
Alaska Housing Homeowner Assistance

Mortgage Servicers

AlaskaHousingRelief.org



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Welcome



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Moderator, Stacy Barnes
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Mission

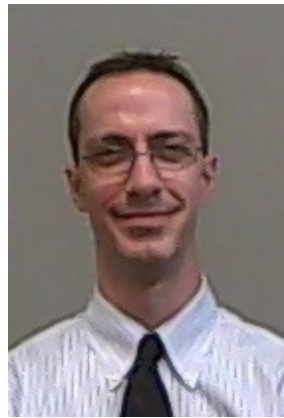


*To provide Alaskans
access to safe, quality,
affordable housing.*

Expert Panelists



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Scott Gere
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Today's Objectives



Program Overview

Treasury Requirements

Eligibility

Application

Tool Kit

Application Demonstration

Q & A



American Rescue Plan Act



- Congressionally approved federal funding
- Homeowner pandemic-related relief
 - **\$50 million** State of Alaska



American Rescue Plan Act



- Reduce mortgage delinquencies, forbearances, and foreclosures
 - Prioritized to bring accounts current
- Prevent loss of utilities or energy services



Confidential Process



- Secure online application portal
- Priority distribution = greatest need
- Federal funds disbursed directly *on behalf* of the applicant
 - Mortgage lender/servicer, manufactured/mobile home lender, HOA, utility providers
 - **Funds not distributed to applicant**



Who Qualifies?

- 29 Alaska boroughs
- Automatic calculation of applicant's local AMI

Location	AMI
Anchorage	\$156,450
Fairbanks (North Star)	\$138,750
Fairbanks (Southeast)	\$129,600
Juneau	\$175,500
Kenai	\$138,150
Mat-Su	\$137,400
Nome	\$139,950

**All calculations based on family of 4*

Applications



Total Eligibility Checks ▾

7912

Total Eligibility Checks

Applications Submitted ▾

6323

Applications Submitted

Average Mortgage Payment ▾

\$1,514.56

Average Monthly Mortgage Payment

Average Utility Expenses ▾

\$562.87

Average Monthly Utility Cost

Average Other Expenses ▾

\$641.12

Average Monthly Other Expenses Costs

Applicants Past Due ... ▾

1554

Past Due on Mortgage Payments

Average Past Due B... ▾

\$7,827.59

Average Past Due Balance

Applicants At Risk of Foreclosure ▾

946

At Risk of Foreclosure

Applicants in Forbea... ▾

973

Currently in Forbearance

Average Months in F... ▾

9

Months in Forbearance

Applicants at Risk ▾

1906

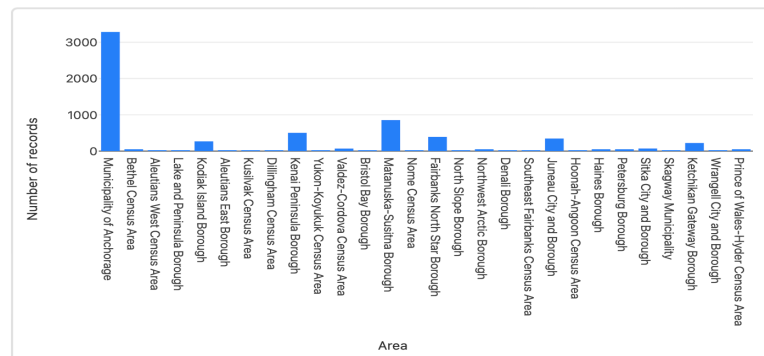
Applicants at Risk of Foreclosure, In Forbearance, or Past Due on Mortgage Payments

Average Income ▾

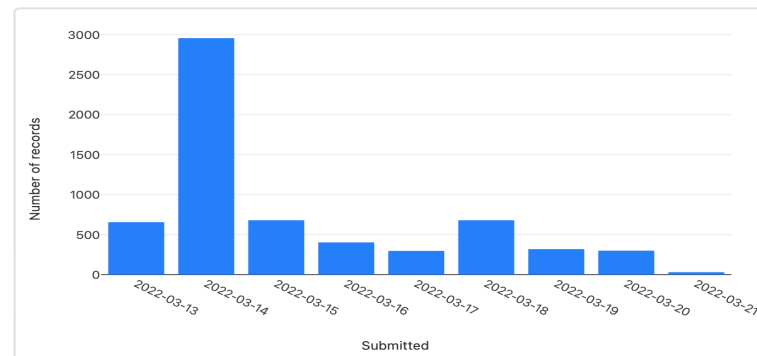
\$52,508.11

Average Income

Applications by Census Area ▾



Applications Submitted by Day ▾



Who Qualifies?

