



PROGRAM INFORMATION

What is the NC Homeowner Assistance Fund (NCHAF)?

- The NC Homeowner Assistance Fund was established through the American Rescue Plan Act of 2021 to prevent mortgage delinquencies, defaults, displacements and foreclosures for homeowners experiencing financial hardships due to the coronavirus pandemic.
- This program is being supported, in whole or in part, by federal award number HAF0019 awarded to the State of North Carolina by the US Department of the Treasury.
- The NC Housing Finance Agency is operating the program through funding provided by the NC Pandemic Recovery Office.
- North Carolina was allocated \$273 million.

What Does NCHAF Offer?

For eligible homeowners, NCHAF offers:

- Housing payment assistance for primary residence in North Carolina (for example, single-family home, townhome, condo or mobile home).
- Assistance for mortgage reinstatement to catch up on late payments (first or second mortgages), or other housing-related costs due to a period of forbearance, delinquency or default.
- Assistance covering other housing-related costs such as homeowner's insurance, flood insurance, mortgage insurance, homeowners association dues/fees or delinquent property taxes to prevent foreclosure.

Assistance is available up to \$40,000 per household. Payments will be made directly to the mortgage servicer or other eligible third party.

Who is Eligible?

Homeowners may be eligible if they:

- Experienced a financial hardship on or after January 21, 2020 due to the pandemic and their income is below \$79,900. (Some homeowners may be eligible with higher incomes depending on household size and county of residence).
- Need help with expenses related to their primary residence, located in North Carolina.
- Attest to experiencing a financial hardship due to the pandemic, including a reduction in income due to job loss/business closure, reduction in hours, difficulty obtaining new employment, death of spouse or co-borrower or reduction in pay; or increased costs due to health care, need to care for family member, increased childcare costs or expenses associated with quarantine.

HOW CAN HOMEOWNERS APPLY?

Learn more and apply at NCHomeownerAssistance.gov
Contact our call center for assistance at 855-MY-NCHAF (855-696-2423)
Monday–Friday, 8 a.m. to 8 p.m. EST

