

ARE YOU BEHIND IN PAYING YOUR MORTGAGE, PROPERTY CHARGES, OR UTILITIES BECAUSE OF COVID-19?



The New Hampshire Homeowner Assistance Fund provides assistance to eligible residents who are past due in paying their home mortgage, property taxes, home insurance, association fees, or utilities due to the COVID-19 pandemic.

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.

PROGRAM ELIGIBILITY

THE NH HOMEOWNER ASSISTANCE FUND

provides assistance to eligible residents who are past due in paying their home mortgage, property taxes, home insurance, association fees, or utilities due to the COVID-19 pandemic.

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

LOSS MITIGATION

- If you apply for assistance with past-due mortgage payments, completing loss mitigation will be required. Loss mitigation is a request for mortgage assistance that includes information required by your servicer for evaluating the request. Exceptions can be requested when:
 - A servicer has not been timely/responsive with loss mitigation review; or
 - There is an urgent threat of foreclosure, making loss mitigation unlikely; or
 - There are circumstances that prevent the completion of loss mitigation.
- **Contact AHEAD for assistance with loss mitigation: 800-974-1377 ext. 1014**

HOW OFTEN CAN I APPLY?

- Apply for all delinquent housing-related expenses in your first application, as there is a six month waiting period before a new application can be submitted.
- New applications may only include expenses incurred since the previous application.



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HOW TO APPLY

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CONTACTS

HomeHelpNH.org

For program details and to apply

AHEAD

(800) 974-1377 x1014
HomesAhead.org

For application assistance, financial counseling, and other resources

603 Legal Aid

(603) 224-3333
NHLegalAid.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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