Pueblo of Jemez Housing Authority
Homeowner Assistance Fund (HAF) Plan

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Background

Purpose

The Homeowner Assistance Fund (HAF) was established under section 3206 of the American Rescue Plan Act of 2021 (the ARP) to mitigate financial hardships associated with the coronavirus/COVID-19 pandemic by providing funds to eligible entities, including tribally designated housing entities, 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 a hardship that began before January 21, 2020, but continued after that date), through qualified expenses related to mortgages and housing.

Definitions

100% of the area median income for a household means two times the income limit for very low-income families, for the relevant household size, as published by the Department of Housing and Urban Development (HUD) in accordance with 42 U.S.C. 1437a(b)(2) for purposes of administering the HAF. When determining area median income with respect to tribal members, tribal governments and TDHEs may rely on the methodology authorized by HUD for the Indian Housing Block Grant (IHBG) Program as it pertains to households residing in an Indian area comprising multiple counties (*see* HUD Office of Native American Programs, Program Guidance No. 2021-01, June 22, 2021, recently updated on June 14, 2022).

100% of the median income for the United States means the median income of the United States, as published by HUD for purposes of administering the HAF.

150% of the area median income for a household means three times the income limit for very low-income families, for the relevant household size, as published by HUD in accordance with 42 U.S.C. 1437a(b)(2) for purposes of administering the HAF. When determining area median income with respect to tribal members, tribal governments and TDHEs may rely on the methodology authorized by HUD for the Indian Housing Block Grant (IHBG) Program as it pertains to households residing in an Indian area comprising multiple counties (see HUD Office of Native American Programs, Program Guidance No. 2021-01, June 22, 2021).

Dwelling means any building, structure, or portion thereof that is occupied as, or designed or intended for occupancy as, a residence by one or more individuals.

Eligible entity means 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 (NAHASDA)(25 U.S.C. 4111, et seq.) for fiscal year 2020, including the Pueblo of Jemez Housing Authority (POJHA).

Financial hardship means a material reduction in income or material increase in living expenses associated with the COVID-19 pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner.

HAF participant means an eligible entity that receives funds from the HAF, including the Pueblo of Jemez Housing Authority (POJHA)

Minimum Eligibility Threshold means the homeowner household income required to be eligible for HAF program assistance. This includes homeowner households with income equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater.

Mortgage means any credit transaction (1) that is secured by a mortgage, deed of trust, or other consensual security interest on a 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 (2) the unpaid principal balance of which was, at the time of origination, not more than the conforming loan limit. For purposes of this definition, the conforming loan limit means the applicable limitation governing the maximum original principal obligation of a mortgage secured by a single-family residence, a mortgage secured by a two-family residence, a mortgage secured by a three-family residence, or a mortgage secured by a four-family residence, as determined and adjusted annually under section 302(b)(2) of the Federal National Mortgage Association Charter Act (12 U.S.C. 1717(b)(2)) and section 305(a)(2) of the Federal Home Loan Mortgage Corporation Act (12 U.S.C. 1454(a)(2)). A reverse mortgage, a loan secured by a manufactured home, or a contract for deed (also known as a land contract) may fall within this definition if it satisfies the criteria in this paragraph, in accordance with applicable tribal or state law.

Priority Eligibility Threshold means the level of homeowner household income for which 60% of HAF participant funds must be disbursed. This includes households with income equal to or less than 100% of the area median income or 100% of the median income for the United States, whichever is greater.

Socially disadvantaged individuals are those whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in the HAF participant's jurisdiction as documented by the U.S. Census. The impairment must stem from circumstances beyond their control. Indicators of impairment under this definition may include being a (1) member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society (including Native Americans), (2) resident of a majority-minority Census tract (including a tract inside the exterior boundaries of an Indian reservation); (3) individual with limited English proficiency; (4) resident of a U.S. territory, Indian reservation, or Hawaiian Home Land, or (5) individual who lives in a persistent-poverty county, meaning any county that has had 20% or more of its population living in poverty over the past 30 years as measured by the three most recent decennial censuses. In addition, an individual may be determined to be a socially disadvantaged individual in accordance with a process developed by a HAF participant for determining whether a homeowner is a socially disadvantaged individual in accordance with applicable law, which may reasonably rely on self-attestations by the homeowner.

