.

- **Brief description** – Explain how the funds will be used (e.g., what type of homeowner expense the funds will be used for). If applicable, describe how the funds may be used in combination with other assistance programs (e.g., loan servicer loss-mitigation programs).
- **Maximum amount of assistance per homeowner** – Specify the maximum amount of assistance that each homeowner will be eligible to receive under the program design element.
- **Eligibility criteria and documentation requirements** – Explain all homeowner, mortgage, property, or other eligibility criteria for the program design element (other than the mandatory eligibility requirements set forth in the HAF guidance). In addition, list any documentation that will be required from homeowners to establish such eligibility. Provide a justification for each additional eligibility or documentation requirement beyond those required under the HAF guidance, including an explanation of how the Participant determined that such requirement will not create barriers to participation for eligible households.
- **Form of assistance** – Indicate whether the funds will be provided in the form of grants, forgivable loans, or other assistance. If the funds will be provided through forgivable loans, specify the terms for forgiveness. If the Participant proposes to provide the assistance in a form other than grants or forgivable loans, provide the reasoning for the proposed terms. If the Participant proposes to establish a home repair program, explain all criteria that will be used to determine whether a homeowner is eligible for the program (e.g., contractor licensing, repair contract requirements, zoning).
- **Payment requirements** – Indicate to whom payments will be made (e.g., to homeowners or to a third party) and any additional requirements there may be to complete a payment (e.g., bulk payment requirements for payees, method of determining amount of payment).

A HAF participant may elect to revise its HAF Plan over time to add or subtract program design elements. Does the Participant anticipate adding additional program design elements to this HAF Plan within one year of this submission?     Yes     No

### Mortgage Reinstatement Program

| Criteria                                                                    | Terms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><u>Brief Description</u></p>                                             | <p>Provide funds to eliminate or reduce past due payments and other delinquent amounts, including payments under a forbearance plan, on forward mortgages, reverse mortgages, loans secured by manufactured homes, or contracts for deed.</p> <p>HAF Funds may be used to bring account fully current, with no remaining delinquent amounts, and to repay amounts advanced by the lender or servicer on the borrower’s behalf for property charges, including property taxes, hazard insurance premiums, flood or wind insurance premiums, ground rents, condominium fees, cooperative maintenance fees, planned unit development fees, homeowners’ association fees, or utilities that the servicer advanced to protect lien position.</p> <p>HAF funds will be used only to supplement other loss mitigation options offered by the servicer under investor requirements or where, without HAF funds, the homeowner would not qualify for that loss mitigation option.</p> |
| <p><u>Maximum amount of assistance per homeowner</u></p>                    | <p>The maximum amount of assistance available for any homeowner or property across all HAF programs is \$17,500.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <p><u>Homeowner eligibility criteria and documentation requirements</u></p> | <p>Same as general eligibility requirements across all programs plus:</p> <ul style="list-style-type: none"> <li>• Statement of current ability to resume required regular payments after account is reinstated or, in the alternative, statement that applicant is currently unable to resume required regular monthly mortgage payments and is also seeking assistance with prospective payments.</li> <li>• For reverse mortgages, a homeowner is either in default due to property charges or has entered a repayment plan to repay such charges.</li> </ul> <p>Same as general eligibility documentation requirements plus:</p> <ul style="list-style-type: none"> <li>• Evidence from lender or servicer documenting homeowner’s payment obligations.</li> <li>• Other information reasonably necessary to support assistance request.</li> </ul>                                                                                                                      |
| <p><u>Loan eligibility criteria specific to this program</u></p>            | <ul style="list-style-type: none"> <li>• Must be a credit transaction secured by a mortgage, deed of trust, or other consensual security interest on an owner-occupied principal residence of a borrower that is (a) a one- to four-unit dwelling, or (b) a residential real property that includes a one- to four-unit dwelling; and had an unpaid</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |



|                             |                                                                                                                                                                                                                                                                                                                                                                                                    |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                             | <p>principal balance at the time of origination that was not more than the applicable conforming loan limit.</p> <ul style="list-style-type: none"><li>• Delinquent by at least one payment or otherwise in default, including any payments during a forbearance period or, in the case of a reverse mortgage, has outstanding property charges whether in default or in repayment plan.</li></ul> |
| <u>Form of assistance</u>   | Non-recourse grant.                                                                                                                                                                                                                                                                                                                                                                                |
| <u>Payment requirements</u> | Funds will be paid directly to the lender or servicer, as appropriate.                                                                                                                                                                                                                                                                                                                             |

