

HOUSING ASSISTANCE FUND COMMON APPLICATION FORM TEMPLATE

1. Preferred language
2. Name of applicant/co-applicant
3. Address
4. Property type
 - Detached Single Family
 - Duplex
 - Triplex
 - Fourplex
 - Condo
 - Coop
 - Manufactured Housing/Mobilehome
5. How many people are in your household?
6. Age
7. Military servicemember status
8. Hardship affidavit statement:
I have experienced one or more of the following hardships associated with the COVID-19 pandemic that began, continued or worsened any time after January 21, 2020 (check all that apply):
 - Decrease in household income due to
 - Loss of employment
 - Reduction in hours of employment
 - Pay cut
 - Childcare/educational responsibilities
 - Responsibilities to care for an elderly, disabled, or sick family member
 - Illness
 - Death
 - Divorce/separation
 - Other (please describe)
 - Increase in household expenses related to
 - Having to perform essential work during the pandemic
 - Childcare/educational costs
 - Costs of caring for an elderly, disabled, or sick family member
 - Illness
 - Death
 - Divorce/separation
 - Other (please describe)
 - Other circumstances have negatively affected my ability or the ability of someone in my household to earn or receive income or have reduced my household income or increased my expenses (please describe):
9. Name and contact information of HUD approved housing counselor or non-profit legal services attorney assisting applicant (if applicable):

Commented [A1]: The entire application form should be available in English and Spanish. If the program administrator is able to make the application available in other languages, that information should be indicated at the top of the form in the relevant language/s.

Commented [A2]: Allows for determination of the applicable original loan amount limit for HAF eligibility.

Commented [A3]: No documentation of hardship required beyond this affidavit.

Commented [A4]: Even if applicants are not required to work with a counselor or legal services attorney in order to apply, including this item on the application is a reminder to applicant and program administrator and also underscores that the default scenario should be for the applicant to have this kind of assistance whenever possible.

May 2021

10. Income

a. Type of income/Available documentation (check all that apply):

INCOME TYPE	RECOMMENDED DOCUMENTS
Wages from employment	Two most recent paychecks or paystubs or letter from employer including pay and hours or 2020 tax return or transcript
Self-employment income	YTD or most recent quarterly profit and loss statement for current year and three months personal and bank statements or 2020 tax return or transcript
Pension or Annuity	Pension or annuity benefits statement.
Social Security (SSI/SSDI)	Social Security benefits award letter or annual notice of benefits or 2020 SSA-199 statement
Worker's Compensation	Worker's Compensation benefits statement
Rental or boarder income	Current lease and two months of bank statements showing rental income deposits
Alimony or child support	Court order or written agreement and two months of bank statements showing support income deposits.
Unemployment income	Unemployment benefits statement
Income-based benefits	SNAP, Medicaid or state program benefits statement or a letter from a caseworker or other professional with knowledge of the applicant's household circumstances certifying that an applicant's household income qualifies for such assistance

b. Attestation

My annual income before taxes is approximately \$_____.

May 2021

Check all that apply:

Due to pandemic-related circumstances, I am not able to provide income documentation at this time.

I am currently able to resume my regular monthly payments.

I am not currently able to resume my regular monthly payments and I am applying for ongoing assistance at this time.

Other (please describe)

11. Type(s) of financial assistance needed (check all that apply):

-I owe missed mortgage payments and need assistance to bring my mortgage current (this includes amounts such as escrow account shortages due after forbearance that the servicer will not defer or incorporate into an affordable loan modification)

**Documentation needed: mortgage statement, escrow account statement and authorization to obtain information from mortgage servicer

-I cannot currently afford my monthly mortgage payment going forward and need temporary assistance to cover my monthly payments

**Documentation needed: mortgage statement and authorization to obtain information from mortgage servicer

-I cannot currently afford my monthly mortgage payment going forward and need permanent assistance to help lower my monthly payments

**Documentation needed: mortgage statement and authorization to obtain information from mortgage servicer

-I have a reverse mortgage and am behind on my property taxes and/or insurance

** Documentation needed: mortgage statement and authorization to obtain information from mortgage servicer, tax collector and/or insurance company

-I owe missed payments on my manufactured housing (mobilehome) loan and need assistance to bring the loan current

** Documentation needed: loan statement and authorization to obtain information from the loan servicer or lender.

- I owe missed payments on a land contract (or contract for deed) and need assistance to bring my payments current.

**Documentation needed: Copy of the land contract or a recorded memorandum of land contract and authorization to obtain information from the lender/seller.

-I have past due property taxes that are not included in my mortgage bill

Commented [A5]: Includes loans on manufactured homes and contracts for deed [these could also be broken out separately]

Commented [A6]: Includes loans on manufactured homes and contracts for deed [these could also be broken out separately]

May 2021

**Documentation needed: tax authority statement showing past due amount and authorization to obtain information from tax collector

-I have past due homeowner's/flood/wind insurance premium(s) that are not included in my mortgage bill

**Documentation needed: bill from homeowner's insurance company and authorization to obtain information from insurance company

-I have past due fees for condo, homeowner's association, manufactured home, maintenance, or other common charges not included in my mortgage bill

** Documentation needed: statement from condo, HOA, co-op, or other association showing past due amount and authorization to obtain information from condo, HOA, co-op, or other association.

