

Homeowner Assistance Funding Now Available

SENATOR ANNA M. KAPLAN December 28, 2021

ISSUE: HOMEOWNER ASSISTANCE FUND, FORECLOSURE PREVENTION, HELPING HOMEOWNERS.

DEPARTMENT OF HOUSING AND COMMUNITY RENEWAL



Dear Neighbor,

As your State Senator, I have fought hard for programs and services that help alleviate the burden of the pandemic on Long Island families. I'm excited to share with you that the New York State Homeowner Assistance Fund (NYS HAF), a program that will provide up to \$539 million to help eligible homeowners avert mortgage delinquency, default, foreclosure, and displacement as a result of the pandemic, will begin accepting applications on a first come, first served basis beginning Monday, January 3, 2022.

There is expected to be a significant demand for this program, so I urge anyone who might benefit to visit nyhomeownerfund.org today to learn more, see if you qualify, and gather necessary documents to apply first-thing Monday, January 3.

Who is eligible to apply?

You may be eligible if you are a homeowner and are:

- Behind or in forbearance on your mortgage
- Behind on payments for property taxes, water bills, or sewage bills
- Behind on your monthly maintenance charges on your coop or condo
- In default on a reverse mortgage
- Behind on loans, installment contracts, or lot rent repayments for a manufactured home

What type of assistance is available under the NYS HAF program?

The program will provide eligible homeowners impacted by the pandemic with several types of support, including:

- Financial support to address delinquent housing payments, including mortgage payments, property taxes, sewage or water bills, and condo and coop fees, up to a maximum of \$50,000
- Case managers who can help you access other mortgage relief programs
- Referrals to professional housing counselors or legal service providers

Are there restrictions for who can apply based on income?

Homeowners whose household income is equal to or less than 100% of the Area Median Income are eligible to apply. For Nassau County, that means you must earn \$90,950 or less as a single person, or \$129,900 or less for a family of four. Click here for more details and other household sizes.

Where can I get answers to frequently asked questions? Click here for FAQs

What documents will I need to upload when I apply? Click here for a checklist of documents needed to apply

Need help with the application, or have more questions?

- For a step-by-step application guide, click here
- Find a FREE certified housing counselor or legal services provider who can help you with your application by clicking here
- For general information and questions, visit nyhomeownerfund.org or call 1-844-77 NYHAF

For more information and to apply on January 3rd, 2022, Click Here

As I stated above, applications will be approved on a first come, first served basis, so if you think you may qualify, I urge you to visit nyhomeownerfund.org today, and be prepared to apply on January 3, 2021.

As always, If I can be of assistance to you and your family with this, or any other matter, please don't hesitate to contact me at 516-746-5924 or kaplan@nysenate.gov.

Thank you for allowing me the privilege of being your Senator.

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