



## FACT SHEET

### Interior Regional Housing Authority Homeowner Assistance

#### WHAT:

- IRHA Homeowner Assistance
  - Information and application: <https://irha.org/homeowner-assistance/>
  - FAQs: <https://irha.org/homeowner-assistance-faqs/>
- Federal Housing Assistance Funds
  - More than \$5 million of pooled federal tribal funding
- Mortgage and utility assistance for enrolled tribal members in eligible areas of Interior Alaska facing COVID-19-related financial hardships
  - Mortgage delinquencies
  - Loss of critical services and/or utilities
  - Fuel resources such as heating oil, propane, and firewood

#### POTENTIAL COVERAGE:

- After all applications are received, IRHA will assess need and determine allocation of funds. Assistance for eligible applicants may include unpaid mortgage payments and associated fees, utility bills and other homeowner expenses.
- Funds cannot be applied to past due balances that pre-date Jan. 21, 2020.

#### ELIGIBILITY:

To be eligible, homeowners must demonstrate that difficulties are directly related to circumstances associated with COVID-19 leading to housing insecurities.

Circumstances must have occurred after Jan. 21, 2020.

- Reduction or loss of income
- Delaying the purchase of essential goods to pay for home-related expenses
- Relying on credit cards or high-cost payday lenders
- Depleting savings accounts to buffer the loss of wages

#### BENEFICIARIES:

The following select communities are participating in IRHA's Homeowner Assistance having chosen IRHA as their Tribally Designated Housing Entity: Alatna, Allakaket, Beaver, Birch Creek, Chalkyitsik, Chena Hot Springs, Delta Junction, Dot Lake, Eagle, Evansville, Fairbanks, Grayling, Holy Cross, Kaltag, Koyukuk, Manley Hot Springs, Minto, Nenana, Nikolai, North Pole, Northway, Ruby, Shageluk, Stevens Village, Takotna, Tanacross, Telida, Tetlin, and Tok.

- Homeowners must be applying for aid for their primary residence
- Applicants must verify tribal enrollment as part of the application process

**IMPORTANT DATES:**

- Application period: Oct. 30 - Dec. 1, 2023
- Application deadline: Dec. 1, 2023 at 11:59 pm Alaska time
- Distribution anticipated to begin in December 2023

**Application Process**

- Check eligibility at [www.irha.org](http://www.irha.org)
- Confirmed eligible tribal members will be assigned a unique confirmation code by email after verifying eligibility
- Submit a completed application and all required documentation during the application period, Oct. 30 - Dec. 1, 2023
- Applicants will have 24/7 online access to check the status of their application, review next steps and upload required materials, and confirm funds distributed to vendors on their behalf

**DISTRIBUTION:**

- Federal funds will be disbursed directly to the mortgage servicer, utility/energy company, insurer, and/or tax authority, and eligible vendors
- No funds are distributed to applicants directly

**STATISTICS:**

According to Census Tract data, there are more than 20,000 residents within the specified regional areas some of whom may be eligible for assistance.

**FUND MANAGEMENT PARTNER:**

- Managed by Alaska Housing Finance Corporation

**GENERAL INFORMATION:**

Information and application: <https://irha.org/homeowner-assistance/>

FAQs: <https://irha.org/homeowner-assistance-faqs/>

Application assistance: 1-833-912-2452 toll free

**INTERIOR REGIONAL HOUSING AUTHORITY:**

IRHA is a non-profit organization with authority derived from both state and federal law. IRHA was formed in 1974 along with 13 Alaska housing authorities to administer programs of the U.S. Department of Housing & Urban Development throughout the state. IRHA serves the tribes of the Doyon region, encompassing remote traditional villages, and Alaska's second largest city, Fairbanks. It is larger in land area than the state of Texas.