

## Reinstatement (R) Payment Assistance Term Sheet

Criteria	Terms
<b><u>Brief description</u></b>	<p>Provide funds to cover mortgage reinstatement to allow a homeowner reinstate a mortgage up to \$25,000 in delinquency and/or to pay other housing-related costs related to a period of forbearance, delinquency, or default.</p> <p>Component will include Insurance Assistance Payment (homeowners, flood, and/or mortgage). HAF Funds may be used to pay homeowner’s insurance, flood insurance, and/or mortgage insurance that are not included in the homeowner’s monthly mortgage payment.</p> <ul style="list-style-type: none"> <li>▪ Insurance Policy Assistance Payment need not be delinquent but must be within 90 days of policy being due for payment – Non-delinquency of Insurance policies will help with reducing the risk in lapsed insurances.</li> <li>▪ Payment assistance for insurances will provide up to (1) annual homeowner's insurance premium to assist homeowners maintain housing stability.</li> <li>▪ This will apply when these fees are not escrowed into the homeowner’s monthly mortgage payment.</li> </ul> <p>If HAF funds are not sufficient to cure delinquency (homeowners who are delinquent over \$25K), ADOH will provide available funding to the servicer as a partial payment to be applied to the homeowner’s mortgage account. These funds can be used in conjunction with any available loss-mitigation options the servicer is able to provide and shall be applied in the best interest of the homeowner.</p>
<b><u>Maximum amount of assistance per homeowner</u></b>	<p>Maximum Amount of Assistance:</p> <ul style="list-style-type: none"> <li>▪ Maximum monthly assistance across all programs of \$3,500</li> <li>▪ Maximum \$25,000 per household</li> </ul> <p>Mortgage Reinstatement (R Program):</p> <ul style="list-style-type: none"> <li>▪ Maximum amount of past due mortgage payments to be rescued can be up to but no more than \$25,000.</li> <li>▪ Program will allow for an additional three (3) months of monthly mortgage payment assistance outside of reinstatement.</li> <li>▪ AZ requests a 60 day Foreclosure hold be placed upon sending an “I” Record in a CDF exchange</li> </ul> <p>Insurance Assistance Payment (Homeowners, Flood, and/or Mortgage):</p> <ul style="list-style-type: none"> <li>▪ Up to (1) annual homeowner's insurance premium to assist homeowners maintain housing stability.                             <ul style="list-style-type: none"> <li>– Payment assistance for insurances will provide up to (1) annual homeowner's insurance premium to assist homeowners maintain housing stability.</li> <li>– Insurance Policy Assistance Payment need not be delinquent but must be within 90 days of policy being due for payment – Non-delinquency of Insurance policies will help with reducing the risk in lapsed insurances.</li> <li>– A Reverse Mortgage may be brought current for property charges, which include, property taxes, homeowners hazard insurance premiums, flood insurance premiums, condominium fees, and homeowners’ association fees.</li> </ul> </li> <li>▪ This will apply when these fees are not escrowed into the homeowner’s monthly mortgage payment.</li> </ul>
<b><u>Homeowner eligibility criteria and documentation requirements</u></b>	<p>Same as General Eligibility Requirements Across All Programs plus</p> <p>Homeowners are eligible to receive funding if they</p> <ol style="list-style-type: none"> <li>1. Attest that they experienced a financial hardship after January 21, 2020 associated with the COVID-19 pandemic,</li> <li>2. Provide income documentation and are found to be at or below 150% of Arizona’s Area Median Income (AMI), and</li> <li>3. Currently own and occupy a primary residence in Arizona (<i>the applicant must own and occupy the property that is seeking assistance</i>).</li> </ol>