Homeowner Needs and Community Engagement

Assessment of Homeowner Needs

General

The Pueblo of Jemez is one of 19 Pueblo tribes in the State of New Mexico. The majority of the members reside in Walatowa ("this is the place") or what is commonly known as the Jemez Pueblo, located in Sandoval County, New Mexico, approximately 50 miles northwest of Albuquerque. There are currently 3,770 enrolled members of the Pueblo of Jemez tribe. The Pueblo is home to approximately 2,232 people, nearly all of whom are Jemez tribal members and speakers of the Towa language. Our current trust lands total approximately 89,644.94 acres, with just over 500 being used for residential purposes. The Pueblo of Jemez is rural and fairly isolated and both residents and the Pueblo of Jemez Housing Authority (POJHA) face both economic and housing supply challenges. Namely, there are a large number of overcrowded units, housing units are aging (approximately 80% of housing stock was built prior to 1998), home values are relatively low, many homeowners reside in mobile homes, and unemployment rates are relatively high when compared to those of New Mexico, and median incomes are lower than those of New Mexico and the United States.

In June 2022, a Community Housing Needs Assessment Report was commissioned by POJHA. The housing assessment is intended to serve as a general document for local policy makers on the issues of housing needs, affordable housing, employment, economic and demographic data. The report was prepared by Sweet Grass Consulting LLC of Loveland, Colorado. The report is comprised of data compiled through the distribution of a Community Survey which was completed by 231 members of the Pueblo of Jemez. The findings of the assessment are intended to be used by POJHA to provide the POJHA with a powerful data management system to manage information on the current state of housing at Pueblo of Jemez, and to plan for needed repairs and additional housing, and advocate for funding to complete projects needed by the Pueblo of Jemez people.

A selection of key findings from the report is presented below:

- For members who owned a home, 25% reported their mortgage was paid off while 18% were still paying their mortgage. The majority of single parents, elders, and disabled persons were renting homes, while most grandparents (48%) owned a home with the mortgage paid off.

- Single-family homes were the most common home type reported by 52% of participants followed by 18% who lived in a modular or mobile home. Modular and mobile homes do present issues. These homes are affordable, however they typically require more maintenance and unlike most homes, they generally do not increase in value over time. In these instances homeownership can become a liability rather than an asset. Of modular or mobile homes, 66% were doublewide and 34% single.

- With high rates of overcrowding, high rates of inadequate utilities, and a high rate of vacant and uninhabitable units up to 423 more homes are needed for the Pueblo of Jemez.

- Living by themselves or with immediate family was reported by 77% of participants and, on average, participants had 4.79 individuals living in the home. 44% of participants reported they had 2 or more families living within their home. One participant reported having 7 families in their home which was the highest.

- With multiple families and individuals living in homes and self-reports of not enough bedrooms or space, overcrowding is certainly prevalent in the community.

- The assessment showed that nearly all participants reported having a refrigerator, stove or range, sink or faucet, flush toilet, hot & cold running water, and a bath or shower in their home. Refrigerator and stove or range were the two items which were indicated the most as functioning improperly, highlighting a potential need for kitchen maintenance in existing homes. Though percentages were low regarding improperly functioning heat, a bathtub and shower, and hot and cold running water, those percentages equate to hundreds of improperly working plumbing and sanitation systems throughout the Jemez communities.

- Only 50% of participants felt that they would be able to age comfortably in their current home. In line with this assertion, along with the improperly functioning utilities described above, 79% of Jemez community members felt that their homes would need rehabilitation, maintenance, or repairs in the next 5 years.

