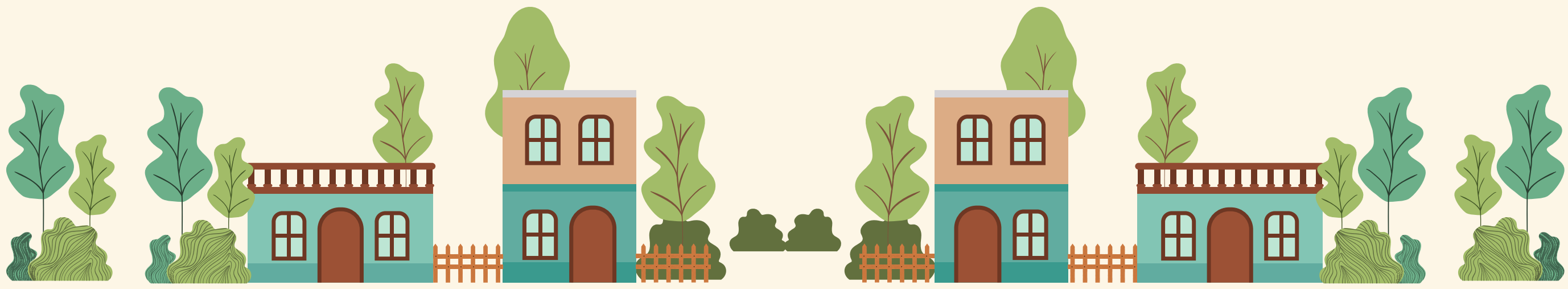


KODIAK ISLAND HOUSING AUTHORITY

HOMEOWNER ASSISTANCE PROGRAM

Open from November 21st
through December 21st, 2022



What assistance is offered

Mortgage assistance payments or manufactured/mobile home loan payment made to the loan servicer.

Utilities/heating fuel assistance payments made to the utilities providers.

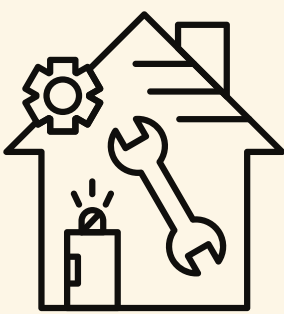
HOA fees and homeowner's insurance payments (hazards, flood, and/or mortgage insurance).

Delinquent/Future real estate property taxes.

WHAT ARE THE HOMEOWNER REQUIREMENTS?

- **Must own and occupy the property as their primary residence**
 - Must live in the Kodiak region
- **Must be enrolled in a federally-recognized American Indian or Alaska native tribe**
- Must have experienced a Qualified Financial Hardship after 01/01/2020
(A reduction in income or an increase in living expenses due o the pandemic)
- **Must income qualify. Homeowners who make 150% or less of Kodiak's Area Median Income may qualify**

DOES THIS PROGRAM PROVIDE HOME REPAIRS?



The HAF Program can provide home repairs IF the repairs are necessary to keep the homeowner from being displaced. IF the cost is <\$20K and IF an eligible contractor is available within the required time frame.

Apply online at www.kiha.org

Paper applications are also available and can be submitted via dropbox at 3137 Mill Bay Rd. Fax 907-486-4432 or email haf@kiha.org

KIHA will provide the following forms when available:

- Attestation of lost income or increased expenses due to Covid-19
- Application and disclosures
- If applicable, signed 3rd party release of information authorization



Have any questions or need help?
Please call 907-486-8111
to reach a HAF Navigator