

HOW TO APPLY WITHOUT ACCESS TO INTERNET

We're here to help you apply for assistance, even without access to a computer, internet, or an email address — here's how.



Start an application — there are two options:

Option 1: We offer in-person application services at our intake center in Morrisville. Call us to set up an in-person appointment to begin an application. Hours of operation for the NCHAF Assistance Center are 8 a.m. to 5 p.m. Monday through Friday.

To make an appointment, call our call center at 855-MY-NCHAF (855-696-2423) between 8 a.m. and 8 p.m.

Option 2: Call 855-696-2423 to speak with a NCHAF call center representative who can help you complete your application over the phone or to request a paper application by mail. Call center hours are Monday to Friday, from 8 a.m. to 8 p.m.



Fill out the application.

Option 1: A case manager can help you fill out an application in person once you make an in-person appointment.

Option 2: A case manager or call center representative can fill out the application with you on the phone. They will then assemble a package of documents and mail out the pre-filled application for you to sign and acknowledge it. You are responsible for mailing your signed application and copies of the required documentation (keep the originals) back to the NCHAF Assistance Center, so we can update the file.

Option 3: If you prefer to fill out the paper application on your own, a blank copy will be sent. However, this may result in several versions mailed back and forth until a corrected version is created and signed. Once we receive your mailed-in application and/or supporting documents, a case manager will enter and upload this information to create or update an existing account on your behalf.

Option 4: A housing counselor can also help you fill out an application over the phone. Contact our call center to find a housing counseling agency to get in touch with via phone.



Stay in touch with NCHAF staff after you complete the application.

Option 1: You will be assigned a NCHAF case manager. Have your case manager's contact information/phone number on hand.

Option 2: Contact the NCHAF call center (855-696-2423) if you would like a status update on your application.



Look for updates from your case manager.

From here, your application will flow through several steps in the review process, starting with an "initial eligibility review." Your case manager will contact you directly and be available to provide updates throughout the application process. Here's what happens on our end while you await updates:

Once your eligibility review is complete, your file will move to quality control review. Quality control means we are reviewing all your required documents and making sure we have everything we need to move your file forward to your servicer(s).



Once we have verified your eligibility for program assistance, our payment team will reach out to your servicer(s) to enroll them in the program through a signed collaboration agreement. This is a necessary step as approved funding is paid directly to the participating servicer(s).



The next step in this journey is the most involved as it requires servicer cooperation. This is the funding approval process and entails our team verifying your debt with the servicer(s) to be paid based on your specific assistance request, which is a critical step in the application process.



Sign your Assistance Agreement.

Your case manager will let you know when you must sign your Assistance Agreement for payment to be processed to your servicer(s). Your case manager will mail your Agreement to you, and you must return the signed document back to their location within 5 business days. You can also choose to go to the NCHAF Assistance Center in Morrisville to sign your Assistance Agreement in person.