### Mortgage Payment Assistance

| Criteria                                                             | Terms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <u>Brief Description</u>                                             | Provide full or partial payment assistance to homeowners unable to make full mortgage payments due to a continuing financial hardship associated with the Coronavirus pandemic.                                                                                                                                                                                                                                                                                                                                                                     |
| <u>Maximum amount of assistance per homeowner</u>                    | The maximum amount of assistance available for any homeowner or property across all HAF programs is \$17,500.                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <u>Homeowner eligibility criteria and documentation requirements</u> | <p>Same as general eligibility requirements across all programs plus:</p> <ul style="list-style-type: none"> <li>• Statement of current inability to resume mortgage payments due to unemployment, underemployment, or other continuing hardship.</li> </ul> <p>Same as general eligibility documentation requirements plus:</p> <ul style="list-style-type: none"> <li>• Evidence from lender or servicer documenting homeowner’s payment obligations.</li> <li>• Other information reasonably necessary to support assistance request.</li> </ul> |
| <u>Loan eligibility criteria specific to this program</u>            | Must be a credit transaction secured by a mortgage, deed of trust, or other consensual security interest on an owner-occupied principal residence of a borrower that is (a) a one- to four-unit dwelling, or (b) a residential real property that includes a one- to four-unit dwelling; and had an unpaid principal balance at the time of origination that was not more than the applicable conforming loan limit.                                                                                                                                |
| <u>Form of assistance</u>                                            | Non-recourse grant.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <u>Payment requirements</u>                                          | Funds will be paid directly to the lender or servicer, as appropriate.                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

### Mortgage Default Resolution

| Criteria                                                  | Terms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <u>Brief Description</u>                                  | Provide funds for loss mitigation measures intended to result in a permanently sustainable monthly payment for borrowers unable to meet scheduled payment requirements due to a financial hardship associated with the Coronavirus pandemic. Funds may be used to effect principal reductions; reduce the rate of interest; recast payment terms; repay funds advanced by the servicer on the borrower’s behalf; and as otherwise appropriate to ensure such assistance, when leveraged with other available loss mitigation options, results in a sustainable monthly payment amount for the borrower.                                                                                                                                                                          |
| <u>Maximum amount of assistance per homeowner</u>         | The maximum amount of assistance available for any homeowner or property across all HAF programs is \$17,500.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <u>Homeowner eligibility criteria</u>                     | <p>Same as general eligibility requirements across all programs plus:</p> <ul style="list-style-type: none"> <li>• Statement of inability to resume regular monthly payments and need for ongoing assistance.</li> <li>• With respect to a reverse mortgage, a homeowner who has entered into a repayment plan with the reverse mortgage servicer shall not be excluded from assistance, provided that the homeowner otherwise qualifies for assistance.</li> </ul> <p>Same as general eligibility documentation requirements plus:</p> <ul style="list-style-type: none"> <li>• Evidence from lender or servicer documenting homeowner’s current and projected payment obligations.</li> <li>• Other information reasonably necessary to support assistance request.</li> </ul> |
| <u>Loan eligibility criteria specific to this program</u> | Must be a credit transaction secured by a mortgage, deed of trust, or other consensual security interest on an owner-occupied principal residence of a borrower that is (a) a one- to four-unit dwelling, or (b) a residential real property that includes a one- to four-unit dwelling; and had an unpaid principal balance at the time of origination that was not more than the applicable conforming loan limit.                                                                                                                                                                                                                                                                                                                                                             |
| <u>Form of assistance</u>                                 | Non-recourse grant.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <u>Payment requirements</u>                               | Funds will be paid, as applicable, to the mortgage servicer or other third-party payee authorized by the servicer, or other third party authorized to collect eligible charges in accordance with reinstatement instructions received from the payee.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