A complete copy of the June 2022 Community Housing Needs Assessment is available on request or for review and download at: www.pojha.org

Mortgage Servicers

POJHA works in partnership with the Pueblo of Jemez Realty office with required mortgage documents, which includes a Residential Lease, Land Survey, Environmental Review, Title Status Report, Land Jurisdiction, and utility services.

The Pueblo of Jemez Tribe has approval to participate in the HUD Section 184 Loan Guarantee Program. POJHA has requested mortgage and loan data through 1st Tribal Lending and Bank of Albuquerque. These two lenders have provided the majority of the mortgage services in our community. Bank of Albuquerque reported that three 184 Program loans have closed for Pueblo of Jemez members in the last two years, and two new loans are in progress for members. 1st Tribal Lending shared that they currently hold nine 184 Program loans with tribal members. These loans may be for homes on or off reservation.

The Pueblo of Jemez Tribe also has approval to participate in the Native American Direct Loan program. POJHA assists and provide guidance and resources to tribal veterans pursuing the NADL loan program.

Native CDFIs, including Native Community Capital, provides credit counseling services, and they help facilitate construction and credit building loans to tribal members.

POJHA and the Pueblo of Jemez are reviewing loan agreements for the USDA 502 loan program and Fannie Mae Duty to Serve program. POJHA anticipates approval of these two loan programs by early Fall 2023. The 502 Direct Loan program is USDA's primary loan product for low income borrowers in rural areas, including Reservations.

In 2020, POJHA referred two tribal homeowners to the New Mexico Mortgage Finance Authority to request mortgage payment assistance. In June 2023, POJHA referred additional tribal homeowners to the New Mexico Mortgage Finance Authority to request for mortgage payment assistance. After compiling the above information and based on POJHA's many years of local knowledge of the housing situation on the Pueblo of Jemez, POJHA has determined that tribal members on and off the Pueblo of Jemez within the State of New Mexico need assistance with mortgage payments. POJHA has now included mortgage payment assistance to the POJHA HAF program.

POJHA-financed Home Loans

POJHA provides homeownership opportunities for tribal members through both Native American Housing and Self-Determination Act (NAHASDA) units and 24 Homeownership Agreements for housing units that are being conveyed into homeownership from POJHA's IHBG Current Assisted Stock (CAS) [1].

Utility Providers

Under household financial strain, homeowners often fall behind in utility payments while making other ends meet. Despite state and federal programs providing energy assistance for low-income households, not all Pueblo of Jemez households are aware of or eligible for these programs. Increased utility assistance will also be needed during the winter months.

After contacting several of the utility providers on the Jemez of Pueblo Reservation it does appear that there is a need to make sure the HAF plan for the POJHA anticipates some level of assistance to the eligible participants of the program for accounts in arrears and or default with utility providers. The Pueblo of Jemez tribe and the POJHA have done a good job of assisting their members and customers with utility accounts through the pandemic, but there still appears to be a need for assistance directed towards homeowners as most efforts to date have been aimed at low-income renters.

Housing Condition

Maintaining the habitability of existing units is critical to ensuring stable, affordable housing and mitigating overcrowding of the units. A significant portion of the on-reservation housing stock for homeownership comes from former-CAS units that have been conveyed into homeownership. On the Pueblo of Jemez Reservation, this includes 76 homes which were conveyed between the 1970s through the present day, with 24 homes in the process of being conveyed by late 2022. Because CAS units become eligible for conveyance to the homebuyer 25 years after they are put into service, this housing stock ranges from 25 to 50 years in age. This older housing stock is in dire need of rehabilitation from wear over time alone, though advances in building technology, namely weatherization, are also driving the need for many home repairs. In addition, a significant number of POJHA households experience overcrowding. The addition of space to alleviate overcrowding is a valid and necessary form of rehabilitation to maintain continued habitability of the aging housing stock. Based on POJHA's assessment of the great need for repair and rehabilitation to prevent displacement, POJHA has determined to allocate the greatest portion of the HAF budget to this type of assistance.

