ARE YOU BEHIND IN PAYING YOUR MORTGAGE, PROPERTY CHARGES, ASSOCIATION FEES OR UTILITIES?

The NH Homeowner Assistance Fund Program provides assistance to eligible NH residents who have been affected in any way by an increase in expenses or a reduction in income as a result of the COVID-19 public health crisis.

Apply at HomeHelpNH.org

The NH Homeowner Assistance Fund program is funded through the American Rescue Plan Act of 2021 and the Governor’s Office for Emergency Relief and Recovery (GOFERR). It is administered by New Hampshire Housing.
THE NH HOMEOWNER ASSISTANCE FUND PROGRAM provides assistance to eligible NH residents who have been affected in any way by an increase in expenses or a reduction in income as a result of the COVID-19 public health crisis. Find out if you qualify.

### ELIGIBLE HOMEOWNERS
- Must have experienced a COVID-19 pandemic-related reduction in income or increase in expenses that occurred after January 21, 2020 or began prior to but continued after that date.
- Must own and occupy, as their primary residence, the New Hampshire property for which assistance is requested.
- Must have income(s) of equal to or less than 125% of Area Median Income. (This will be reviewed with you during the application process.)
- You have past-due expenses associated with your primary residence, such as:
  - Mortgage payments
  - Property taxes
  - Homeowner insurance, flood insurance, mortgage insurance premiums
  - Homeowner association and condominium fees
  - Utility or internet payments

### ELIGIBLE PROPERTIES
- Must be owner-occupied, or in the case of a land contract or contract for deed, occupied by the documented buyer. Eligible properties include:
  - Single-family (attached or detached) properties
  - Condominium units
  - Properties with 1–4 units where one of the units is the homeowner’s primary residence
  - Manufactured/modular homes permanently affixed to real property and taxed as real estate
  - Manufactured homes not permanently affixed to real property but with a Title Certificate or Statement of Ownership in the homeowner’s name

### MORTGAGE ASSISTANCE REQUESTS
- If you require help with past-due mortgage payments, the completion of a request for mortgage assistance through your servicer (known as “loss mitigation”) will be required.
- Loss mitigation is a request for mortgage assistance made directly to your mortgage servicer that includes your servicer’s required documentation and information. It is the process in which your servicer assesses your situation and determines what resolutions may be available to you.
- Exceptions to the completion of the loss mitigation include:
  - A servicer has not been timely/responsive with loss mitigation review; or
  - An urgent threat of foreclosure, making loss mitigation unlikely; or
  - Other documented circumstances that prevent the completion of loss mitigation.
- Contact AHEAD for assistance with loss mitigation: 603-444-1377 ext. 1014

Apply at [HomeHelpNH.org]
# THE NH HOMEOWNER ASSISTANCE FUND PROGRAM

provides assistance to eligible NH residents who have been affected in any way by an increase in expenses or a reduction in income as a result of the COVID-19 public health crisis.  
Find out if you qualify.

## CONTACTS

**HomeHelpNH.org**  
For program details and to apply

**AHEAD**  
(603) 444-1377 x1014  
HomesAhead.org  
For application assistance, financial counseling, and other resources

**603 Legal Aid**  
(603) 224-3333  
603LegalAid.org  
For assistance with an immediate threat of foreclosure, tax deed, or sheriff’s sale

## APPLICATION CHECKLIST

- Social Security card
- Contact information of the Authorized Representative helping with your application (if applicable)
- Most recent federal tax return
- Deed to property
- Mortgage information (if applicable)
- Proof of income for the most recent four weeks or from the timeframe of your hardship. Proof of Public Assistance may be used as proof of eligibility.

**Proof of all needed assistance:**

- Copies of recent mortgage statement(s)
- Most recent property tax bill
- Most recent insurance bill
- Most recent homeowner or condominium association bill
- Most recent utility/internet bill
- A copy of the loss mitigation determination letter from your servicer (or documentation supporting a request for exception)

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Apply at [HomeHelpNH.org](http://HomeHelpNH.org)