

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.

PROGRAM ELIGIBILITY

THE NH HOMEOWNER ASSISTANCE FUND PROGRAM

**Funds are limited,
find out if you qualify today.**



PURPOSE

- Provide assistance to eligible NH homeowners 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.
- Bring NH homeowners current on past due bills related to their mortgage, property taxes, association fees, or utilities.
- Help improve homeowners financial health so that they can continue to be successful homeowners.
- Connect NH residents with additional resources throughout the state that may benefit them and their homeownership experience.

APPLY SOON

The NH Homeowner Assistance Fund is a temporary relief program. When funds are exhausted, the program will close.

Visit NHHousing.org/haf to view the status of available funding and go to HomeHelpNH.org to submit an application.

ELIGIBLE HOMEOWNERS

- Must have experienced a COVID-19 pandemic related reduction in income, increase in expense, or have been financially impacted in any way.
- 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.)
- Have past-due expenses associated with your primary residence, such as:
 - Mortgage payments
 - Property taxes
 - Homeowner association and condominium fees
 - Utility 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.



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HOW TO APPLY

THE NH HOMEOWNER ASSISTANCE FUND PROGRAM

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Find out if you qualify.



CONTACTS

HomeHelpNH.org

For program details
and to apply

AHEAD

(603) 444-1377, Option 2
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 (or other document with full name and SS#)
- ☐ Contact information of the Authorized Representative helping with your application (if applicable)
- ☐ Most recent federal tax return (1040)
- ☐ Deed to property or property tax bill for proof of ownership
- ☐ 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, such as SNAP or fuel assistance.
- ☐ If any co-owner of the property is not available to participate in the application process, please provide one of the following documents:
 - Divorce Decree/Restraining order
 - Death Certificate
 - Written letter of explanation as to why the co-owner of the property cannot or will not participate in the application process.

Proof of all needed assistance:

- ☐ Copies of recent mortgage statement(s)
- ☐ Most recent property tax bill
- ☐ Most recent homeowner or condominium association bill
- ☐ Most recent utility bill

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