- Homeowner up to 150% AMI

What is Your Zip Code? *

99502

Number of People in Household *

–

4

+

Your Borough or Census Area is the Municipality of Anchorage.

Annual Income *

\$200,000.00

Your annual income is too high to qualify for this program.

Potential AK Homeowners



319,867
housing
units in
Alaska



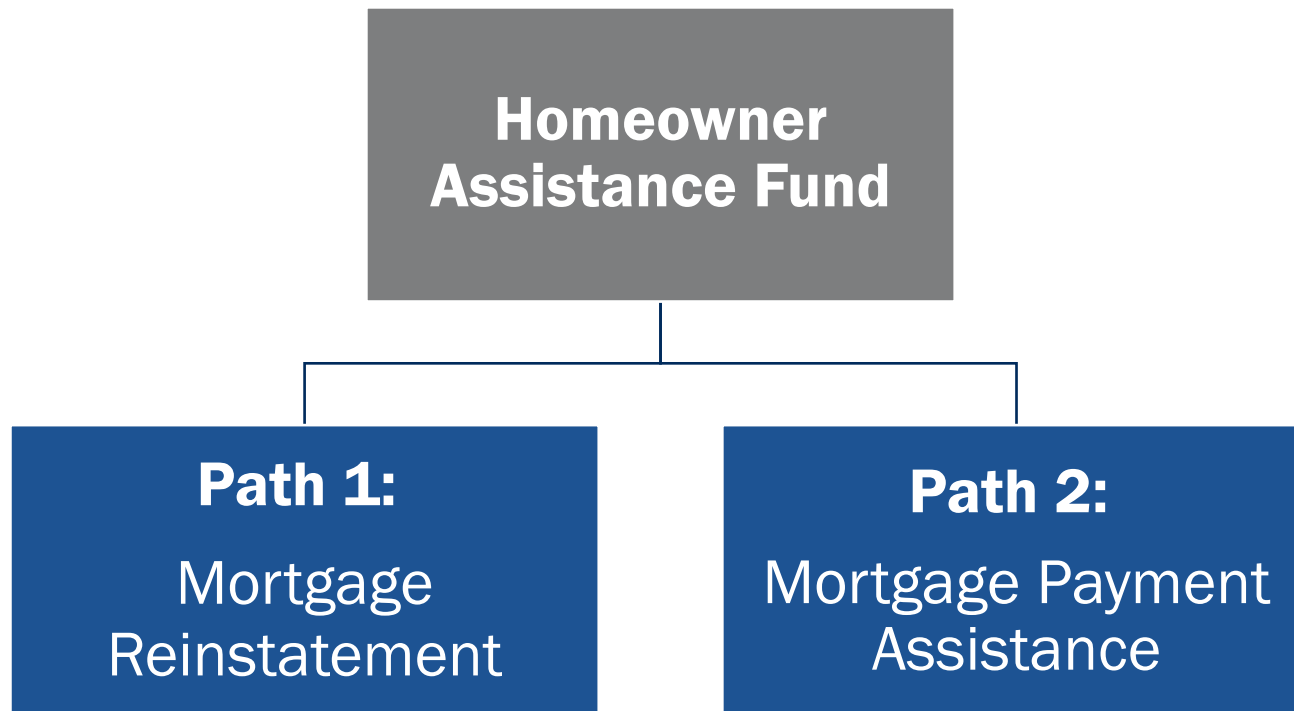
163,272
owner-
occupied
houses



99,293
owner-
occupied
with
mortgage

Source: 2019 American Community Survey

Relief Pathways



Eligibility Requirements



- Alaska homeowner - primary residence
- Minimum requirements
 - Pandemic-related financial hardships
 - Demonstrated risk of housing instability



