

The Guam Homeowner Assistance Fund Program was allotted **13.5 million** of federal relief funds to assist eligible homeowners impacted by COVID 19 with their mortgage, utility, and property tax payments.

## FREQUENTLY ASKED QUESTIONS

### What is a Qualified Financial Hardship?

- A material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has increased the risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner such as:

- A documented temporary or permanent loss of earned income on or after January 21, 2020.

- A documented increase in living expenses such as medical expenses, inadequate medical insurance, increase in household size, or costs to reconnect utility services directly related to the coronavirus pandemic.

### I don't need help with my mortgage, can I just apply for utility assistance?

- Yes, you can apply for Utilities, Property Tax or Mortgage Assistance individually. Apply to see if you qualify.



### Will I receive assistance directly?

- Payments will be made directly to your mortgage servicer, homeowner association, utility provider and TREASURER OF GUAM for property taxes.

### If my mortgage is in forbearance, do I qualify?

- You may be eligible for assistance if your mortgage is in forbearance or in deferred payment status.

### How much financial assistance can I receive?

- A Homeowner is eligible to receive up to \$15,000 of financial assistance across all Guam HAF assistance programs.

### How do I apply for assistance?

- Guam's HAF Program encourages you to apply online at [doa.guam.gov](http://doa.guam.gov) or email your application to [haf@doa.guam.gov](mailto:haf@doa.guam.gov). We also will be accepting applications via dropbox at the HAF Office located in the ITC Building, 2nd floor, Suite 215.

### Am I still eligible for assistance if I'm back to work?

Yes, if you are back at work and still have outstanding housing related expenses, you may be eligible for assistance. If you have returned to work and are earning less than you are used to, you may also be eligible.



## GUAM HOMEOWNER ASSISTANCE FUND PROGRAM INFORMATION

### Eligible Homeowners:

- Must own and occupy home on GUAM as their primary residence.

- Household size and annual income must meet Guam's HAF income criteria.

- Homeowner must have experienced a financial hardship after January 21, 2020. Reasons must be associated with COVID 19 that created a risk to pay mortgage, utility, or property tax.

**\$13.5 Million**  
in available funding

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### HOW MUCH FINANCIAL ASSISTANCE CAN I RECEIVE?

**\$15,000**  
PER ELIGIBLE HOUSEHOLD



## Relief Programs

Guam's HAF will provide the following housing assistance programs:

**MORTGAGE**

- Loans in foreclosure
- Loans in forbearance
- Loans in delinquent status
- Late payments

**UTILITY**

- Utility accounts in arrears, payment plan, or scheduled for disconnection
- Late fees

**PROPERTY**

- Property Tax delinquency
- HOA late payments and fees

APPLY

NOW

- Submit online: at [doa.guam.gov](http://doa.guam.gov)

- Email your application to: [haf@doa.guam.gov](mailto:haf@doa.guam.gov)

- Drop off at: The HAF Office  
Suite 215, ITC Building, 2nd Floor  
Tamuning, Guam, 96913

### HAF OFFICE HOURS

MONDAY - FRIDAY  
8:00 AM - 5:00 PM  
(CLOSED ON GOVGUAM HOLIDAYS)

### CONTACT US

VISIT [DOA.GUAM.GOV](http://DOA.GUAM.GOV) TO LEARN MORE

GUAM HOMEOWNER ASSISTANCE FUND  
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