




Alaska Housing Homeowner Assistance Application Process

1. Register

To begin the application process, applicants must register and verify their contact information. The eligibility checker can be found on the [Alaska Housing Relief Website](#).



For Homeowners


Learn about forbearance options and how you can avoid foreclosure.


[More Homeowner Resources »](#)

For Mortgage Servicers

Find resources to help raise awareness about Homeowner Assistance.

[Visit The Toolkit »](#)





For Renters


Did you apply for rent relief, or are you looking for information for renters?

[Help for Renters »](#)

Other Resources

Looking for long-term housing, budgeting advice, or a new job?


[The Information You Need »](#)




Check Your Eligibility and Apply Now

Alaska Housing Homeowner Assistance is designed to help homeowners avoid mortgage delinquencies and foreclosures, and may help to prevent past due property taxes and the loss of critical utilities. Check your eligibility and apply today.

[Apply Now for Homeowner Assistance »](#)



Once at the Register form, the applicant will need to enter and verify both their email address and phone number.



Alaska Housing Homeowner Assistance // Register

We need to **verify your email address and mobile number** to be sure we can communicate with you about this program. We will send you a confirmation link by email.


Email Address *

Mobile Phone *

☐ My phone does not support text messages.

We will only send you email and text messages related to homeowner assistance. Your confidentiality is protected, and we will not share your contact information with anyone outside of Alaska Housing Finance Corporation, and its agents affiliated with this program.

[Click to Verify](#)



Alaska Housing Homeowner Assistance // Register

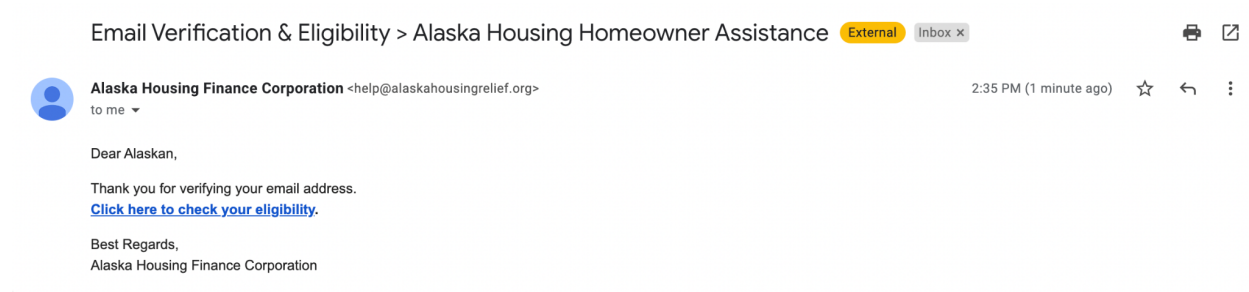
Check Your Email to Proceed

An email has been sent to you from help@alaskahousingrelief.org to verify your email address.

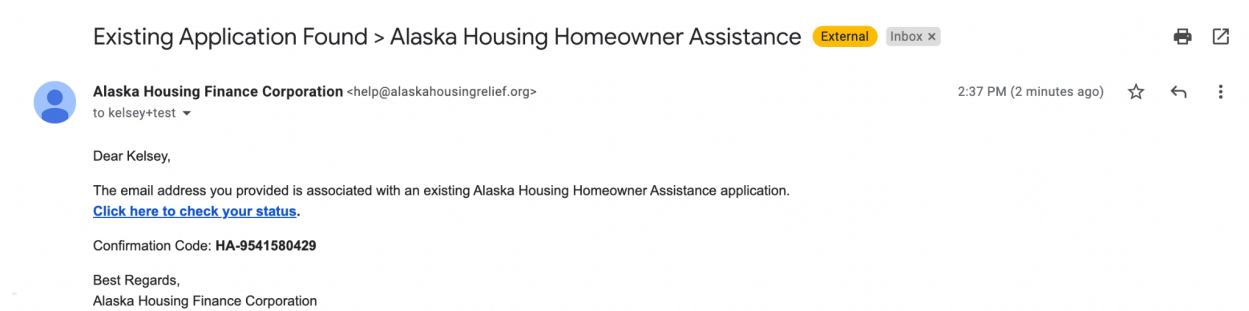
You must click the link in your email to proceed to your eligibility check.

Alaska Housing Finance Corporation

If the applicant does not already have an existing application, a link to proceed to the Eligibility Checker will be sent to the email address the applicant provided.




