



NC Homeowner Assistance Fund Application Checklist

The NC Homeowner Assistance Fund was created for homeowners in North Carolina to help prevent mortgage delinquencies, defaults, displacements, and foreclosures due to the coronavirus pandemic.



To determine your potential eligibility for program assistance, please note that the following documents should be submitted along with your completed NCHAF application.

Application Document Checklist:



Photo Identification: State-issued driver's license, REAL ID, or identification card

Alternate Documents Accepted: Passport, Military ID, Permanent Resident Card, or other official State or Federal Photo ID



Ownership/Primary Residency: Unexpired driver's license or photo identification with address matching home on application and mortgage or mobile loan statement

Alternate Documents Accepted: Deed/title to ownership, voter registration card, 2020 tax return, proof of home insurance, or estate/trust documents



Income Documentation: Income Attestation (included in application) and:

1. If applicable, supporting documentation for any household member who is a recipient of one of the following federal benefits programs:

- Food and Nutrition Services (Food Stamps, also known as SNAP)
- North Carolina Medicaid Program
- NC Health Choice Program (also known as CHIP)
- Child Care Subsidy
- Work First Family Assistance (includes TANF)

2. Verification of income for each adult household member 18 years and older:

Most recent signed and submitted tax returns (IRS 1040, 1040A or 1040EZ) if applicable



Application Document Checklist Continued

If income has significantly changed since most recent tax filing or if individual did not submit tax returns, other supporting documents that could be submitted include:

- Pay stubs for one (1) full month
- Statement of gross annual income such as W2 or 1099
- Current benefits letter for Social Security or disability, retirement, pension, annuity, or death benefits
- Payment history reflecting gross benefit amount, deductions and recent payments from unemployment insurance, worker's compensation, or severance compensation
- Quarterly IRS Report or W-9 Tax Form (Self-Employment; Business Owner)
- Adults in the household with zero income should be identified on the application

If no income documentation can be provided, please contact your assigned case manager for alternate options.

- Duplication of Benefits (if applicable):** Award documentation of other assistance for housing costs either applied for and/or received since your delinquency started. This would include any mortgage/loan payment assistance, payment of/partial payment of property taxes, homeowner/condo association fees, and/or insurance for the property. This does not include assistance from the mortgage lender.

Other Potential Document Requirements

Supporting documentation for your home-related financial hardships (depending on assistance requested):

- Mortgage Statements or Mobile/Manufactured Home Loan (if applicable):** Most recent mortgage/loan statement for each lien with loan balance or loan reinstatement estimate from mortgage, or loan servicer (if applicable) and loan number(s)
- Taxes (if applicable):** Most recent property tax statement
- Homeowner's Association Fees, Condominium Association Fees or Common Charges (if applicable):** Most recent invoice for homeowner's association fees, condominium association fees, or common charges (including for a lien extinguishment)
- Insurance (if applicable):** Most recent copy of declarations page, statements, or other documents showing an outstanding delinquency



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