



Navajo Homeowner Assistance Fund (NHAF) – FAQs

1. What is the Navajo Homeowner Assistance Fund (NHAF)?

The NHAF is supported by federal stimulus funding and the previous Administration. It helps eligible Navajo homeowners who need home repairs, with a focus on those affected by the COVID-19 pandemic.

2. How is Red Feather involved with NHAF?

Red Feather Development Group is a 501(c)(3) nonprofit serving the Navajo and Hopi Nations for over 30 years. Red Feather was selected by the Navajo Division for Children and Family Services to manage the Navajo Housing Assistance Program.

3. What services are available through this funding?

NHAF provides support for a range of home repair and improvement services, including:

- Weatherization repairs (air sealing, windows, doors)
- Roof repairs
- ADA accommodations
- Heating upgrades
- Electrical and plumbing repairs
- Health and safety-related repairs
- Home additions

4. Who qualifies for these services?

- Must be an enrolled member of the Navajo Nation
- Must have experienced COVID-related financial hardship
- Must own and occupy the home as their primary residence
- Household income must be at or below the greater of 150% of Area Median Income (AMI) or 100% of the U.S. Median Family Income (MFI)

5. Must our household have been affected by COVID-19 to qualify?

Yes. Assistance is available only for households that experienced financial hardship due to COVID-19, such as loss of income, increased expenses, or other pandemic-related impacts.

6. Does the funding help with overcrowding?

Yes. Funding can address overcrowding or situations that make a home uninhabitable. Room additions or major repairs may be approved if overcrowding increases COVID-19 transmission risk or affects habitability. Cosmetic repairs are not covered.

7. What is the definition of financial hardship?

Financial hardship is a reduction or loss of income and/or increased living expenses due to COVID-19. This hardship must result in or increase the risk of:

- Falling behind on housing payments
- Facing foreclosure
- Losing access to utilities or energy services
- Being displaced from the home

8. Are there income restrictions for NHAF?

Yes. Household income must be at or below the greater of 150% AMI or 100% U.S. Median Family Income (MFI). This ensures the program helps households with COVID-related hardships while prioritizing those who may not qualify for other low-income programs.