Demonstrated Risk

Sample risks

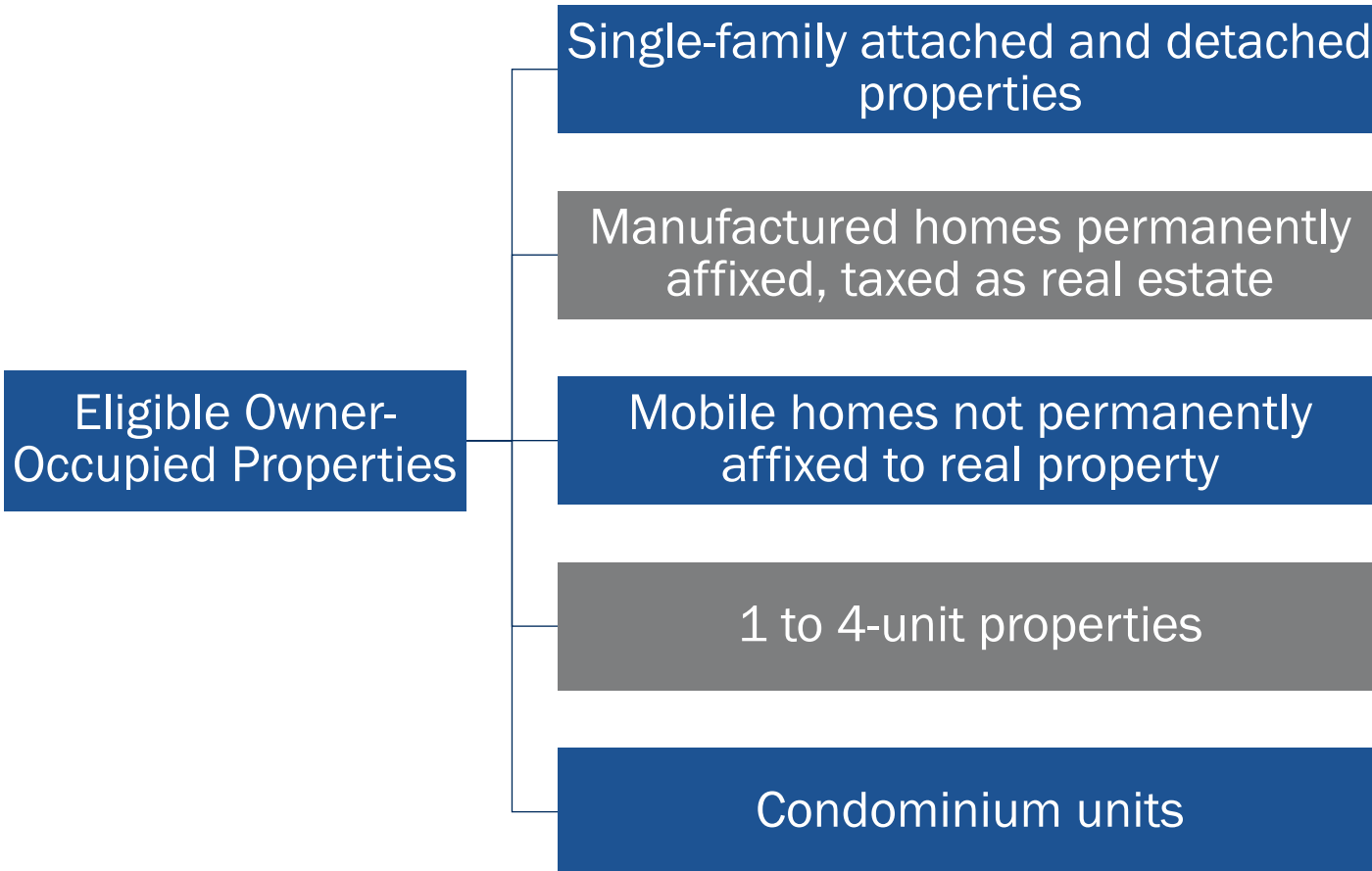
Is at risk of mortgage default or foreclosure.

