The City of Soldotna has partnered with the Alaska Housing Finance Corporation (AHFC) to provide rent and mortgage relief for Soldotna residents who have suffered economic hardship due to COVID-19. The Soldotna Housing Relief program will provide up to $1,200 each month to eligible households in the City of Soldotna for the months of September through December 2020. Applicants must reside within Soldotna city limits, and household income at the time of application must be at or below $71,760 (80% of the median income). See below for more information about program eligibility and how to apply.

**Application Process**

**How do I apply?**
New applicants can apply online at [www.SoldotnaHousingRelief.org](http://www.soldotna.org). The online application takes approximately 5 minutes to complete. Soldotna residents who have already qualified for AHFC’s Alaska Housing Program, which was offered in June 2020, will be contacted by phone to verify continued eligibility for Soldotna Housing Relief. There is no need to reapply if you have already been approved for the Alaska Housing Program.

**What information will I need to complete the online application?**
- A valid email address
- A phone number that can receive text messages (optional but strongly encouraged)
- The approximate monthly income generated by the household before the COVID-19 income reduction
- The approximate monthly income generated by the household after the COVID-19 income reduction
- The monthly rent or mortgage payment amount

**What happens after I submit the application?**
Once an application is submitted online, the system will follow up with an email and text message that includes:
- A restatement of the application information entered
- A list of verification documents that will be required to complete the application processing

During the verification process, applicants will be contacted directly to confirm the details of their application. Additional verification documents will be requested at that time.

**What documents will I need to provide?**
You’ll need a photo ID, a lease agreement or mortgage bill showing your monthly payment, and a W-9 (or other payee verification) from your landlord or lender. Applicants with a mortgage may submit a Form 1098 Mortgage Interest Statement instead of a W-9 from your mortgage holder. You can expedite this process by collecting these documents and having them ready when you are contacted. If you rent your home from an individual rather than a business, your landlord will be able to provide their tax information to the servicer directly.
I cannot figure out how to fill my application out online, can I call instead?
Applicants may call or text RELIEF to (855) 586-0844 toll-free for additional information. If applicants are still unable to complete the application, they will be given the option to transfer to a person who can assist them with the system requirements.

Eligibility Criteria
Who is eligible to apply for this housing relief?
To qualify for Soldotna Housing Relief, applicants must reside within Soldotna city limits. Households whose income at the time of application is at or below $71,760 (80% of the median income) are eligible for relief. Household income must have been reduced on or after March 11, 2020 and be the result of the COVID-19 related closures, hour reductions, or other lost income that is attributable to COVID-19.

Is this program only for renters?
No, this program is available to renters and homeowners.

Is this assistance available for all properties owned by the applicant household?
No, housing relief is only available for the primary residence of the applicant.

My mortgage or rent is already behind. The funding available through Soldotna Housing Relief will not bring me current. Am I still eligible to apply?
Yes

I currently live in AHFC’s Public Housing or have a Housing Choice Voucher through AHFC, why am I not eligible to apply for this housing relief?
A program already exists specifically for these families. Please visit https://www.ahfc.us/blog/posts/apply-reduced-rent for details.

My mortgage is already in forbearance, am I still eligible to apply for Soldotna Housing Relief?
Yes. Soldotna residents with mortgages through AHFC or any other lender are eligible for this relief, assuming they meet the other criteria, even if they are in forbearance.

My roommate and I both lost our jobs, are we both eligible for a subsidy payment?
Only one subsidy will be provided per residence.

Annual Income
What is area median income (AMI) and how do I determine if I meet the income standard?
Area median Income is calculated by the U.S. Department of Housing and Urban Development (HUD) using data from federal entities such as the IRS.

On or after March 11, 2020, Household income must have been at or below the 80% community AMI to qualify. For the Kenai Peninsula Borough, 80% of AMI is $71,760.

Example: Suppose the household has two wage earners and neither are eligible for the permanent fund dividend. On the date of the application, the first wage earner is making a monthly income that translates to $50,000 per year. This is less than the $71,760 limit. Suppose the second wage earner is making a monthly income that translates to $40,000 per year. The
household income in this example is $90,000. In this example, even though each wage earner makes less than $71,760 per year, their combined income exceeds the household income limit by $18,240.

**I am not sure what my exact income is. Do I need to review my tax returns and pay stubs first?**

No. You will be able to complete the application. If you are selected for housing relief, a person will walk you through the income calculation to ensure that the appropriate income sources are being classified correctly. If a mistake was made in the initial application regarding your household income before or after the COVID hardship took place, you will have an opportunity to correct the mistake prior to the completion of the application. Corrections of this sort will not impact the processing timeline for housing relief.

**Program Information**

**How much financial assistance is available?**

Each household that satisfies the eligibility criteria may receive up to $1,200 in rent or mortgage relief each month, from September through December 2020. The amount of assistance will be determined by comparing:

1. The monthly rent or mortgage payment
2. The net monthly reduction in household income as a result of COVID-19

If both 1 and 2 exceed $1,200, the household will qualify for $1,200 in housing relief each month (paid to the landlord or mortgage holder). If 1 and/or 2 are less than $1,200, the household will qualify for the lesser amount.

**How will my personal information be protected?**

AHFC is providing secure online access for the application process and is working with its service providers to meet standards for data security and security for physical records.

**What is the appeals process if I do not qualify?**

If an applicant is referred to a service provider for verification and the applicant is deemed ineligible for funding at that time, applicants may protest that decision to AHFC.

**Can the Soldotna Housing Relief be used by households who already own their homes but still need to pay property taxes? Or utilities?**

No. This particular program is limited to rent or mortgage payments for City of Soldotna residents whose income has been reduced as a result of the COVID-19 pandemic. Other programs may be available to assist with utilities and other household expenses that are not covered under this program. Visit [www.Soldotna.org/CARES](http://www.Soldotna.org/CARES) for information about programs that are available for Soldotna residents.