### Property Charge Default Resolution

| Criteria                                                  | Terms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <u>Brief Description</u>                                  | <p>Provide funds to resolve any property charge default that threatens a homeowner’s ability to sustain ownership of the property, whether concurrently with other loss mitigation options offered by a loan servicer or in conjunction with other assistance programs.</p> <p>HAF funds may be used to pay past due property taxes, insurance premiums, HOA fees, condominium fees, lot rent for a manufactured home, or cooperative maintenance or common charges that threaten sustained ownership of the property.</p> <p>Funds may also be used to pay property charges coming due in the 90 days following program approval.</p> |
| <u>Maximum amount of assistance per homeowner</u>         | The maximum amount of assistance available for any homeowner or property across all HAF programs is \$17,500.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <u>Homeowner eligibility criteria</u>                     | <p>Same as General Eligibility Requirements across all programs plus:</p> <ul style="list-style-type: none"> <li>• Statement of current inability to make payment due to unemployment, underemployment, or other continuing hardship.</li> </ul> <p>Same as general eligibility documentation requirements plus:</p> <ul style="list-style-type: none"> <li>• Evidence from service provider documenting homeowner’s payment obligations.</li> <li>• Other information reasonably necessary to support assistance request.</li> </ul>                                                                                                  |
| <u>Loan eligibility criteria specific to this program</u> | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <u>Form of assistance</u>                                 | Non-recourse grant.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <u>Payment requirements</u>                               | Funds will be paid directly to the applicable third party authorized to collect eligible charges.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

**Utility/Internet/Broadband Payment Assistance**

| Criteria                                                  | Terms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <u>Brief Description</u>                                  | <p>Provide funds to resolve delinquent payments for utility and/or internet access services.</p> <p>HAF funds may be used to pay delinquent amounts in full, including interest or reconnection fees, under circumstances in which a delinquency threatens access to utility or internet services. The provided assistance must bring the homeowner’s account current.</p> <p>Funds may be used to pay prospective charges, including installation and connection fees, if the homeowner is unable to make such payments and funds are not available from other utility assistance programs to cover these amounts.</p>                                                                                                                                                                             |
| <u>Maximum amount of assistance per homeowner</u>         | The maximum amount of assistance available for any homeowner or property across all HAF programs is \$17,500.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <u>Homeowner eligibility criteria</u>                     | <p>Same as General Eligibility Requirements across all programs plus:</p> <ul style="list-style-type: none"> <li>• Statement of current inability to make payment due to unemployment, underemployment, or other continuing hardship.</li> <li>• Sufficient assistance is not available from other utility assistance programs to resolve the delinquency or assist with prospective charges and, without HAF assistance, the homeowner is likely to lose services or is unable to obtain services.</li> </ul> <p>Same as general eligibility documentation requirements plus:</p> <ul style="list-style-type: none"> <li>• Evidence from service provider documenting homeowner’s payment obligations.</li> <li>• Other information reasonably necessary to support assistance request.</li> </ul> |
| <u>Loan eligibility criteria specific to this program</u> | N/A.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <u>Form of assistance</u>                                 | Non-recourse grant.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <u>Payment requirements</u>                               | Funds will be paid directly to the applicable third party authorized to collect eligible charges.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

### Home Repair Assistance

| Criteria                                                 | Terms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><u>Brief Description</u></p>                          | <p>Provide funds to prevent homeowner displacement, such as repairs to maintain the habitability of a home, modifications to accommodate disability, overcrowding, or aging in place, or to resolve housing/property code violations.</p> <p>HAF funds may be used to pay the reasonable cost of work necessary to address property conditions, including pre-development costs, necessary architectural or engineering fees, construction oversight, or other costs incidental but necessary to the completion of the eligible scope of work.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <p><u>Maximum amount of assistance per homeowner</u></p> | <p>The maximum amount of assistance available for any homeowner or property across all HAF programs is \$17,500.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <p><u>Homeowner eligibility criteria</u></p>             | <p>Same as General Eligibility Requirements across all programs plus:</p> <ul style="list-style-type: none"> <li>• At the time work begins, homeowner is current on other secured home payment obligations, on an active payment plan or forbearance, and/or getting related HAF assistance for those obligations.</li> <li>• Attestation that the homeowner will be able to afford applicable payments necessary to sustain homeownership (mortgage, taxes, insurance, association dues, etc.) after work is completed.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <p><u>Project eligibility criteria</u></p>               | <p>Same as General Eligibility Requirements across all programs plus:</p> <ul style="list-style-type: none"> <li>• Property will continue to be the applicant’s owner-occupied primary residence once the repairs are made.</li> <li>• Properties that have outstanding violations may receive assistance if corrections are addressed before funding or are included in the scope of work funded by the program.</li> </ul> <p>Eligible Property Conditions:</p> <ul style="list-style-type: none"> <li>• Housing deficiencies or conditions exist which may be hazardous to or contribute to the housing instability of occupants/residents;</li> <li>• Property has a code violation or other citation, or is in danger of being cited or condemned, without the necessary repair;</li> <li>• Property is uninhabitable or condemned and the repair is necessary to make the home habitable; or</li> <li>• Home improvements are necessary to improve accessibility or help senior residents age in place.</li> </ul> |

