

**Fond Du Lac Band of Lake Superior Chippewa  
Homeowner Assistance Fund (HAF) Program  
Program Overview**

The Fond du Lac Band of Lake Superior Chippewa (FDL or the Tribe) has received funding from the United States Department of the Treasury (Treasury) to administer a Homeowner Assistance Fund (HAF) program, designed to provide mortgage, utility, and internet payment assistance relief to Tribal homeowners. The program was recently expanded to include payment assistance for past due property taxes, insurance premiums, and homeowner’s association (HOA) fees. HAF funds may also be used to pay reasonable home repair expenses to the homeowner’s primary residence as necessary to restore the property to habitable condition or to resolve housing/property code violations.

**If you are purchasing your home from FDL Reservation or FDL Housing, you do not qualify for this program.** FDL homeowners who already own their home are welcome to apply.

To qualify for this program, the applicant must be:

- An enrolled member of the Tribe
- The primary (i.e., on the home deed and/or mortgage) homeowner
- Maintain their primary residency at the address for which assistance is requested
- Have incomes equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater
  - To be evaluated as part of the application process
  - Income limitations will be evaluated using US Department of Housing and Urban Development income data
- Have experienced financial hardship on or after January 21, 2020 due to the COVID-19 pandemic (note, hardship could have begun before January 21, 2020, but also must have continued on or after January 21, 2020)

Additionally, to qualify for home repair expenses, the applicant must be over the age of 62, and the total amount of assistance for all categories cannot exceed \$15,000 per household (i.e., an applicant can apply for up to \$15,000 in mortgage payment assistance or home repairs based on the documentation provided). The following income limitations apply for the home repair category only:

Persons in Family							
1	2	3	4	5	6	7	8
32,000	37,500	43,000	48,500	54,000	59,500	65,000	70,500

To apply for this program, an applicant:

- Must complete an application (applications can be completed via online portal at <https://grantsportal.app.bakertilly.digital/#?client=Fond%20du%20Lac%20Band>, or can be completed via paper application, available to be picked up and submitted at Tribal Administration Building, 1720 Big Lake Rd, Cloquet, MN 55720)
- Provide the following documents:
  - Proof of income
  - Proof of tribal enrollment

- Proof of address
- Mortgage statement (if requesting assistance)
- Utility bill (if requesting assistance)
- Internet bill (if requesting assistance)
- Property tax bill (if requesting assistance)
- Insurance premiums (if requesting assistance)
- HOA fee documentation that includes valid account, payment, and contact information (if requesting assistance)
- Pre and post work assessments for home repairs (if requesting assistance)

Applications will be reviewed for completeness and compliance with Treasury requirements (posted online at: [Homeowner Assistance Fund | U.S. Department of the Treasury](#)). If applicants have any questions as they complete their HAF application, please contact [FDLHAF@FDLREZ.COM](mailto:FDLHAF@FDLREZ.COM).

**Please note: Round 1 of the HAF Program is now closed. For Round 2, a person can only apply once.**