
NYS HAF expects to receive significantly more applications than can be funded by the program. Applications will be processed on a first-come, first-served basis. Application submission does not guarantee you will receive financial assistance.

APPLICATION GUIDE

Below is a step-by-step guide to the NYS HAF Application. At the end of this guide, you will also find a document checklist which includes a list of documents you may be asked to upload during the application submission process.

Note that not all documents will be required depending on how you answer certain questions and what type of assistance you are applying for under NYS HAF.

Get Started

First, you will be asked some questions that will determine if you meet the basic qualifications under the NYS HAF program.

- Do you own a home in New York State?
- Is your home in New York State your primary residence?

Tip *A primary residence is the home that a resident ordinarily lives in most of the time. You must live in the home for which you are seeking HAF assistance, and it must be your primary home.*

- What is your ZIP code and the county you live in?
- How many individuals live in your household including adults and children?

Tip *NYS HAF asks for your household size in order to determine if you meet the income requirements, which vary based on household size. When entering your household size, include individuals who live with you at the primary residence including students who are members of the household but are temporarily away at school. Do not include tenants in your household size.*

- What's the total gross annual income of all household members over the age of 18 combined?

Tip *Total gross income means all sources of income the adult members of your household receive every year, including salary, hourly wages, freelance income, Social Security, and pension. Don't include payments from tax rebates, foster care or adoption, or one-time payments such as medical reimbursements. You can either provide your 2020 household income or an estimate for your household income for 2021.*

- Did your household experience a loss of income or an increase in expenses as a result of the COVID-19 pandemic on or after January 21, 2020?
- You will be asked about the types of housing payments you need assistance with under the NYS HAF program.

*If you indicate that you **have a mortgage**, including a home equity loan or a reverse mortgage, you will be asked questions about the status of your mortgage and whether you are behind on payments or having trouble keeping up with your payments.*

Tip For the purposes of the NYS HAF program, a mortgage may also include a rent-to-own or land contract.

*If you indicate that you **do not have a mortgage**, you will be asked if you are delinquent on any monthly housing payments, including condo or coop fees; a manufactured home loan; property taxes; or sewage or water fees.*

- Is anyone in your household, including yourself, currently unemployed due to impacts of COVID-19?

As you answer these questions, you will automatically be informed if any of your answers disqualify you from continuing on with the application process. If you do receive a disqualification notice, you will be prompted to call the NYS HAF Call Center at 1-844-77-NYHAF (1-844-776-9423), where you can find information about why you were disqualified.

Otherwise, you will be prompted to continue with your application.

Registration

- You will be asked whether you are applying on your own behalf or on behalf of someone else.

***If applying for yourself**, you will be asked for basic information, including name, phone number, and email address.*

***If you are applying on someone else's behalf**, you will be asked for the same information for the person you are assisting who is seeking assistance under NYS HAF, as well as for your contact information as the authorized representative.*

- You will be sent an email and directed to use the link in that email to complete registration. You will need to create a password which will allow you to save your application and return to it as needed.
- Once you register, you will be asked for your preferred contact method (text, phone, or email) and the best time of day to contact you.

Tip For the remainder of the application, all answers should be about the homeowner who is seeking assistance under NYS HAF, regardless of who is filling out the application.

- What type of property is your primary residence?

Tip This program is for people who reside in a single-family home; condominium unit; 2-4 unit property in which you are living in one of the units as your primary residence; manufactured home; or a cooperative or condo unit.

- What is your full street address?
- You will be asked if you are currently in housing or foreclosure court, or if there is any pending legal action against you for missed housing payments.
- If so, we're here to help. We will make sure that a case manager or legal services provider contacts you about your case right away.
- You will be shown the public records that indicate the current ownership information for the address of the primary home address you have provided and asked if this information is correct.

If we cannot confirm your ownership of the address you provided, or if you indicate that the public record we found is not correct, you will be asked to upload a document that verifies ownership. [See Document Checklist.](#)

- You will be asked to provide your date of birth and Social Security number. This information is being requested in order to verify your identity through a system called Precise ID. You will be asked to consent to allowing NYS HAF to look up this information through this third party system.

If you consent to the Precise ID look-up, you will be asked to answer a few basic questions from Precise ID that confirm your identity.

If you choose not to provide this information, or we cannot match you through this system, you will be asked to upload a document to verify your identity. [See Document Checklist.](#)

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Demographic Information

We collect demographic information at the request of the federal government, which will monitor the program's compliance with fair housing and civil rights laws. Additionally, NYS HAF is making an effort to serve socially disadvantaged and vulnerable individuals. You can read more about these definitions on the NYS HAF Frequently Asked Questions (FAQ) page, which you will find on our homepage at www.nyhomeownerfund.org.

The program does not discriminate on the basis of race, color, national origin, religion, sex, familial status, or disability.

- What is your race? Are you Black/African American, Native American, Native Alaskan, Asian, Pacific Islander, Native Hawaiian, or White?
- What is your ethnicity? Hispanic/Latinx or non-Hispanic/non-Latinx
- Do you belong to a vulnerable social group? This includes senior citizens, people whose first language is not English, those with limited access to the internet, or those with a physical or mental disability.