|                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <u>Project Criteria</u>     | <ul style="list-style-type: none"><li>• Repairs must be completed by a licensed contractor or, if the jurisdiction does not license contractors, a professional contractor found to be qualified and reputable in accordance with reasonable criteria established by the Housing Authority.</li><li>• A copy of the contract must be provided to the Housing Authority for approval prior to beginning work.</li><li>• Projects must comply with applicable zoning, building, and other applicable code requirements.</li></ul> |
| <u>Form of assistance</u>   | Non-recourse grant.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <u>Payment requirements</u> | Funds will be paid directly to the contractor or entity responsible for performing the work. Homeowner must attest to the satisfactory completion of work before full payment is made.                                                                                                                                                                                                                                                                                                                                          |

**Documentation of Homeowner Income**

Under the HAF guidance, one permissible approach for determining income is for (1) the household to provide a written attestation as to household income and (2) the HAF participant to use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household’s geographic area. Will the Participant allow income to be determined in this way?  Yes  No

If yes, please describe the fact-specific proxy or proxies to be used for the income determination.

The Housing Authority’s permissible approaches for determining income are: (1) the household may provide a written attestation as to household income together with supporting documentation such as paystubs, W-2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer; or (2) the household may provide a written attestation as to household income and the Housing Authority may use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household’s geographic area.

Under the HAF guidance, HAF participants may provide waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by homeowners; in these cases, the HAF participant is still responsible for making the required determination regarding household income and documenting that determination. Will the Participant allow applicants to request such waivers or exceptions?

Yes  No



***Eligible Mortgage Types***

Please indicate which of the following mortgage types are eligible to be assisted under one or more of the Participant’s program design elements.

- First Mortgages
- Second Mortgages
- Reverse Mortgages (Home Equity Conversion Mortgages, Single-Purposes Reverse Mortgages, or Proprietary Reverse Mortgages)
- Loans Secured by Manufactured Housing (secured by real estate or a dwelling)
- Contracts for Deed or Land Contract (if it is a credit transaction secured by a consensual security interest in the dwelling)

If the Participant excludes any of the forgoing mortgage types from one or more program design elements, explain the exclusion.

**Outreach**

Will the Participant engage in outreach through partnerships with organizations that focus primarily on serving homeowners earning incomes below 100% of area median income or socially disadvantaged individuals and that have the capacity to engage targeted communities in a culturally and linguistically relevant manner to encourage the submission of applications for HAF resources from targeted populations?

Yes       No

If yes, please indicate whether the community outreach efforts will include partnerships with organizations that primarily target the following populations:

- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract;
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land;
- homeowners that reside in persistent poverty counties;
- individual with limited English proficiency.

Please indicate in which languages, in addition to English, community outreach efforts to targeted populations will be undertaken:

- Spanish
- Chinese
- Vietnamese
- Korean
- Tagalog
- Russian
- Arabic
- Haitian Creole
- other \_\_\_\_\_

**Housing Counseling and Legal Services**

Will the Participant facilitate access for eligible households to housing counseling or legal services?