Is delaying the purchase of essential goods/services to pay for any homeowner related expenses

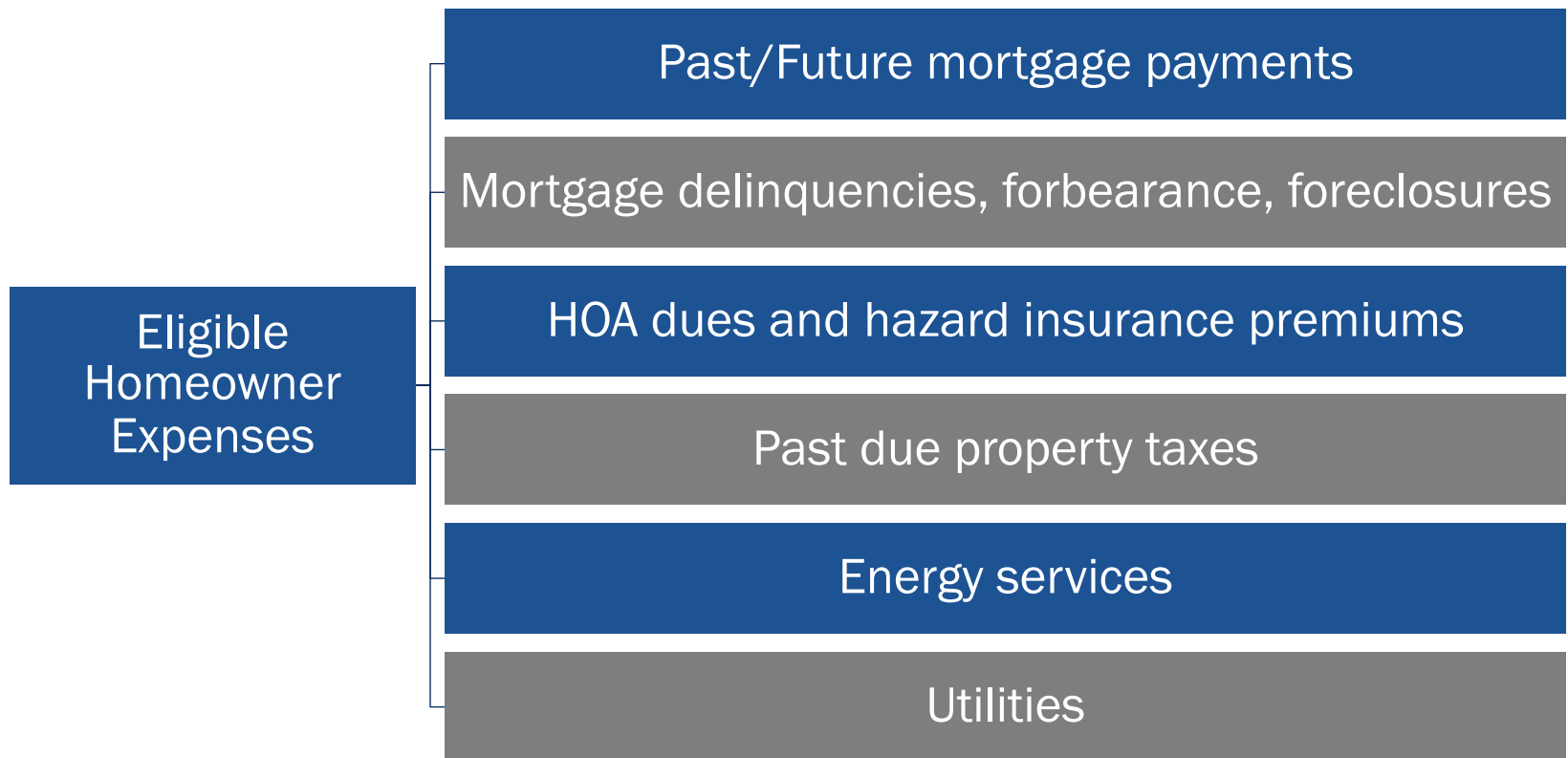
Is relying on credit cards or payday lenders or other high-cost debt products to pay for any homeowner related expenses

Depleting savings rather than using wages or other income.