If the applicant has already previously applied using the provided email address, a link to [check their application status](#) will be sent.



2. Eligibility Check

Once the applicant's contact information is verified, they will then be prompted to input information to determine their eligibility. Only applicants who meet the eligibility criteria will be allowed to proceed.



Alaska Housing Homeowner Assistance // Eligibility

Criteria

Status

Risks

Income

Answer a few questions to **check your eligibility** for Alaska Housing Homeowner Assistance. If you meet these criteria, you will be **invited to submit your application for assistance**.

First Name *

Last Name *

Verified Email *
test@gmail.com

Mobile Phone *
(907)555-5555

Do you own your home? *
☒ Yes ☐ No

Is this your primary residence? *
☒ Yes ☐ No

Have you experienced financial hardship related to COVID-19 after January 21st, 2020? *
☒ Yes ☐ No

*Qualifying financial hardships can be **directly or indirectly related to COVID-19**, such as **increased expenses or loss of income**.*

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Alaska Housing Homeowner Assistance // Eligibility

Criteria

Status

Risks

Income

To be eligible for Alaska Housing Homeowner Assistance, **you or members of your household must meet certain criteria**. After **January 21st, 2020**, at least one of the following statements must be true.

You or a member of your household (check ALL that apply): *

- ☐ Has qualified for unemployment benefits. Note that it is not necessary to be actively receiving benefits – only to have qualified for them.
- ☐ Has lost income due to the COVID-19 pandemic.
- ☐ Has incurred significant costs due to the COVID-19 pandemic.
- ☐ Has directly or indirectly experienced financial hardship due to the COVID-19 pandemic.
- ☐ Has been or is currently unemployed.

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Alaska Housing Homeowner Assistance // Eligibility

Criteria

Status

Risks

Income

To be eligible, you or members of your household must **demonstrate risk of homelessness or housing instability**. At least one of the following statements must be true.

You or a member of your household (check ALL that apply): *

- ☐ Is currently past due on mortgage payments.
- ☐ Has a mortgage currently in forbearance.
- ☐ Is at risk of mortgage default or foreclosure.
- ☐ Is currently past-due on any homeowner related payments.
- ☐ Is delaying the purchase of essential goods/services to pay for any homeowner related expenses (e.g. food or prescriptions – childcare or transportation – equipment for remote work or school).
- ☐ Is relying on credit cards or payday lenders or other high-cost debt products to pay for any homeowner related expenses – or depleting savings rather than using wages or other income.

Homeowner expenses can include mortgage payments, utility costs, homeowner association (HOA) dues, lot fees, property taxes, and homeowner insurance.

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Alaska Housing Homeowner Assistance // Eligibility

Criteria

Status

Risks

Income

The maximum allowable household income level **varies based on your borough or census area, and the number of people in your household**. Use the following form below to locate your area.

What is Your Zip Code? *

99507

Number of People in Household *

-

1

+

Your Borough or Census Area is the Municipality of Anchorage.

Annual Income *

\$60,000.00

Household income includes wages, tips, etc. **for all adult members of your household**. You may adjust your income to include the deductions permitted using the [IRS 10-40 Adjusted Gross Income](#) method.

Your responses meet the criteria for eligibility (subject to verification).

Click the "Submit" button to complete your eligibility check.

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Submit

3. Application

If the applicant meets the eligibility criteria, an email will be sent to the provided verified email address with a link to their [Status Page](#). From their Status Page, applicants will be able to view the individual status of each piece of their application, and address any incomplete portions.



Alaska Housing Homeowner Assistance // Status

Hi Kelsey, the status of your application can be found below.

ELIGIBILITY CHECK:

Status: **Complete**

INITIAL APPLICATION:

Status: **Incomplete**

[Click Here to Submit Your Application](#)

More in depth information is collected in the application phase to assess each applicants' situation, and potential assistance.



Alaska Housing Homeowner Assistance // Application

About You

Your Home

Expenses

Utilities

Review

Apply for Homeowner Assistance

Hi Chelsey, your answers to the eligibility questions indicate you meet the qualification criteria. Federal regulations require that the following demographic information be collected to disburse funds.

Please answer the following questions as the **primary applicant**.