Yes       No

If yes, please identify below the providers of housing counseling or legal services that have indicated to the Participant that they are willing and able to support homeowners receiving assistance under the Participant’s HAF programs.

| Provider Name | Provider Address | Provider Website | Provider Primarily Serves LMI Households | Provider Addresses Impacts of Housing Discrimination |
|---------------|------------------|------------------|------------------------------------------|------------------------------------------------------|
|               |                  |                  | <input type="checkbox"/>                 | <input type="checkbox"/>                             |
|               |                  |                  | <input type="checkbox"/>                 | <input type="checkbox"/>                             |
|               |                  |                  | <input type="checkbox"/>                 | <input type="checkbox"/>                             |

Please indicate all of the languages, in addition to English, in which HAF related outreach or communications activities will be undertaken:

- Spanish
- Chinese
- Vietnamese
- Korean
- Tagalog
- Russian
- Arabic
- Haitian Creole
- other \_\_\_\_\_

**What Efforts will be Made to Address Barriers to HAF Program Participation for Potentially Eligible Homeowners, Including Those with Limited English Proficiency or Who are Disabled?**

Indicate all of the languages, in addition to English, in which the Participant’s HAF application and other program documents will be made available:

- Spanish
- Chinese
- Vietnamese
- Korean
- Tagalog
- Russian
- Arabic
- Haitian Creole
- other \_\_\_\_\_

Will the Participant’s HAF applications and other program documents be provided in forms that are accessible to persons with disabilities?     Yes     No

Please explain any other efforts being undertaken by the Participant to facilitate access to HAF resources by potentially eligible homeowners that are likely to experience barriers to their access? (optional)

## Performance Goals

Please describe Participant’s goals and benchmarks for each of its programs with the following program design elements.

| <b>Program Design Element</b>                                                                                 | <b>Metrics of Success</b> | <b>Goal</b>                |
|---------------------------------------------------------------------------------------------------------------|---------------------------|----------------------------|
| Mortgage payment assistance                                                                                   | Households assisted       | Assist up to 40 households |
| Allow homeowners to reinstate mortgages or pay other housing related costs                                    | Households assisted       | Assist up to 40 households |
| Mortgage principal reduction                                                                                  | Households assisted       | Assist up to 40 households |
| Facilitating mortgage interest rate reductions                                                                | Households assisted       | Assist up to 40 households |
| Payment assistance for homeowner’s utilities (e.g., electric, gas, home energy, and water)                    | Households assisted       | Assist up to 40 households |
| Payment assistance for homeowner’s internet service (e.g., broadband)                                         | Households assisted       | Assist up to 40 households |
| Payment assistance for homeowner’s, flood, and mortgage insurance                                             | Households assisted       | Assist up to 40 households |
| Payment assistance for homeowner’s association fees or liens, condominium association fees, or common charges | Households assisted       | Assist up to 40 households |
| Payment assistance for down payment assistance loans provided by nonprofit or government entities             | Households assisted       | Assist up to 40 households |
| Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures                        | Households assisted       | Assist up to 40 households |
| Measures to prevent homeowner displacement                                                                    | Households assisted       | Assist up to 40 households |

## Readiness

### Staffing, Systems, and Contractors

Does the Participant anticipate needing to hire additional staff to implement this HAF Plan?

Yes  No

Does the Participant anticipate significant information technology system upgrades to implement this HAF Plan?

Yes  No

Does the Participant have policies or procedures that govern the implementation of each HAF program design element described in this HAF Plan?  Yes  No

If no, is a policy and procedure in development for each HAF program design element described in this HAF Plan?  Yes  No

Will the Participant use HAF funds to assist eligible households through a program that was operational before the Participant first received HAF funds?  Yes  No

If yes, has the documentation for that pre-existing program been adapted to HAF requirements (please answer yes if the pre-existing program already complied with HAF program requirements)?

Yes  No

Will the Participant use any third-party contractor or partner to conduct program administration (such as reviewing applications, determining eligibility, processing payments, conducting reporting, and reviewing compliance) for some or all of the Participant's HAF programs?  Yes  No

If yes, has the Participant entered into all necessary arrangements with all of the third-party contractors or partners that will conduct program administration?  Yes  No

Please provide a brief description of how the Participant has used any HAF funds it has already received.

As of September 30, 2022, during the pilot program phase, 20 Tribal homeowners nationwide have received assistance with payment of mortgage, utilities, internet service, property taxes, homeowners' insurance, habitability repairs, and accessibility modifications. Assistance to six additional Tribal households is in progress and four other AIAN or socially disadvantaged households are on the waiting list. Assistance to date has averaged \$10,581 per household.