Eligible Properties



Eligible Expenses



Verification Requirements



Documentation

A valid government issued photo ID

Income verification such as an IRS form 1040, W-2, or 1099

2020 or 2021 federal tax returns
(only pages 1 & 2)

Verification of mortgage and mortgage documentation

Not a complete list

Dedicated Web Page

Mortgage Servicers

Registration

Streamline/Expedite process

Exclusive information/Updates

Dedicated Web Page



- Registration instructions
- Toolkit access
- Link to the FAQs

Registration



For Mortgage Servicers

Register Now to Receive Payment

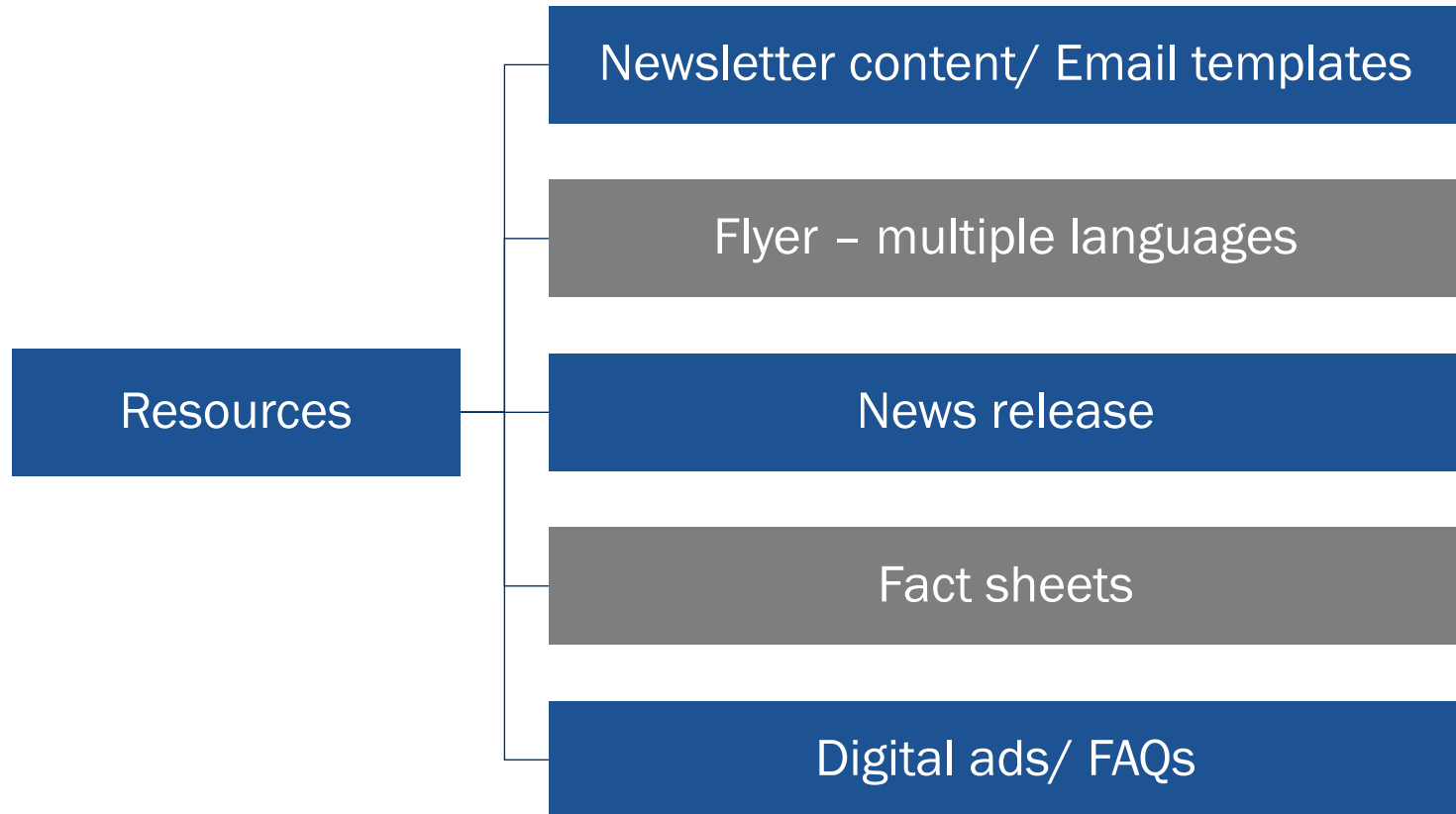
Mortgage Servicers can help homeowners successfully secure funding by registering as a Servicer in our system.

