



SAND POINT & KING COVE APPLICATION PERIOD

Homeowner Assistance Program

This program assists homeowners living in Sand Point and King Cove communities of the Aleutian Islands region with mortgage relief, eligible homeownership costs and/or eligible home repairs. **Applications will be accepted between May 8th – June 16th, 2023.**

To be eligible, check your income below. You must be at or below the income listed for the community you live in:

FY 2022 HAF Income Limits Summary for Aleutians East Borough, AK Akutan, Cold Bay, False Pass, King Cove, Nelson Lagoon & Sand Point

Greater of 100% AMI or 100% U.S. Median Income

1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
\$90,000	\$90,000	\$90,000	\$91,900	\$99,300	\$106,650	\$114,000	\$121,350

Greater of 150% AMI or 100% of U.S. Median Income

1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
\$96,500	\$110,300	\$124,100	\$137,850	\$148,900	\$159,950	\$170,950	\$182,000

FY 2022 HAF Income Limits Summary for Aleutians West Census Area, AK Adak, Atka, Nikolski, St. George, St. Paul & Unalaska / Dutch Harbor

Greater of 100% AMI or 100% U.S. Median Income

1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
\$90,000	\$90,000	\$95,600	\$106,200	\$114,70	\$123,20	\$131,70	\$140,200

Greater of 150% AMI or 100% of U.S. Median Income

1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
\$111,550	\$127,450	\$143,400	\$159,300	\$172,050	\$184,800	\$197,550	\$210,300

**Apply
today!**

Applications may
be downloaded
from our website
www.ahaak.org

**Need help or have
questions about
applying? Call an
AHA team member
today at:**

**1-907-563-2146
1-800-478-5614**



**ALEUTIAN HOUSING
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Just the FAQs

Can someone help me complete my application?

Yes. If you need assistance completing your application, please contact us and a member of our team will be happy to help.

I submitted my application – what happens next?

Once submitted, we will review your application to make sure it is complete. If we need something, we will contact you. Completed verifications will go into the verification process. Once fully complete, eligible applications will be finalized for assistance.

If you applied for rehabilitation assistance – your application will require additional review. You will be contacted by one of our team members to discuss details of your request and the steps moving forward.

I don't live in an AHA home, can I apply?

Yes.

I own my home and don't have a mortgage; do I still qualify?

Yes. The HAF program may be able to help with other eligible expenses like:

- Utilities (electric, fuel oil, internet, etc.)
- Hazard, flood, and/or mortgage insurance
- Delinquent real estate property taxes
- Home repairs (only when necessary to maintain the habitability of the home)

Are people guaranteed assistance if they apply?

No. Applying does not guarantee assistance.

If approved, will I receive the money directly?

No. Payments will be made directly to the Mortgage Servicer, utility/energy provider, insurer, and/or vendor, as appropriate.

Do I have to pay taxes on any assistance received through this program?

No. Assistance provided through the HAF program is not considered taxable.

I am a landlord. Can I apply for assistance for properties that I rent out?

No. Only owner-occupied properties are eligible.

What type of properties are eligible for assistance?

- Single-family attached and detached properties
- Condominium units
- Manufactured homes permanently affixed to real property
- Mobile homes not permanently affixed to real property
- 1 to 4-unit properties where the homeowner is living in one of the units as a primary residence.

Do I have to be impacted by COVID-19 to be eligible for this program?

Yes. You must demonstrate negative economic or financial hardships due directly or indirectly to COVID-19.

I am currently employed but my income has been reduced. Am I still eligible to apply?

Yes. Income levels vary and are based on your household size and the community you live in. Income documentation will be required for all adults living in the household.

I am a homeowner already in foreclosure. May I apply for HAF assistance?

Yes. Please talk to your Mortgage Servicer and advise them that you have applied for HAF assistance and be prepared to provide requested documentation as quickly as possible.

I am a homeowner who is behind on my utility payments. May I apply for assistance to cover these expenses?

Yes. The HAF program may be able to help with current and future utility payments to eligible applicants.

What utilities are eligible for assistance?

- Electricity
- Natural Gas
- Trash removal
- Water/sewer

Are internet or broadband costs eligible for assistance?

Yes.

