

MUSCOGEE (CREEK) NATION

HomeOwner Assistance Fund MCN HAF PROGRAM

The HAF Program is providing funding assistance for the following homeowner expenses:

- * Mortgage Assistance (Must be delinquent)
- * HomeOwner Utility Assistance (Internet not included)
- * HomeOwner Fees (HomeOwner Association, Cooperative Maintenance)
- * Property Taxes
- * HomeOwner Insurance
- * Flood Insurance



ELIGIBILITY REQUIREMENTS

An "eligible household" is defined as a HAF household in which at least one or more individuals meets the following criteria:

- * An enrolled member of the Muscogee (Creek) Nation
- * Financial hardship due to a reduction in income or material increase in living expenses associated with the Corona Virus Pandemic that has created or increased a risk of mortgage delinquency of 30 days or more, mortgage default, foreclosure, loss of utilities or home energy services, or displacement of a homeowner; and
- * Household income is below 100 percent of the area median or household income between 101 percent to 150 percent of the area median income as defined by HUD in accordance with U.S.C. 1437 a(b)(2) for purposes of the HAF; MCN, in its sole decision, can adjust the order in which applicants are served to ensure that not less than 60% of the funding made available is used from homeowners having incomes equal to or less than 100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater.
- * Dwelling must be homeowner's primary place of residency; and
- * Eligible mortgages must be secured by an instrument of government or government sponsored entity or finance by a non-profit, bank, credit union or mortgage company that adheres to the widely accepted mortgage lending and mortgage servicing practices monitored by the Consumer Federal Protection Bureau. Seller financed transactions, rent-to-own transactions, and family-financed transactions are excluded.
- * The homeowner must be ready, willing, and able to meet all obligations of participating in the program.
- * Any applicant who is receiving or has already received other federal assistance may receive HAF program assistance so long as they are not duplicating or overlapping the same expenses.

Call HAF at 918.549.2890 for assistance, information, questions.

APPLICATIONS MUST INCLUDE:

- * Demographic information from the applicant
- * Demographic information of household members
- * Income Verification (either tax filing documents for 2022/2023 or 30 days worth of income information or allowable self-certification if income documentation is not available, letter from government assistance program who verified the family's income as low income)
- * Mortgage documents such as statement, deed, tax records, state issued ID, marriage license if citizen is not on the mortgage, divorce decree if needed, etc., proving the homeowner's primary residence.
- * Delinquent mortgage statements, Delinquent property tax bills/letters, Delinquent Associations dues letter/statement, PDF version of utility bill statements or photo images of full statements with all pages, Insurance declaration pages, binder, renewal statements, and invoice.

For additional information or questions

Call the HAF call center 918.549.2890

Fax documents to 918.304.3256



Apply online on the Camphouse Portal

You can find the portal at MuscogeeNation.com

Forgot your password?

Call 918.549.2760 for IT assistance