<u>Criteria</u>	<u>Terms</u>
	Documentation requirements: <ul style="list-style-type: none"> <li>▪ Proof of identity, which may include a photo identification or other means of identification through id.me</li> <li>▪ Deed or Proof of Ownership</li> <li>▪ Proof of Income               <ul style="list-style-type: none"> <li>• Paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution (or bank) statements demonstrating regular income, or an attestation from an employer</li> </ul> </li> <li>▪ Attestation of financial hardship due to COVID-19.</li> <li>▪ Mortgage Documents</li> <li>▪ Third Party Authorization (for Servicer CDF Exchange)</li> </ul>
<u>Loan eligibility criteria specific to the program</u>	Delinquent by at least one payment, including any payments during a forbearance period.
<u>Form of assistance</u>	Assistance will be structured as a non-recourse grant.
<u>Payment requirements</u>	Payments will be made directly to the mortgage servicer and/or applicable third party authorized to collect eligible delinquencies via electronic funds transfer or check.

## Utility / Internet / Broadband (U) Payment Assistance Term Sheet

<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	<p>Provide funds to resolve delinquent payments for utility and/or internet access services.</p> <p>Utility / Internet Payment Assistance will allow payment assistance for homeowner’s utilities, including electric, gas/propane, garbage, home energy, and water and payment assistance for homeowner’s internet service, including broadband internet access service, as defined in 47 CFR 8.1(b);</p> <p>HAF funds may be used to pay delinquent amounts in full under circumstances in which a delinquency threatens access to utility or internet services. The provided assistance must bring the homeowner’s account current. HAF funds will allow a homeowner up to six (6) months outside of utility reinstatement assistance payments. Utility/Internet/Broadband payments are available only in conjunction with a utility reinstatement assistance payment.</p> <p>Funds may be used to pay prospective charges for up to the first 90 days following approval if the homeowner is unable to make such payments and</p> <ol style="list-style-type: none"> <li>1. Funds are not available from other utility assistance programs to cover these amounts;</li> </ol> <p>Self-Attestation of Continued Need</p> <ol style="list-style-type: none"> <li>1. After 90 days of future assistance homeowner will received notification to log into the application portal to make a self-attestation that attests to continued need for assistance. This would allow the program to continue paying on utility payments an additional 90 days.</li> </ol>
<u>Maximum amount of assistance per homeowner</u>	<p>Maximum Amount of Assistance:</p> <ul style="list-style-type: none"> <li>▪ Maximum monthly assistance across all programs of \$3,500</li> <li>▪ Maximum \$25,000 per household</li> </ul>
<u>Homeowner eligibility criteria and documentation requirements</u>	<p>Same as General Eligibility Requirements Across All Programs plus:</p> <ul style="list-style-type: none"> <li>▪ Homeowner is at least one installment payment in arrears on one or more of the following: utilities, such as electric, gas, propane, garbage, home energy, and water or internet service, including broadband internet access service. <ul style="list-style-type: none"> <li>• No delinquency is required on filling a propane (gas) tank</li> <li>• Program will allow one (1) Propane Tank fill up to assist homeowners with utility payment</li> </ul> </li> <li>▪ HAF funds will allow a homeowner up to six (6) months outside of utility reinstatement assistance payments. Utility assistance payments are available only in conjunction with a utility reinstatement assistance payment. <p>Self-Attestation of Continued Need</p> <ul style="list-style-type: none"> <li>▪ After 90 days of future assistance homeowner will received notification to log into the application portal to make a self-attestation that attests to continued need for assistance. This would allow the program to continue paying on utility payments an additional 90 days.</li> </ul> </li> <li>▪ Assistance sufficient to resolve the delinquency is not available from other utility assistance programs and, without HAF assistance, the homeowner is likely to lose services</li> </ul> <p>Documentation requirements:</p> <ul style="list-style-type: none"> <li>▪ Proof of identity, which may include a photo identification or other means of identification through id.me</li> <li>▪ Deed or Proof of Ownership</li> </ul>