Housing Discrimination

Evidence from across Indian Country and on the Pueblo of Jemez Reservation specifically show significant barriers to stable homeownership. For households in tribal areas, the challenges of stable housing for AIAN households are much more severe than for U.S. households overall[2]. However, the impacts of housing instability may not be as visible as in other places in the U.S., showing up as overcrowding rather than street homelessness[3].

The potential for POJHA homeownership is further complicated by the distinction between trust land on reservation, fee land off reservation. The most convenient home loans are provided for homes on fee land

[1] A unit built under the 1937 Housing Act that is or was counted under the NAHASDA Indian Housing Block Grant as "current assisted stock" or CAS.
[2] Pindus et al. (2017) Housing Needs of American Indians and Alaska Natives in Tribal Areas: A Report From the Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs, https://www.huduser.gov/portal/sites/default/files/pdf/HNAIHousingNeeds.pdf
[3] Ibid.

because trust land must go through a leasehold process for land to be held as collateral. The leasehold process can take up to six months or longer, which further causes additional challenges to the mortgage process. For members of the Pueblo of Jemez, most of the fee land properties are located outside reservation boundaries in nearby towns and cities located more than 20 miles from the reservation. The wide variety of loan structures and dispersed nature of tribal households makes anticipating the total amount of need for assistance difficult or impossible. This reflects just one of the challenges that Tribes and tribal members face in terms of growing homeownership within their own homelands. Tribal members may also be dissuaded from pursuing homeownership in today's market due to rising interest rates and rising construction costs.

Community Engagement

Engagement of the Pueblo of Jemez community is and has been important to this plan, ensuring that resources are allocated where they are most needed and improving awareness and participation among community members. POJHA shared their plans for implementation of the HAF program with the Pueblo of Jemez Council on May 17, 2023 and the Tribe indicated their support.

POJHA has also been coordinating plans for use of the HAF program with the Pueblo of Jemez Tribe. POJHA also used a portion of their allocated Coronavirus Aid, Relief, and Economic Security Act (CARES) funds for private homeowners and the American Rescue Plan Act (ARPA) funds for managed housing units. POJHA and the Pueblo of Jemez Tribe plan to assist with home repair to prevent displacement, but each program plans to limit repairs to certain areas of the home to ensure that there is no overlap or duplication of assistance.

POJHA publicly announced plans for the HAF program to the community when it was shared with the Tribal Council on May 17, 2023. The Pueblo of Jemez Tribal Council and Governor passed Resolution 2023-08, which formally shows the Tribe's support and approval of the POJHA HAF plan.

For the life of the program, POJHA will continue to assess community needs and address the changing needs of homeowners by monitoring home loan applications and denials for Pueblo of Jemez Tribe households, and monitoring homeowner expense burdens from mortgage, utilities, and property tax for off-reservation mortgages.

Program Design

General Eligibility Requirements

According to the HAF Guidance issued by the Department of the Treasury, homeowners are eligible to receive amounts allocated to a HAF participant under the HAF if they experienced a financial hardship after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date) and meeting a Minimum Eligibility Threshold of incomes equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater.

While all households meeting the Minimum Eligibility Threshold are eligible to receive assistance, the HAF Guidance requires that 60% of funds support homeowners with incomes below 100% of the US Median Income. Table 1 lists the applicable income thresholds for the Pueblo of Jemez Reservation and its surroundings, including Sandoval County, New Mexico, as provided by HUD at https://www.huduser.gov/portal/datasets/il/il2021/2021sum_haf.odn

Table 1: Income Eligibility Thresholds for Pueblo of Jemez Reservation and Surroundings

	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Priority Eligibility Threshold	$79,900	$79,900	$79,900	$79,900	$79,900	$79,900	$83,700	$89,100
Minimum Eligibility Threshold	$79,900	$81,000	$91,150	$101,250	$109,350	$117,450	$125,550	$133,650

In addition to meeting the income thresholds, in general, homeowners must provide proof of homeownership, proof of or self-attestation that the home requiring assistance is the homeowner's primary residence, proof of Pueblo of Jemez Tribe enrollment and documentation of income for all adult (18 & over) persons in the home. Additional documentation will be required depending on the type of assistance requested, and as described in the attached Term Sheets.