Household and Income Information

We will ask you for the full names of all the adult members of your household who are 18 years or older, not including yourself.

Tip *A The U.S. Treasury requires the NYS HAF program to validate household income or to use other available information to confirm the household income of all applicants. Where possible, NYS HAF is using wage data from the New York State Department of Labor to verify that applicants are income eligible for this program. Using this data may also make the application process easier by reducing the number of documents applicants will need to upload.*

To use this Department of Labor information, we will ask if you are willing and able to provide Social Security numbers for all the adult members of your household.

If you agree to provide this information, we will ask you to enter the Social Security numbers for all the adult members of your household. If you do provide this information, we will not ask you to upload income documentation.

If you are unable or unwilling to provide this information, we will need to ask you for additional information and for supporting documentation about your household income. [See Document Checklist.](#)

Housing Costs

You will be asked if you have a **mortgage** or **reverse mortgage** on your home for which you are behind on monthly payments or are in default.

*If you select that you have a **forward mortgage** or home equity loan:*

- We will ask you for your loan number and the name of your mortgage servicer. This information can typically be found on your monthly mortgage statement.
- How much is your monthly mortgage payment?
- We will ask for the last 4 digits of your Social Security number. NYS HAF will need this information to communicate with your mortgage servicer in order to process your application.
- Have you missed any monthly mortgage payments? This includes payments you did not make if you are in or had a forbearance agreement.
- How many months are you behind on your mortgage?
- Has your mortgage servicer offered you a loan modification to address your missed payments in the last 12 months?
- We will ask if you are currently in forbearance on your mortgage.
- Based on your current household income, and putting aside your current delinquency, do you have the financial means to pay your monthly mortgage payments going forward?
- You will be asked to upload a document showing that you are behind on all the mortgages that you have indicated are delinquent (See Document Checklist below).
- If you also indicated that you live in a coop or condo, you will be asked for the name and phone number of the coop, and how much you owe in unpaid monthly fees.

*If you select that you have a **reverse mortgage**:*

- You will be asked which housing costs that you have fallen behind on are the ones that have caused you to default on your reverse mortgage.

You may select and provide the amount that you are past due for any of the following: property taxes; homeowner's insurance; flood insurance; condo/HOA fees; or sewage or water fees.

- We will also ask for your loan number and the mortgage servicer for your reverse mortgage.

Housing Costs (cont.)

- We will ask you to upload either a mortgage statement or a document generated by your mortgage servicer that includes your original balance, and a statement from your mortgage company that shows that you are in default. [See Document Checklist.](#)
- You will also be asked to provide information on the types of housing payments (from the selection above) that have caused you to default on your reverse mortgage.

*If you select that you are a **homeowner with no mortgage**:*

- You will be asked to identify the type of housing debt that you are applying for:
 - Property Taxes
 - Condo or Coop Fees
 - Manufactured Home Loan
- Depending on what you select, you will be asked a series of questions about your delinquent housing payments, including: the name of the entity to whom you owe housing payments, the phone number for that entity if you know it, and the amount you owe in missed housing payments.
- You will be asked to upload a document detailing account information and proof of past due balances. If you are applying for multiple types of debt, you will be asked to upload a document of proof for each type of delinquency. [See Document Checklist.](#)
- You will be asked if aside, from your missed or delinquent housing payments, you are able to resume making your monthly housing payments going forward.

Attest That Certain Information You Provided Is True

There are four statements, or attestations, that you will be asked to acknowledge and agree to before you will be able to submit your application.

- **Truth and Accuracy:** You will be asked to agree that all the information you have provided to the program in your application is true and accurate. You are required to acknowledge that knowingly making a false statement to obtain NYS HAF benefits is punishable under criminal law.

- **Financial Impact Due to COVID:** To be eligible under the NYS HAF program, homeowners must attest to the fact that they had a financial impact as a direct result of COVID, which means either a meaningful reduction in income or a meaningful increase in expenses.
- **Household Income:** The gross annual household income for your household must be accurate. You will acknowledge a statement attesting that the household income information you provided is accurate.
- **Primary Residence:** You will be asked to attest to the fact that the home for which you are applying for NYS HAF is your primary residence, meaning you occupy that home for most of the year.

Consent and Release

Before you can submit your application, we will ask you to sign a consent and release form that allows us to ask for information and negotiate on your behalf with a mortgage servicer or a non-mortgage debt holder. In addition, we will ask you to sign a statement allowing a third party (if you have identified one) to communicate with us on your behalf.

Submit Your Application

If you've agreed to our terms and conditions and hit the submit button, your application will go to the NYS HAF team for review. A case manager will contact you to discuss any additional information we may need to complete our review.

NYS HAF Funds Are Limited

Submitting an application to NYS HAF does not guarantee that you will receive funding. We must confirm that each applicant meets all NYS HAF eligibility requirements before awarding funds. In addition, please be advised that current NYS HAF funds may not be sufficient to assist all eligible applicants.