	<ul style="list-style-type: none"><li>▪ Proof of Income<ul style="list-style-type: none"><li>• Paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution (or bank) statements demonstrating regular income, or an attestation from an employer</li></ul></li><li>▪ Attestation of financial hardship due to COVID-19.</li><li>▪ Utility and/or Internet Billings for each utility company if applying for utility assistance</li></ul>
<b><u>Loan eligibility criteria specific to the program</u></b>	Delinquent by at least one installment payment in arrears on one or more of the following: utilities, such as electric, gas/propane, garbage, home energy, and water or internet service, including broadband internet access service. Propane tank fill up does not require delinquency, includes a one-time propane tank fill up.
<b><u>Form of assistance</u></b>	Assistance will be structured as a non-recourse grant.
<b><u>Payment requirements</u></b>	Funds will be paid directly to the utility provider, internet provider, or other applicable third party authorized to collect eligible delinquencies via check or electronic funds transfer.

## Monthly Mortgage (U) Payment Assistance Term Sheet

<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	<p>Provide full monthly payment assistance to homeowners unable to make full mortgage payments due to a continuing financial hardship associated with the Coronavirus pandemic.</p> <p>HAF funds will allow a homeowner up to three (3) months outside of reinstatement assistance payments. Monthly mortgage payments are available only in conjunction with a reinstatement assistance payment.</p> <ul style="list-style-type: none"> <li>▪ Monthly Mortgage assistance can be provided if not all funds have been expended after Reinstatement and Utility/Internet/Broadband payment assistance.</li> </ul>
<u>Maximum amount of assistance per homeowner</u>	<p>Maximum Amount of Assistance:</p> <ul style="list-style-type: none"> <li>▪ Maximum monthly assistance across all programs of \$3,500</li> <li>▪ Maximum \$25,000 per household</li> </ul> <p>Monthly Mortgage (U Program):</p> <ul style="list-style-type: none"> <li>▪ Maximum amount of past due mortgage payments to be rescued is \$25,000. Program will allow for three (3) months of monthly mortgage payment assistance outside of reinstatement based on need and additional self-attestation.</li> </ul>
<u>Homeowner eligibility criteria and documentation requirements</u>	<p>Same as General Property Eligibility Criteria Across All Programs plus</p> <ul style="list-style-type: none"> <li>▪ Homeowner is delinquent by at least one payment, including any payments during a forbearance period.</li> <li>▪ Maximum amount of past due mortgage payments to be rescued is \$25,000. Program will allow for three (3) months of monthly mortgage payment assistance outside of reinstatement based on need and additional self-attestation.</li> </ul> <p>Documentation requirements:</p> <ul style="list-style-type: none"> <li>▪ Proof of identity, which may include a photo identification or other means of identification through id.me</li> <li>▪ Deed or Proof of Ownership</li> <li>▪ Proof of Income <ul style="list-style-type: none"> <li>• Paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution (or bank) statements demonstrating regular income, or an attestation from an employer</li> </ul> </li> <li>▪ Attestation of financial hardship due to COVID-19.</li> <li>▪ Mortgage Documents</li> <li>▪ Third Party Authorization (for Servicer CDF Exchange)</li> </ul>
<u>Loan eligibility criteria specific to the program</u>	Delinquent by at least one payment, including any payments during a forbearance period.
<u>Form of assistance</u>	Assistance will be structured as a non-recourse grant.
<u>Payment requirements</u>	Payments will be made directly to the lender or servicer or applicable third party authorized to collect eligible delinquencies via electronic funds transfer or check

