



Arkansas
Homeowner
ASSISTANCE FUND

WHAT YOU'LL NEED TO APPLY

Homeowner Assistance Program

REQUIRED DOCUMENTS

These documents must be submitted with your application.

✔ **Valid Government ID** *(for all borrowers on mortgage and spouses)*

Examples include a Driver's License, Passport, State Identification Card, Voter Registration Card, Library card, Student ID, Social Security Card, Military ID, Naturalization certificate, Lawful permanent residency card, Employment authorization document, etc. If your document includes an expiration date, it must not be expired at the time of application.

✔ **Most Recent Mortgage Statement** *(Mortgage Reinstatement Program Only)*

If applying for mortgage reinstatement, documents from each mortgage lender demonstrating delinquency. The document(s) must: be your most recent statement at the time of application, show a delinquency of 2 or more payments past due, be legible/clear and contain the entirety of the document, and contain the

- Borrower, Co-Borrower, Spouse's name
- Servicer's name
- Amount past due
- Property address
- Loan number
- Payment address

Examples: Most recent mortgage statements or letters from mortgage holders, etc. Click [here](#) to view an example mortgage statement.

✔ **Most Recent Utility/Internet Account Statement(s)** *(Utility Program Only)*

If applying for utility/internet/broadband payment assistance, utility statements, such as electric, gas, home energy, water, or internet service, including broadband internet access service. The document(s) must: be your most recent statement at the time of application, show a delinquency of 2 or more payments past due, be legible/clear and contain the entirety of the document. You must provide one for each type of assistance requesting (i.e. – electric, gas, propane, water, or internet service, including broadband internet access service). The documents must contain the:

- Borrower, Co-Borrower, or Spouse's name
- Provider's name
- Payment due date
- Property address
- Account number
- Payment due amount
- Monthly payment amount
- Payment address

Click to view an example [electric](#), [gas](#), [internet](#) and [water](#) bill statement.

✔ **Financial Hardship Statement/Third-Party Authorization**

Both a Financial Hardship Statement and Third-Party Authorization Form will be available to complete within the portal and sign via DocuSign.



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ADDITIONAL SUPPORTING DOCUMENTS

These documents can be provided upon submission but are not required.

✓ **Proof of Homeownership**

We may be able to verify this on our own based on your County Assessor's records. If convenient, feel free to provide additional support in the form of the following examples: Cash Deed, Bill of Sale, Property Tax Assessment, Print out from the County Assessor's website. This is not required to submit your application for review.

✓ **Income documentation (for all borrowers on mortgage and spouses)**

- We may be able to satisfy this requirement on our own based on county/census tract data. If unable to do so, we will request income documentation upon submission.
- If available, it is preferred to provide a Federal Tax Return for both the Borrower and Co-borrower for the time of hardship (i.e. – if the hardship started in 2020 and continued in 2021, either a 2020 or 2021 Tax Return would suffice).
- We will also accept the Borrower's and Co-borrower's most recent tax filing supplemented with a self-certification attesting stating no substantial change in income has taken place since.
- If neither of these are available, we will accept other documents to substantiate monthly income for the last 60 days, such as paystubs, W2s, Social Security Statements, Unemployment Statements, etc.
- If the Borrower or Co-Borrower does not have any income, the Borrower can provide a signed copy of the Zero Income Form for that household member.
- If the Borrower or Co-Borrower is self-employed, the Borrower can provide a signed copy of the Self-Employment Form along with supporting documents for that household member.

✓ **LIHEAP notice of action form (Utility Program only)**

If applying for utility payment assistance, the applicant will need to provide the HAF Program a LIHEAP Notice of Action Form that will state if the applicant was either denied or require more assistance than LIHEAP could provide. LIHEAP will provide this to the applicant once they have applied for LIHEAP assistance.



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