Specific Terms and Criteria

Applicant households will be eligible for assistance described in Table 2. Applicants will be able to apply for rehabilitation combined with utility assistance. More detailed information on the documentation required to apply and specific eligible expenses can be found in Appendix A.

Table 2: HAF Assistance Terms Summary

Type of Assistance	Eligible Households	Maximum Assistance per Household	Notes
Mortgage Payment Assistance	On- and Off-reservation households	$3,600.00	Includes payment assistance, mortgage reinstatement, principal reduction, achieving clear title to homes
Utility and Internet Assistance	On-reservation households	$600.00	Includes electric, gas, home energy, water, wastewater, solid waste, and internet service
Rehab and Repair to Prevent Displacement	On-reservation households	$4,880.40	Repairs to maintain habitability, including addition of space to alleviate overcrowding

Procedural Elements

Eligibility Determination

In applying for assistance, each household will indicate their household size and approximate income level as an initial screening for eligibility. Following the initial screening, POJHA staff will request supporting documentation including but not limited to a W2, check stubs or wage verification from an employer for the last one (1) month, Social Security Income, TANF, child support or any other income

disclosed in the application. POJHA shall also accept written attestations when other supporting income information is not available and POJHA may rely on fact specific proxies, including data regarding average incomes in the household/applicant's geographic area from the U.S. Census, the U.S. Department of Housing and Urban Development (HUD) or United States Department of Agriculture (USDA). Pursuant to the Treasury Guidance, POJHA shall also provide waivers or exceptions to the documentation requirements when reasonably necessary to accommodate circumstances such as disabilities, practical challenges due to the COVID-19 pandemic, or lack of technological access by homeowners.

POJHA currently has a significant number of staff members who will administer the HAF program who are fluent Towa language speakers. These staff members will also be available to assist tribal members who do not speak English as their primary language.

In addition, applicants will be required to submit additional documentation according to the requirements of the HAF terms. These are summarized below:

- Proof of homeownership in the form of a mortgage, deed, bill of sale, POJHA conveyance document, or other legal documentation;
- Proof of primary residence through a current utility, internet, or cable bill at the applicant's address;
- Proof of Pueblo of Jemez Tribe enrollment through a Tribal ID or Enrollment form.
- Documentation requirements specific to the type of assistance are detailed in the Appendix.

Based upon the minimal amounts of housing counseling and legal services that were requested under the ERA program (only one individual received legal services), POJHA has elected not to allocate a portion of the HAF funds for those services at this time. However, if it appears that there is a need to facilitate housing counseling or provide assistance for legal services, POJHA will consider revising the HAF plan at that time.

Methods of Targeting

All of the homeowners eligible for assistance under POJHA's HAF program must be enrolled members of the Pueblo of Jemez Tribe. Through this requirement, POJHA ensures that all homeowners served by its program meet the definition of "socially disadvantaged," due to the historical and continued discrimination against American Indian peoples.

POJHA will ensure that HAF program funds are prioritized for homeowners in the greatest need. By using the Priority Eligibility Threshold outlined in the HAF Guidance, POJHA will allow homeowners who meet these stricter standards to receive immediate support and placing those who meet only the Minimum Eligibility Threshold on a waiting list until priority homeowners have been served. In addition, POJHA will collect information on the presence of elders or household members with a disability among applicant households. POJHA will ensure that these households are the first to receive assistance within each of the eligible income groups.

POJHA will also ensure that tribal members who primarily speak Towa will be assisted by fluent Towa language speakers.

Performance Goals

POJHA will measure performance by evaluating the following:

- The speed by which an applicant receives assistance through the program, from receipt of full application to disbursement of funds (or denial of application, if applicable). Note that submission

of documentation does not constitute a full application until all required documentation has been received. If the submitted documentation does not constitute a full application, attempts will be made to contact the applicant.

