



NEW YORK STATE SENATOR

Anna M. Kaplan

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.

Anna M. Appleton