

# Gila River Indian Community – Homeowner Assistance Program

## Program Information

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Funding for this program is made possible through a grant from the United States Treasury via the Homeowner Assistance Fund. The program is intended to assist Community homeowners who have experienced financial hardship after January 21, 2020 as a result of the COVID-19 pandemic.

### Assistance Available:

- Mortgage Payment (\$8,000 maximum)
  - Including mortgage delinquencies, defaults, foreclosures
- Financial Assistance
  - 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
- Utility Payment
  - Includes: electric, gas, home energy, and water
  - Includes homeowners at risk of displacement due to utility arrearage
- Internet Service Payment
- Homeowner's/Mortgage Insurance Payment
  - Includes homeowner's insurance, flood insurance, and mortgage insurance
- Property Tax Payments
  - Includes delinquent property taxes to prevent homeowner tax foreclosures
- Home equipment purchases to prevent displacement
- *On-Community Homeowners Only*
  - Home renovations to prevent displacement (limited to 9 renovations)
    - such as home repairs to maintain the habitability of a home or assistance to enable households to receive clear title to their properties
  - Home rebuilding for total losses (limited to 7 rebuilds)

### Eligibility Requirements (back up documentation and attestations required):

1. Enrolled member of the Gila River Indian Community;
2. At least 18 years old;
3. Homeowner;
4. Experienced financial hardship after January 21, 2020;
5. Meets household income requirements, which require an 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;
6. Seeks HAF assistance for the homeowner's primary residence, which must be located within the boundaries of the United States, its Territories, or a Federally recognized Tribe's lands; and
7. If approved for assistance, agrees to attend housing counseling.

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### **Program Administered By:**

Gila River Indian Community – Office of the Treasurer  
PO Box 2160  
Sacaton, AZ 85147  
(520) 562-9685  
[OT.incoming@gric.nsn.us](mailto:OT.incoming@gric.nsn.us)

### **Mortgage Assistance - Eligible Mortgage Types**

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

### **Home equipment purchases to prevent displacement**

- HVAC units; water heaters; energy efficient windows; steel doors; security doors

### **Home renovations to prevent displacement (limited to 9 renovations)**

- Home repairs to maintain the habitability of a home or assistance to enable households to receive clear title to their properties
- Room additions for overcrowding
- Rehabilitation of home for older generations to keep them in their home and/or installation of equipment for handicap and permanently disabled
- Due to funding limitations, this will require narrative statement and will be reviewed and approved by a panel

### **Home rebuilding for total losses (limited to 7 rebuilds)**

- Rebuild of home burned out homes where insurance was not in place
- Due to funding limitations, this will require narrative statement and will be reviewed and approved by a panel