

COVID-19 CARES Act - Housing Mortgage/Rental Relief Program Policy

I. PURPOSE

To provide Grand Ronde Tribal households experiencing negative impacts due to the COVID-19 pandemic with one-time mortgage relief assistance/rental assistance. Funding for the COVID-19 Housing Relief Program is based on a first come, first served basis. Services are available throughout the United States of America. This program will remain open until 12/31/2020 or until expended.

II. ELIGIBILITY

1. Tribal households negatively impacted due to COVID-19. To be considered a tribal household, the head of household, spouse, or a minor child(ren) must be an enrolled Grand Ronde Tribal member
2. Impact must be due to circumstances directly related to COVID-19 (i.e. loss of income due to lay-off, reduced hours, office closures, loss of income due to quarantine, etc.)

III. INELIGIBILITY

Households assisted with Indian Housing Block Grant funds (Rental Assistance Program) and households that benefited from the Tribal payment waiver are not eligible.

IV. USES

COVID-19 CARES Act mortgage or rent relief assistance is limited to mortgage or rent payments. Total grant may not exceed \$1000, regardless of mortgage or rent amount. Proof of mortgage or rent agreement is required for applications to be complete.

V. PROHIBITIONS

A. COVID-19 CARES Act Relief Assistance cannot be provided to units already receiving assistance from the Grand Ronde Tribal Housing Department's (GRHD) including but not limited to Low Rent, and Rental Assistance Programs.

B. Hotel, motel rent.

C. Mortgage payment will be made directly to landlord or Mortgage Company. Payments will not be made directly to individuals or family members.

VI. PROCEDURE

1. The applicant must complete the COVID-19 housing relief application as follows: names of all household members, proof of tribal enrollment, date of birth, address, income amounts and income sources for all household members. Applicant must provide documentation that household income is reduced as a result of COVID-19.
2. The families affected by loss of income due to COVID-19 will qualify with documents to prove loss or reduction of income, including but not limited to:
 - a. Proof of unemployment application submitted.
 - b. Any other form of documentation that shows a layoff, furlough or reduction in hours.
 - c. Unable to work due to child care needs.
 - d. Positive covid results for self or other household member.
3. The applicant must provide a copy of the current mortgage payment statement or rental agreement.
4. A receipt letter will be provided to the applicant within 72 hours from the date the application is received by the Grand Ronde Social Services. The applicant will be given 10 days from the receipt letter date to respond and correct any deficiencies. Other efforts to communicate with the applicant, to assist with completion of the application as soon as possible, will occur as needed.
5. Staff will process check requests to the landlord, financial institution or business; no payments will be issued to program participants.

Grand Ronde Housing Department

2020 HUD Income Limits

Effective April 1, 2020

Number in Household	Estimated Median income	HUD Low Income Limit (80% of Median)	Tribally Funded Income Limits (120% of Median)
1	\$ 64,500	\$ 51,600	\$ 77,400
2	\$ 73,750	\$ 59,000	\$ 88,500
3	\$ 82,950	\$ 66,350	\$ 99,500
4	\$ 92,100	\$ 73,700	\$ 110,600
5	\$ 99,500	\$ 79,600	\$ 119,400
6	\$ 106,900	\$ 85,500	\$ 128,300
7	\$ 114,250	\$ 91,400	\$ 137,100
8	\$ 121,650	\$ 97,300	\$ 146,000

To calculate the adjusted income limit for families with more than eight members, add 8 percent of the four-person base to the eight-person income limit for each additional person (8% percent of \$73,700 = \$5,896).