

# Homeowner Assistance Fund (HAF) Eligibility & Documentation Checklist

## 1. Basic Eligibility

- Applicant is a **homeowner** (HAF does *not* serve renters)
- Home is the **primary residence** of the applicant
- Household income is  $\leq$  **150% AMI** (HAF upper limit)
- Applicant experienced a **COVID-related financial hardship**, such as:
  - Loss of income
  - Increased expenses
  - Mortgage delinquency
  - Utility arrearages
  - (Self-attestation allowed)

## 2. Required Documentation

- Government-issued photo ID (required by AHFC for HAF verification)
- Mortgage statement or homeowner documentation
- Income documentation:
  - 2021 federal tax returns (pages 1–2 required)
  - W-2/1099s or benefits statements
- COVID Hardship Self-Attestation
- Utility, insurance, or tax bills (if applicable)
- Release of Information (ROI) form
- Completed HAF application packet

## 3. Eligible Uses of Funds

- Past-due mortgage assistance
- Future mortgage payments (if approved)
- Utility or energy assistance
- Homeowner insurance or property tax assistance
- **Essential home repairs** tied directly to COVID-related financial hardship or housing stabilization (e.g., heating failure, critical structural repair)

#### 4. Pre-Approval Requirements

- All documents uploaded to AHFC system
- Mortgage servicer verification completed (AHFC requirement)
- Hardship explanation confirmed
- Income validated
- Eligibility confirmed for HAF-supported expenses

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Date: \_\_\_\_\_

JEDC Staff

Date Submitted to AHFC: \_\_\_\_\_