

May 13, 2022

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NC Homeowner Assistance Fund Application Assistance Pop-Up Event
Program Staff Onsite in Scotland County

Mortgage relief is here. The NC Homeowner Assistance Fund, or NCHAF, will host a pop-up event Monday, May 16, 2022, from 10:30 a.m. to 4:30 p.m. at the Scotland County Memorial Library.

During the event, outreach and case management staff from the NC Homeowner Assistance Fund will be on-site to help homeowners who need assistance with mortgage and other housing-related costs due to the pandemic to learn more about the program and complete applications.

Event Details

- Who:** Open to North Carolina residents
- What:** NC Homeowner Assistance Fund Pop-Up Event
- Where:** Scotland County Memorial
- When:** Monday May 16, 2022 10:30 a.m. - 4:30 p.m.
- Why:** Assisting NC homeowners with pandemic-related mortgage and other housing-related expenses and providing resources to families who are experiencing housing insecurity

Note: Applicants with a completed application on file with NCHAF do not need to attend. If you would like application assistance, please schedule an appointment to meet with a case manager at this event by contacting the Call Center at 855-MY-NCHAF (855-696-2423), Monday through Friday from 8 a.m. to 8 p.m. Walk-ins for application support at the pop-up event will be accepted as availability permits.

Those interested in applying at the event can find a list of required documents and program eligibility requirements by visiting NCHomeownerAssistance.gov.

Background

The NC Homeowner Assistance Fund is accepting applications from North Carolina homeowners whose finances were impacted by the pandemic and who need assistance with housing-related expenses.

Established through the 2021 American Rescue Plan to prevent mortgage delinquencies, defaults, displacements and foreclosures for homeowners experiencing financial difficulties due to the coronavirus pandemic, the Fund offers assistance of up to \$40,000 for qualified homeowners as long as funding is available.

For qualified homeowners, the fund offers:

- Housing payment assistance for primary residence in North Carolina.
- Assistance for mortgage reinstatement to catch up on late payments (first and 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, homeowner's association dues/fees or delinquent property taxes to prevent foreclosure.

The NC Homeowner Assistance Fund 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 North Carolina Housing Finance Agency is a self-supporting public agency that finances affordable housing opportunities for North Carolinians whose needs are not met by the market. Since its creation in 1973 by the General Assembly, the Agency has financed more than 318,830 affordable homes and apartments, totaling \$30.1 billion.