- The number and percentage of applicants that receive assistance through the program (versus the number and percentage denied assistance).
- The percentage of households served with elderly or disabled household members.
- Effectiveness at serving households at or below 100% AMI, 80% AMI, and 50% AMI, respectively.

Readiness

Staffing

POJHA has demonstrated the capacity to distribute HAF program funds through the actions taken to implement the Emergency Rental Assistance Program (ERAP) and American Rescue Plan Act (ARPA). When the HAF funds are received, POJHA is prepared to immediately launch their HAF program.

For the Emergency Rental Assistance Program, four (4) of the POJHA staff were assigned to assist with income eligibility verification and documentation of ERA requirements. POJHA intends to use the same staff members to administer the POJHA HAF Program. The staff have been actively providing input into the development of the POJHA HAF program.

POJHA will deploy significant resources to manage the rehabilitation and repair program, which has been identified as a critical need of member households. In addition to the administrative staff, POJHA will utilize force account for most rehabilitation projects, and they will hire outside contractors for specialized work such as plumbing or electrical. POJHA staff will be responsible for preparing scopes of work and conducting inspections. POJHA is also prepared to bring on additional inspectors or staff, if needed.

HAF Policy

POJHA has developed a draft Homeowner Assistance Fund Policy. The POJHA Board of Commissioners will take immediate action to finalize and approve the HAF Policy upon approval of HAF plan.

Application & Intake Process

POJHA has created a streamlined application process to screen applicants and collect information on need from homeowners on the Pueblo of Jemez Reservation and surrounding areas. Once the HAF program is launched, the application form will be made available through the POJHA's website and shared through the POJHA's normal communication channels.

Once applications are received, POJHA's dedicated intake staff will review each application for completeness and eligibility. Following an initial eligibility screening, POJHA staff will contact applicants to obtain the necessary income and ownership documentation. Once receiving all necessary

paperwork, POJHA will issue requested funds or coordinate inspections for rehabilitation and repair requests.

For rehabilitation and repair projects to prevent displacement, payments will be issued directly to contractors when contractors are used upon inspection and verification of the needed repairs. These payments will be issued in stages throughout the construction process, each accompanied with an inspection by POJHA staff. For rehabilitation work completed by the POJHA force account crew, POJHA

will utilize its HAF funding to compensate its force account crew, each accompanied with an inspection by POJHA staff/inspector.

Budget

The budget shown in Table 1 indicates the total amount allocated to each type of assistance and the limits associated with each. The terms and allocated funds are used to estimate the number of households that will be assisted in each category assuming full allocation of funds. POJHA will monitor the disbursement of funds during program implementation to ensure that funds meet homeowner needs and full allocation is achieved.

Table 3: POJHA HAF Plan Budget

	Totals	Per-household Limits	Estimated # of Households Assisted
Mortgage Payment Assistance	$ 144,000.00	$ 3,600.00	40
Utilities & Internet	$ 24,000.00	$ 600.00	40
Rehab to Prevent Displacement	$ 195,216.00	$ 4,880.40	40
Administrative Costs	$ 38,105.68	--	
Total HAF Funding	$ 401,321.68		

Points of Contact

Primary POJHA Contact

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POJHA Reporting Contact

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Appendix A: Term Sheets

Mortgage Assistance

Brief Description

Provide assistance to on- and off-reservation households for the purpose of preventing homeowner mortgage delinquencies, homeowner mortgage defaults, homeowner mortgage foreclosures and displacements of homeowners experiencing financial hardship.

1. Mortgage payment assistance
2. 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

3. Mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity
4. Assistance to enable households to receive clear title to their homes

Maximum Assistance Per Household

Funds may be used to pay eligible mortgage assistance not to exceed $3,600 following approval.