## Budget

### Budgeting of HAF Funds by Program Design Element

Specify the amounts of HAF funds that the Participant proposes to allocate to each of the following program design elements, if offered:

| Type of Expense                                     | Amount    |
|-----------------------------------------------------|-----------|
| Mortgage Payment Assistance                         | \$107,333 |
| Mortgage Reinstatement                              | 7,155     |
| Mortgage Principal Reduction                        | 14,310    |
| Facilitate Mortgage Interest Rate Reduction         | 7,155     |
| Payment Assistance for Homeowners Utilities         | 21,466    |
| Payment Assistance for Homeowner’s Internet Service | 7,155     |
| Payment Assistance for Homeowner’s Insurance        | 7,155     |
| Payment Assistance for HOA fees or liens            | 7,155     |
| Payment Assistance for Down Payment Assist. Loans   | 7,155     |
| Payment Assistance for Delinquent Property Taxes    | 7,155     |
| Other measures to prevent homeowner displacement    | 522,350   |
| <i>Displacement Prevention Subtotal:</i>            | \$715,544 |

**Counseling or Legal Services**

The Participant may allocate up to 5% of its HAF funds for counseling or educational efforts by housing counseling agencies approved by the Department of Housing and Urban Development or a tribal government, or legal services, target to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement.

Specify the Participant’s allocations for the following:

| <b>Type of Expense</b>             | <b>Amount</b> |
|------------------------------------|---------------|
| Counseling or Educational Services | \$0           |
| Legal Services                     | 0             |
| <i>Services Subtotal:</i>          | \$0           |



**Reimbursement of Funds Expended After January 21, 2020**

As described in the HAF guidance, HAF funds may be used for reimbursement of certain expenses between January 21, 2020 and the date when the first HAF funds are disbursed by the HAF participant under the HAF for a qualified expense (with certain limitations, as set forth in the HAF guidance).

If the Participant is seeking reimbursement for any previous expenses, please specify the expenses and amounts below, providing sufficient detail for Treasury to determine whether the expense is within the definition of “qualified expenses” in the HAF guidance:

| Type of Expense                                     | Amount |
|-----------------------------------------------------|--------|
| Mortgage Payment Assistance                         | \$0    |
| Mortgage Reinstatement                              | 0      |
| Mortgage Principal Reduction                        | 0      |
| Facilitate Mortgage Interest Rate Reduction         | 0      |
| Payment Assistance for Homeowners Utilities         | 0      |
| Payment Assistance for Homeowner’s Internet Service | 0      |
| Payment Assistance for Homeowner’s Insurance        | 0      |
| Payment Assistance for HOA fees or liens            | 0      |
| Payment Assistance for Down Payment Assist. Loans   | 0      |
| Payment Assistance for Delinquent Property Taxes    | 0      |
| Other measures to prevent homeowner displacement    | 0      |
| Counseling or Educational Services                  | 0      |
| Legal Services                                      | 0      |
| Staffing                                            | 0      |
| Supplies and Equipment                              | 0      |
| <i>Reimbursement Subtotal:</i>                      | \$0    |

### Allocation of Administrative Expenses

As described in the HAF guidance, up to 15% of a HAF participant’s allocation may be used for administrative expenses. If the participant proposes to use HAF funds for administrative expenses, please specify the proposed expenses and amounts below, providing sufficient detail for Treasury to determine whether the expense is within the definition of “qualified expenses” in the HAF guidance:

| Type of Expense                          | Amount    |
|------------------------------------------|-----------|
| Planning                                 | \$ 0      |
| Community Engagement                     | 0         |
| Needs Assessment                         | 0         |
| Administrative Expenses                  | 126,272   |
| <i>Administrative Expenses Subtotal:</i> | \$126,272 |

### Budget Summary

#### Type of Expense

Displacement Prevention

\$715,544

Services

0

Reimbursement

0

Administrative

126,272

**Total Plan Requested Amount**

**\$841,816**

## Points of Contact

Please identify up to three contacts for the Participant- a primary contact, a designated point of contact for reporting, and an additional contact.