Gender *

☐ Female ☐ Male ☐ Non-binary ☐ Declined

Ethnicity *

☐ Hispanic or Latino ☐ Not Hispanic or Latino ☐ Declined

Race (check all that apply) *

- ☐ American Indian or Alaska Native
- ☐ Asian
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ White
- ☐ Other
- ☐ Declined

Is English your primary language? *

☐ Yes ☐ No

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Alaska Housing Homeowner Assistance // Application

[About You](#)**[Your Home](#)**[Expenses](#)[Utilities](#)[Review](#)

About Your Home

Qualifying applicants may be able to receive assistance for **mortgage payments – this includes past due balances and future payments.**

Street Address *

This should be the address of your primary residence that matches your mortgage, utility bills, homeowner association (HOA) dues, or other related documents. Include your unit or apartment number if applicable.

Do you have a mortgage? *

☒ Yes ☐ No

Monthly Mortgage Payment (\$) *

Are property taxes included in your mortgage payment? *

☐ Yes ☒ No

Property Tax Payment *

Average Monthly Amount (\$)

Is homeowner insurance included in your mortgage payment? *

☐ Yes ☒ No

Homeowner Insurance Payment *

Average Monthly Amount (\$)

Homeowner Insurance Payment *

Average Monthly Amount (\$)

Are you currently past due on mortgage payments? *

☒ Yes ☐ No

Months Past Due *

Have any loan payments been deferred via forbearance? *

☒ Yes ☐ No

Months in Forbearance *

☐ I understand that I must continue paying my mortgage if financially possible.

Applicants must continue to make mortgage payments to the best of their financial ability. Qualifying applicants may be able to receive past-due or future mortgage assistance, but assistance is not guaranteed.

Amounts will be reviewed and **adjustments may be made during verification**, and you will be asked to **provide supporting documentation**. Payments will be made directly to your mortgage servicer.

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Alaska Housing Homeowner Assistance // Application

About You

Your Home

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Additional Homeowner Expenses

Qualifying applicants may be able to receive assistance for **homeowner expenses** – this includes **homeowner association (HOA) or condo dues, lot rent, and land contract payments**.

Check any additional property related expenses:

- ☒ Homeowner Association (HOA) or Condo Dues
- ☒ Lot Rent
- ☐ Land Contract Payments

Homeowner Association (HOA) or Condo Dues Payment *

\$100.00

Average Monthly Amount (\$)

Lot Rent Payment *

\$200.00

Average Monthly Amount (\$)

Average Monthly Total

\$300.00

Applicants must continue to make payments to the best of their financial ability. Qualifying applicants may be able to receive assistance for homeowner expenses, but assistance is not guaranteed.

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Alaska Housing Homeowner Assistance // Application

[About You](#)[Your Home](#)[Expenses](#)[Utilities](#)[Review](#)

Assistance with Utilities

Qualifying applicants may be able to receive assistance with **utilities** – this includes electric, gas, water and sewer, trash removal, and heating (such as fuel oil, propane, pellets, etc.).

Please check any utilities that you pay for:

- ☒ Electric
- ☒ Gas
- ☐ Water & Sewer
- ☐ Trash Removal

Electric Payment *

Average Monthly Amount (\$)

Gas Payment *

Average Monthly Amount (\$)

Do you pay heating costs (fuel oil, propane, pellets, etc)? *

☒ Yes ☐ No

Heating Payment *

Payment Amount (\$)

Months Covered *

– 3 +

Next Payment Due *



Average Monthly Total

\$600.00

Applicants must continue to make payments to the best of their financial ability. Qualifying applicants may be able to receive assistance for past-due or future utility balances, but **assistance is not guaranteed.**

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Alaska Housing Homeowner Assistance // Application

About You

Your Home

Expenses

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Submit Your Application

By submitting this form, I, Chelsey Deer, attest that the information provided is accurate and true to the best of my knowledge.

What Happens Next?

You will need to provide a **copy of your Photo ID** for identity verification and upload **supporting documentation and information for your income**. This information must be provided for your application to be complete.

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Submit

Application Received > Alaska Housing Homeowner Assistance

External

Inbox x



Alaska Housing Finance Corporation <help@alaskahousingrelief.org>
to me ▾

3:19 PM (3 minutes ago) ☆ ↶ ⋮

Dear Chelsey,

Your application has been received.
[Visit your status page for the next steps.](#)

Confirmation Code: **HA-3893354912**

Best Regards,
Alaska Housing Finance Corporation

4. Identity Verification

Once the application has been submitted, applicants can submit their photo IDs for review.




Alaska Housing Homeowner Assistance // Status

Hi Kelsey, the status of your application can be found below.