By registering with Alaska Housing Homeowner Assistance you will facilitate quicker payment to you once homeowners are approved for assistance.



- Reduce contact / information requests from homeowners
- Expedite review by providing information on mortgage status
- Get paid faster by providing your tax and payment information

Digital Tool Kit



Digital Tool Kit



Alaska Housing Relief

[FOR HOMEOWNERS](#) [FOR RENTERS](#) [FOR LANDLORDS](#) [OTHER RESOURCES](#)

Alaska Housing Homeowner Assistance Toolkit

How To Use This Toolkit

This marketing toolkit provides resources for Mortgage Lenders/Servicers, AHFC key partners and agencies, the media, and others. Please use this content in newsletters, blogs, emails, and social media posts to help generate awareness with your audiences and constituents about Alaska Housing Homeowner Assistance.

Speaker's Request Form

AHFC would be happy to send a member of our staff to give an overview and answer questions about Alaska Housing Homeowner Assistance. Please complete and submit the [Speaker's Request Form](#) and we'll be in touch.

Toolkit Resources

We will add additional resources as we progress through the application period. Don't see what you need in the Toolkit? [Let us know!](#)

- News Releases
- Fact Sheets
- Multi-language flyers
- Newsletter ad
- Suggested social media content
- Sample email content for customer outreach

Actions



Generate program awareness

ID participants

Encourage participation

Closing Date



April 4, 2022
(11:59 p.m. AKST)

A screenshot of the Alaska Housing Relief website. The header includes the Alaska Housing Finance Corporation logo and navigation links: "FOR HOMEOWNERS", "FOR RENTERS", "FOR LANDLORDS", and "OTHER RESOURCES". The main content area features a large orange heart and a white house icon on a grey wooden background. A white box titled "Apply Now for Homeowner Assistance" contains text about the application period closing on Monday, April 4, 2022, at 11:59 p.m. AKST. Below this, there are four colored boxes: "For Homeowners" (blue), "For Mortgage Servicers" (green), "For Renters" (orange), and "Other Resources" (purple). Each box contains a brief description and a link to more resources. At the bottom, there are two blue buttons: "Invite AHFC" and "Have Questions?".

Alaska Housing Finance Corporation

Alaska Housing Relief

FOR HOMEOWNERS FOR RENTERS FOR LANDLORDS OTHER RESOURCES

Apply Now for Homeowner Assistance
Updated March 14, 2022

Are you a homeowner experiencing financial hardship due to the COVID-19 pandemic? You are not alone. The application period for Alaska Housing Homeowner Assistance is now open.

Apply Now for Homeowner Assistance

The application period closes on Monday, April 4, 2022 at 11:59 p.m. AKST. Learn more about Homeowner Assistance in the FAQs, including the eligibility requirements and what assistance may cover.

For Homeowners
Learn about forbearance options and how you can avoid foreclosure.
[More Homeowner Resources](#)

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](#)

For Mortgage Servicers
Find resources to help raise awareness about Homeowner Assistance.
[Marketing Toolkit & FAQs](#)

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](#)

Invite AHFC [Request a Homeowner Assistance Specialist](#)

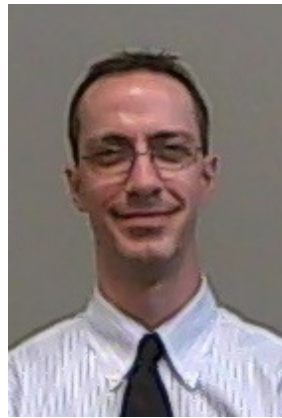
Have Questions? [Read Homeowner Assistance FAQs](#)

Alaska Housing Homeowner Assistance

Thank You!



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