### Primary Contact

Name: Anne Cook, Executive Director  
Agency/Office: Coquille Indian Housing Authority  
E-mail: annecook@coquilleiha.org  
Phone Number: (541) 888-6501

### Reporting Contact

Name: Debbie Dennis, HAF Coordinator  
Agency/Office: Coquille Indian Housing Authority  
E-mail: debbiedennis@coquilleiha.org  
Phone Number: (541) 888-6501

### Additional Contact

Name: Marcy Chytka, Financial Controller  
Agency/Office: Coquille Indian Housing Authority  
E-mail: marcychytka@coquilleiha.org  
Phone Number: (541) 888-6501

## Title VI Assurances

You must provide on behalf of the HAF Participant assurances that the HAF Participants will comply with Title VI of Civil Rights Act of 1964. Please download the assurances, then review, sign, and upload with signed copy to this page before submitting the HAF Plan.

OMB Approved No. 1505-0271  
Expiration Date: November 30, 2021

### ASSURANCES OF COMPLIANCE WITH CIVIL RIGHTS REQUIREMENTS

#### ASSURANCES OF COMPLIANCE WITH TITLE VI OF THE CIVIL RIGHTS ACT OF 1964

As a condition of receipt of federal financial assistance from the Department of the Treasury, the recipient named below (hereinafter referred to as the "Recipient") provides the assurances stated herein. The federal financial assistance may include federal grants, loans and contracts to provide assistance to the Recipient's beneficiaries, the use or rent of Federal land or property at below market value, Federal training, a loan of Federal personnel, subsidies, and other arrangements with the intention of providing assistance. Federal financial assistance does not encompass contracts of guarantee or insurance, regulated programs, licenses, procurement contracts by the Federal government at market value, or programs that provide direct benefits.

The assurances apply to all federal financial assistance from or funds made available through the Department of the Treasury, including any assistance that the Recipient may request in the future.

The Civil Rights Restoration Act of 1987 provides that the provisions of the assurances apply to all of the operations of the Recipient's program(s) and activity(ies), so long as any portion of the Recipient's program(s) or activity(ies) is federally assisted in the manner prescribed above.

1. Recipient ensures its current and future compliance with Title VI of the Civil Rights Act of 1964, as amended, which prohibits exclusion from participation, denial of the benefits of, or subjection to discrimination under programs and activities receiving federal financial assistance, of any person in the United States on the ground of race, color, or national origin (42 U.S.C. § 2000d *et seq.*), as implemented by the Department of the Treasury Title VI regulations at 31 CFR Part 22 and other pertinent executive orders such as Executive Order 13166, directives, circulars, policies, memoranda, and/or guidance documents.
2. Recipient acknowledges that Executive Order 13166, "Improving Access to Services for Persons with Limited English Proficiency," seeks to improve access to federally assisted programs and activities for individuals who, because of national origin, have Limited English proficiency (LEP). Recipient understands that denying a person access to its programs, services, and activities because of LEP is a form of national origin discrimination prohibited under Title VI of the Civil Rights Act of 1964 and the Department of the Treasury's implementing regulations. Accordingly, Recipient shall initiate reasonable steps, or comply with the Department of the Treasury's directives, to ensure that LEP persons have meaningful access to its programs, services, and activities. Recipient understands and agrees that meaningful access may entail providing language assistance services, including oral interpretation and written translation where necessary, to ensure effective communication in the Recipient's programs, services, and activities.
3. Recipient agrees to consider the need for language services for LEP persons when Recipient develops applicable budgets and conducts programs, services, and activities. As a resource, the Department of the Treasury has published its LEP guidance at 70 FR 6067. For more information on taking reasonable steps to provide meaningful access for LEP persons, please visit <http://www.lep.gov>.

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Expiration Date: November 30, 2021

4. Recipient acknowledges and agrees that compliance with the assurances constitutes a condition of continued receipt of federal financial assistance and is binding upon Recipient and Recipient's successors, transferees, and assignees for the period in which such assistance is provided.
5. Recipient acknowledges and agrees that it must require any sub-grantees, contractors, subcontractors, successors, transferees, and assignees to comply with assurances 1-4 above, and agrees to incorporate the following language in every contract or agreement subject to Title VI and its regulations between the Recipient and the Recipient's sub-grantees, contractors, subcontractors, successors, transferees, and assignees:

*The sub-grantee, contractor, subcontractor, successor, transferee, and assignee shall comply with Title VI of the Civil Rights Act of 1964, which prohibits recipients of federal financial assistance from excluding from a program or activity, denying benefits of, or otherwise discriminating against a person on the basis of race, color, or national origin (42 U.S.C. § 2000d et seq.), as implemented by the Department of the Treasury's Title VI regulations, 31 CFR Part 22, which are herein incorporated by reference and made a part of this contract (or agreement). Title VI also includes protection to persons with "Limited English Proficiency" in any program or activity receiving federal financial assistance, 42 U.S.C. § 2000d et seq., as implemented by the Department of the Treasury's Title VI regulations, 31 CFR Part 22, and herein incorporated by reference and made a part of this contract or agreement.*

6. Recipient understands and agrees that if any real property or structure is provided or improved with the aid of federal financial assistance by the Department of the Treasury, this assurance obligates the Recipient, or in the case of a subsequent transfer, the transferee, for the period during which the real property or structure is used for a purpose for which the federal financial assistance is extended or for another purpose involving the provision of similar services or benefits. If any personal property is provided, this assurance obligates the Recipient for the period during which it retains ownership or possession of the property.
7. Recipient shall cooperate in any enforcement or compliance review activities by the Department of the Treasury of the aforementioned obligations. Enforcement may include investigation, arbitration, mediation, litigation, and monitoring of any settlement agreements that may result from these actions. The Recipient shall comply with information requests, on-site compliance reviews and reporting requirements.
8. Recipient shall maintain a complaint log and inform the Department of the Treasury of any complaints of discrimination on the grounds of race, color, or national origin, and limited English proficiency covered by Title VI of the Civil Rights Act of 1964 and implementing regulations and provide, upon request, a list of all such reviews or proceedings based on the complaint, pending or completed, including outcome. Recipient also must inform the Department of the Treasury if Recipient has received no complaints under Title VI.
9. Recipient must provide documentation of an administrative agency's or court's findings of non-compliance of Title VI and efforts to address the non-compliance, including any voluntary compliance or other

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agreements between the Recipient and the administrative agency that made the finding. If the Recipient settles a case or matter alleging such discrimination, the Recipient must provide documentation of the settlement. If Recipient has not been the subject of any court or administrative agency finding of discrimination, please so state.

10. If the Recipient makes sub-awards to other agencies or other entities, the Recipient is responsible for ensuring that sub-recipients also comply with Title VI and other applicable authorities covered in this document. State agencies that make sub-awards must have in place standard grant assurances and review procedures to demonstrate that they are effectively monitoring the civil rights compliance of sub-recipients.

The United States of America has the right to seek judicial enforcement of the terms of this assurances document and nothing in this document alters or limits the federal enforcement measures that the United States may take in order to address violations of this document or applicable federal law.

Under penalty of perjury, the undersigned official(s) certifies that official(s) has read and understood the Recipient's obligations as herein described, that any information submitted in conjunction with this assurances document is accurate and complete, and that the Recipient is in compliance with the aforementioned nondiscrimination requirements.

\_\_\_\_\_  
Recipient

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Authorized Official

PAPERWORK REDUCTION ACT NOTICE

The information collected will be used for the U.S. Government to process requests for support. The estimated burden associated with this collection of information is 30 minutes per response. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Privacy, Transparency and Records, Department of the Treasury, 1500 Pennsylvania Ave., N.W., Washington, D.C. 20220. DO NOT send the form to this address. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid control number assigned by OMB.

## Official Certification

I (the undersigned) certify that the information provided in the HAF submission is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF Participant. The HAF participant and I acknowledge that any materially false, fictitious, or fraudulent statement or representation (or concealment or omission of material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 U.S.C. § 1001 and also may subject me and HAF Participant to civil penalties and/or administrative remedies for false claims or otherwise, (including 31 U.S.C. §3729 et seq.). I am an authorized representative of HAF Participant with authority to make the above certifications and representations on behalf of the HAF Participant.

**Name of HAF Participant**

Coquille Indian Housing Authority

**Name and Title of Certifying Official**

Name:

Anne F. Cook

Title:

Executive Director

Telephone:

(541) 888-6501

Email:

annecook@coquilleiha.org

### PAPERWORK REDUCTION ACT NOTICE

The information collected will be used for the U.S. Government to process requests for support. The estimated burden associated with this collection of information is 2 hours per response. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Privacy, Transparency and Records, Department of the Treasury, 1500 Pennsylvania Ave., N.W., Washington, D.C. 20220. DO NOT send the form to this address. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid control number assigned by OMB.