## Delinquent Property Tax (DPT) Payment Assistance Term Sheet

<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	Provide a one-time reinstatement payment of delinquent property tax payment assistance to prevent homeowner from tax foreclosure, paid in increments of 1 year (2 installments); unless Tax Authority does not accept future installment payments where then account will only be brought current. This will apply when the property tax is not escrowed into the homeowner's monthly mortgage payment.
<u>Maximum amount of assistance per homeowner</u>	Maximum Amount of Assistance \$25,000 per household.
<u>Homeowner eligibility criteria and documentation requirements</u>	<p>Same as General Property Eligibility Criteria Across All Programs plus</p> <p>Additional Mortgage Type:</p> <ul style="list-style-type: none"> <li>▪ Reverse Mortgages</li> </ul> <p>Documentation requirements:</p> <ul style="list-style-type: none"> <li>▪ Proof of identity, which may include a photo identification or other means of identification through id.me</li> <li>▪ Deed or Proof of Ownership</li> <li>▪ Proof of Income <ul style="list-style-type: none"> <li>• Paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution (or bank) statements demonstrating regular income, or an attestation from an employer</li> </ul> </li> <li>▪ Attestation of financial hardship due to COVID-19.</li> <li>▪ Mortgage Documentation</li> <li>▪ Property Tax Statement</li> </ul>
<u>Loan eligibility criteria specific to the program</u>	<p>Delinquent by at least one installment of delinquent property taxes.</p> <ul style="list-style-type: none"> <li>▪ One time reinstatement payment assistance to reinstate property taxes and bring account current. <ul style="list-style-type: none"> <li>• If household is one installment in arrears, the program will pay up to one full year (2 installments) at the time of the reinstatement; unless Tax Authority does not accept future installment payments where then account will only be brought current.</li> </ul> </li> <li>▪ Will apply when property taxes are not escrowed into the homeowner's monthly mortgage payment.</li> <li>▪ Will apply when there are property tax delinquencies for applicants with Reverse Mortgages.</li> <li>▪ Ongoing assistance is not available through this component, provided as a one-time reinstatement payment.</li> </ul>
<u>Form of assistance</u>	Assistance will be structured as a non-recourse grant.
<u>Payment requirements</u>	Funds will be paid directly to the County Treasurer's office or applicable third party authorized to collect eligible delinquencies via check or electronic funds transfer.

## Association Fees &amp; Lien (AFL) Payment Assistance Term Sheet

Criteria	Terms
<u>Brief description</u>	<p>Association Fee &amp; Lien Assistance will allow reinstatement to bring the account current. If fees are past due less than one (1) annual premium, payment assistance will make a one-time payment of one (1) complete annual premium for homeowner's association fees or liens, condominium association fees, or common charges. This will apply when association and/or lien fees are delinquent enough that there is a risk of displacement of an eligible homeowner.</p> <p>Homeowner Association liens or fees, Condominium Association liens or fees, or common charges, and similar costs payable under a unit occupancy agreement by a resident member/shareholder in a cooperative housing development may be determined to be an eligible housing cost if there is a risk of displacement of an eligible homeowner.</p>
<u>Maximum amount of assistance per homeowner</u>	Maximum Amount of Assistance is \$25,000 per household
<u>Homeowner eligibility criteria and documentation requirements</u>	<p>Same as General Property Eligibility Criteria Across All Programs plus:</p> <p>Documentation requirements:</p> <ul style="list-style-type: none"> <li>▪ Proof of identity, which may include a photo identification or other means of identification through id.me</li> <li>▪ Deed or Proof of Ownership</li> <li>▪ Proof of Income <ul style="list-style-type: none"> <li>• Paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution (or bank) statements demonstrating regular income, or an attestation from an employer</li> </ul> </li> <li>▪ Attestation of financial hardship due to COVID-19.</li> <li>▪ Billing Statement from: <ul style="list-style-type: none"> <li>• Homeowner Association</li> <li>• Condominium Association</li> <li>• Cooperative Housing Development</li> </ul> </li> </ul>
<u>Loan eligibility criteria specific to the program</u>	<p>Allow reinstatement to bring the account current.</p> <p>Allow payment assistance of one (1) annual premium for homeowner's association fees or liens, condominium association fees, or common charges if arrearages are under one (1) year delinquent.</p> <p>This will apply when association and/or lien fees are delinquent enough that there is a risk of displacement of an eligible homeowner.</p>
<u>Form of assistance</u>	Assistance will be structured as a non-recourse grant.
<u>Payment requirements</u>	Funds will be paid directly to the Condominium, Homeowner's Association, Cooperative Housing Development or applicable third party authorized to collect eligible charges via check or electronic transfer.

## PAPERWORK REDUCTION ACT NOTICE

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