-I have past due utility bills

** Documentation needed: utility statement showing past due amount and authorization to obtain information from utility company

-I cannot afford to make the repairs needed to safely continue living in my home.

**Documentation needed: description of repairs needed, code violation notice or local assessment if applicable, contract from licensed home improvement contractor with proposed itemized scope of work

-Other (please describe)

**12. Do you have a loan or other type of financing on your home? Yes/No
If yes:**

a. What type of loan/financing?

- Mortgage
- Reverse mortgage
- Loan secured by manufactured housing (mobilehome)
- Land contract (or contract for deed)
- Other

b. Is your loan federally-backed (if you know)? Yes/No

If yes, which type of federally-backed loan:

- Fannie Mae
- Freddie Mac
- FHA
- VA
- USDA-RD

c. Are you behind on payments? Yes/No

If yes:

- i. **Have you communicated with your loan servicer or lender?
Yes/No**

- ii. **Have you requested assistance from your loan servicer or lender to help with the missed payments? Yes/No**
- iii. **What options, if any, has your loan servicer or lender offered you to bring your loan current (check all that apply)?**
 - Immediate lump sum payment of full amount past due
 - Short-term (12 months or less) repayment plan
 - Deferral or partial claim + resume regular payments
 - Loan modification with reduced payments
 - Other

Commented [A7]: There should be no requirement that the homeowner request and be denied for assistance from the mortgage servicer in order to be eligible, but this information can be useful in determining if there might be more the mortgage servicer can/should do in terms of loss mitigation and can also remind applicants to contact their servicer if they haven't already done so.

- d. **For each mortgage or loan, provide:**
 - i. **The original amount borrowed you borrowed (if known)**
 - ii. **A mortgage/account statement (if available) OR the following information:**
 - 1. **Name of servicer (if applicable)**
 - 2. **Name of lender (if known)**
 - 3. **Loan number (if applicable)**
 - 4. **Total amount currently owed (estimate ok)**
 - 5. **Amount needed to bring the loan current (if applicable)**
 - 6. **Status of account (check all that apply)**
 - Current on payments
 - Behind on payments
 - Currently in forbearance
 - Forbearance has ended
 - Foreclosure
 - Repossession
 - Post-foreclosure
 - 7. **Normal monthly loan payment**
 - a. **Does this amount include any of the following additional property charges (check all that apply)?**
 - Property taxes
 - Homeowners insurance (hazard/flood/wind)
 - HOA/Condo/Coop fees or common charges
 - Mortgage insurance (MPI)
 - b. **If you pay any of those property charges separately, how much do you pay for:**
 - Property taxes
 - Homeowners insurance (hazard/flood/wind)
 - HOA/Condo/Coop fees or common charges

13. Authorizations:

- a. **For each mortgage/loan listed, the borrower(s) should sign an authorization to release information permitting the program administrator to obtain information from the mortgage servicer/lender/party owed, including whether the loan is a "federally**

backed mortgage” under the CARES Act and current reinstatement information.

- b. The program administrator should also obtain at time of application the applicant’s permission to obtain employment status and income information from third-parties or other governmental agencies that may be in possession of this information, so that the administrator can obtain this information directly if needed for purposes of evaluating the homeowner’s eligibility.**

14. Fair housing/SDI information

The following information is requested by the Federal Government to monitor the program’s compliance with fair housing and civil rights laws. The program may not discriminate on the basis of race, color, national origin, religion, sex, familial status, and disability. You are not required to furnish this information, but are encouraged to do so.

The law authorizing this program requires some funds to be prioritized for socially disadvantaged individuals. Some individuals are presumed to be socially disadvantaged under federal law, including members of the following groups: Black/African American, Hispanic/Latinx, Native American, Native Alaskan, Asian, Pacific Islander, or Native Hawaiian.

Applicants who are not members of these groups may explain how they meet the definition of social disadvantage based on personal experiences of substantial and chronic social disadvantage in American society as a result of a distinguishing feature (e.g., ethnic origin, gender, physical disability).

Applicant:

Ethnicity: Hispanic or Latinx Not Hispanic or Latinx

Race (choose all that apply): American Indian or Alaskan Native
 Black or African American
 Asian
 Native Hawaiian or Other Pacific Islander
 White

Gender:

Primary language:

I meet the definition of social disadvantage based on other characteristics (please explain below):

May 2021

Co-Applicant:

Ethnicity: Hispanic or Latinx Not Hispanic or Latinx

Race (choose all that apply): American Indian or Alaskan Native
 Black or African American
 Asian
 Native Hawaiian or Other Pacific Islander
 White

Gender:

Primary language:

I meet the definition of social disadvantage based on other characteristics
(please explain below):

15. Final attestation/signature/warning of IG