

Homeowner Assistance Fund Application Now Open

KEVIN THOMAS January 3, 2022

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The New York State Homeowner Assistance Fund ("NYS HAF") is a federally-funded program dedicated to assisting homeowners who are at risk of default, foreclosure or displacement as result of a financial hardship caused by the COVID-19 pandemic. NYS HAF will begin accepting applications on a first come, first serve basis starting TODAY, January 3, 2022. Homeowners may qualify for up to \$50,000 in aid.

Who is eligible to apply?

Homeowners whose household income is equal to or less than 100% of the Area Median Income are eligible to apply. Click here to see a reference for Average Median Income per household / per county. 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 documents will I need to upload when I apply?

Click here for a checklist of documents needed to apply

Where can I get answers to frequently asked questions?

Click here for FAQs, or watch the online NYS HAF Info Session.

Need help with the application, or have more questions?

The NYS HAF program also has a dedicated call center staffed with live operators who speak multiple languages and who can assist you with any additional questions you have about the program or the application process. Contact: 1-844-77-NYHAF (1-844-776-9423). The call center is open Monday through Friday from 9 a.m. until 5 p.m.