ELIGIBILITY CHECK:
Status: **Complete**

INITIAL APPLICATION:
Status: **Complete**

IDENTITY VERIFICATION:
Status: **Incomplete**
[Click Here to Submit Your Photo ID](#)



Alaska Housing Homeowner Assistance // Photo ID

Hi Chelsey. So we may verify your identity, please provide a **copy of your valid government-issued ID**.

Examples of Photo IDs

- State-Issued Driver's License
- U.S. Passport Book or Card
- U.S. Military ID Card
- State or Federal Identification Card

Has your name changed since receiving your Photo ID? You may provide a marriage certificate, court document, divorce decree, or similar in explanation of the difference.

How to Upload

You can **take a picture with your phone or webcam**, upload a **scanned copy** from your computer, or use any other method as long as your **photo is visible, and all text is easily readable**.

Upload Your Photo ID *

or drag files here.

Double check your upload before submitting to make sure the image is legible.

The status page will keep applicants updated about any portions of the application that need to be addressed.



Alaska Housing Homeowner Assistance // Status

Hi Kelsey, the status of your application can be found below.

ELIGIBILITY CHECK:

Status: **Complete**

INITIAL APPLICATION:

Status: **Submitted**

IDENTITY VERIFICATION:

Status: **Rejected**

Your Photo ID was flagged for: The Photo ID must be current (not expired).

[Click Here to Resubmit](#)

No longer need assistance? [Click here to withdraw your application.](#)

5. Income Verification

Once the applicant's identity has been verified, applicants can submit their income documents for review.



Alaska Housing Homeowner Assistance // Status

Hi Kelsey, the status of your application can be found below.


ELIGIBILITY CHECK:
Status: Complete

INITIAL APPLICATION:
Status: Submitted

IDENTITY VERIFICATION:
Status: Verified

INCOME VERIFICATION:
Status: Incomplete
[Click Here to Submit Your Income Documents](#)

No longer need assistance? [Click here to withdraw your application.](#)



Alaska Housing Homeowner Assistance // Household Income

Hi Chelsey. So we may verify your income, please provide **photos or scans of your income documents**.

Income documents must be provided for all adult members of your household.

Examples of Income Documents

- Most Current Tax Return (Only Pages 1 & 2)
- IRS Form W-2 or Form 1099

How to Upload

You can **take a picture with your phone or webcam**, upload a **scanned copy** from your computer, download **online statements**, or use any other method as long as the document is **fully visible, and all text is easily readable**.

Upload Your Documents (10 Max) *

or drag files here.

Double check your upload before submitting to make sure documents are legible.

☐ Check here if you cannot provide supporting documents.

If applicants cannot provide supporting income documents, a form must be filled out to determine their annual income.

Annual Household Income

Tell us about your annual household income and deductions for all household members. **A relief specialist will contact you regarding further income verification and documentation.** Applicants must provide this information to the best of their ability.

Wages, Salaries, Tips, Etc <input type="text"/> <i>Also commissions, bonuses, awards, etc.</i>	Unemployment Benefits <input type="text"/> <i>Excludes any COVID-related stimulus.</i>
Taxable Interest <input type="text"/> <i>Interest from bank accounts, money markets, etc.</i>	Taxable Dividends <input type="text"/> <i>Investment income from stocks, mutual funds, etc.</i>
Self-Employment Income <input type="text"/> <i>Business interests, rental income, etc.</i>	Other Income <input type="text"/> <i>Alimony, capital gains, and other income.</i>

Annual Household Deductions

Educator Expenses <input type="text"/> <i>Unreimbursed expenses for books, supplies, etc.</i>	Tuition & Fees <input type="text"/> <i>Cost of college tuition and related fees.</i>
HSA Account Deduction <input type="text"/> <i>Personal funds paid into a Health Savings Account.</i>	IRA Account Deduction <input type="text"/> <i>Personal funds paid into retirement accounts.</i>
Charitable Contributions <input type="text"/> <i>Made to qualified charitable organizations.</i>	Other Deductions <input type="text"/> <i>Work expenses, capital losses, and other deductions.</i>

Income Eligibility Check

Your Income = \$0

Max Allowed = \$

This information is required. If you do not have any income, fill out all applicable sections with \$0.

Submit

After all of these steps are complete, the application and supporting documentation are routed to the Back Office for prioritization and review. Further instructions and the next steps in the application process will be visible on the Status Page, and applicants will be notified by email.