Eligibility Criteria and Documentation Requirements

Homeowner eligibility requirements include:

1. Proof of homeownership (mortgage, deed, bill of sale, conveyance documents or other legal documentation)
2. Must provide proof /written attestation home is homeowner's primary residence
3. Proof of Pueblo of Jemez enrollment for any adult household member
4. Income for ALL adult (18 & over) persons in the home
5. Current Mortgage statement/bill/invoice or other evidence of amount due.

Form of Assistance

Assistance will be structured as a non-recourse grant.

Payment Requirements

Funds will be paid directly to the Mortgage provider, or other applicable third party authorized to collect eligible charges or in some cases, the homeowner, subject to the execution of a Receipt of Funds form containing certification that the funds will be used for the purposes intended.

Utility and Internet Assistance

Brief Description

Provide funds to on-reservation households to resolve delinquent payments for utility and/or internet access services. HAF Funds may be used to pay delinquent amounts in full, including interest. Examples may include:

1. homeowner's utilities, including electric, gas, home energy (including firewood and home heating oil), water, wastewater and solid waste.
2. homeowner's internet service, including broadband internet access service, as defined in 47 CFR 8.1(b) (or any successor regulation)[4]

Maximum Assistance Per Household

Funds may be used to pay utility/internet charges not to exceed $600 following approval.

[4] The definition of "broadband internet access service" in 47 CFR 8.1(b) is "a mass-market retail service by wire or radio that provides the capability to transmit data to and receive data from all or substantially all internet endpoints, including any capabilities that are incidental to and enable the operation of the communications service, but excluding dial-up internet access service. This term also encompasses any service that the [Federal Communications] Commission finds to be providing a functional equivalent of the service described in the previous sentence or that is used to evade the protections set forth in this part."

Eligibility Criteria and Documentation Requirements

Homeowner eligibility requirements include:

1. Proof of homeownership (mortgage, deed, bill of sale, conveyance documents or other legal documentation)
2. Must provide proof /written attestation home is homeowner's primary residence
3. Proof of Pueblo of Jemez Tribe enrollment for any adult household member
4. Income for ALL adult (18 & over) persons in the home
5. Current utility statement/bill

Form of Assistance

Assistance will be structured as a non-recourse grant.

Payment Requirements

Funds will be paid directly to the utility provider, or other applicable third party authorized to collect eligible charges or in some cases, the homeowner, subject to the execution of a Receipt of Funds form containing certification that the funds will be used for the purposes intended.

Rehabilitation and Repair to Prevent Displacement

Brief Description

Provide assistance to on-reservation households to prevent homeowner displacement, such as home repairs to maintain the habitability of a home, including the reasonable addition of habitable space to alleviate overcrowding.

Maximum Assistance Per Household

Funds must be expended by September 30, 2025, not to exceed $6,140 following approval.

Eligibility Criteria and Documentation Requirements

Homeowner eligibility requirements include:

1. Proof of homeownership (mortgage, deed, bill of sale, conveyance documents or other legal documentation)
2. Must provide proof /written attestation home is homeowner's primary residence
3. Proof of Pueblo of Jemez Tribe enrollment for any adult household member
4. Income for ALL adult (18 & over) persons in the home
5. Estimate/quote to be reviewed and approved by POJHA Inspectors
6. Proposed work must be sufficient to restore habitability in the home
7. Must not have received other assistance from any other Pueblo of Jemez Tribe or POJHA rehab program in the last five years, unless approved under an extreme emergency
8. Household must be located within the exterior boundaries of the Pueblo of Jemez Reservation
9. Written attestation that property will continue to be the homeowner’s owner-occupied primary residence once the repairs are made.

Form of Assistance

Assistance will be structured as a non-recourse grant.

Payment Requirements

Funds will be paid directly to the general contractor or entity responsible for the repairs upon satisfactory completion of the work, or in some cases, the homeowner, subject to the execution of a Receipt of Funds form containing certification that the funds will be used for the purposes intended. HAF technical assistance funds will be utilized to ensure reasonable oversight/inspection of the quality and completion of work will be performed before full payment is made.

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