



Arkansas
Homeowner

ASSISTANCE FUND

COMMUNITY PARTNER TOOLKIT

Arkansas Homeowner Assistance Fund

ArkansasHAF.com

Arkansas HAF Overview

The Arkansas Homeowner Assistance Fund (HAF) is a federally funded program helping low- to moderate-income Arkansas residents who are behind on their mortgages, electricity, gas and/or internet payments because of COVID-19.

HAF offers Mortgage Reinstatement, which provides funds to eliminate past-due house payments and other delinquent amounts. The program also provides Utility/Internet/Broadband Payment Assistance, which provides funds to resolve past-due payments for utility and/or internet access services.

Arkansas HAF is administered by the Arkansas Development Finance Authority.



Arkansas
Homeowner

ASSISTANCE FUND

We need your help to get the word out!

Community-based organizations and agencies such as yours can be vital partners in connecting households in need to Arkansas HAF. With your assistance, we can help Arkansas homeowners avoid foreclosures and remain in their homes.



ArkansasHAF.com



888.698.0964



@ArkansasHAF

How Can You Help?

You, your colleagues and partner organizations around the state are critically important to reaching the households that need funds the most. HAF needs your partnership to make sure we find every eligible household we can.

This Arkansas HAF Community Partner Toolkit contains flyers, posters, website buttons, sample social media posts, and more (in English and Spanish, with other languages upon request). Hard copies of materials are also available upon request.



Spread the Word

- Prominently display the flyer and poster in your offices, lobby or other areas where people interact and share information.
- Share a digital copy of the flyer with your mailing lists and link to our website.
- Place a digital ad/banner or embed a button on your website.
- Prominently feature Arkansas HAF information on your social media.
- Like and share our Arkansas HAF social media posts.



ArkansasHAF.com



888.698.0964



@ArkansasHAF

Talking Tips

The talking tips provide partners with messaging to use when talking to interested homeowners.

- ▶ The U.S. Treasury has provided the State of Arkansas with \$54 million to help low-to-moderate income households catch up on their delinquent mortgages and certain other homeowner expenses.
- ▶ HAF offers both Mortgage Reinstatement, which provides funds to eliminate or reduce past due payments and other delinquent amounts, and Utility/Internet/Broadband Payment Assistance, which provides funds to resolve delinquent payments for utility and/or internet access services, to low- to moderate-income homeowners impacted by COVID-19.
- ▶ Applicants will not be required to repay the funds. This is a grant based on federal funding provided for distribution by the state of Arkansas. Funds will be provided directly to your mortgage servicer or utility/ internet provider.
- ▶ Interested homeowners can visit ArkansasHaf.com to learn about eligibility requirements and apply or call **888.698.0964**
- ▶ The Arkansas HAF program is free. Applicants will never be asked to pay a fee to apply for or receive assistance. Please be aware of potential scams. If you have any doubts about a call you receive regarding the program, please hang up and contact our Call Center at 888-698-0964.



Printed Materials

Materials are available in English, Spanish and Marshallese. Go to ArkansasHAF.com/partner-resources or click the materials below for the digital version.

FLYER



APPLY NOW

Arkansas Homeowner Assistance Program

BEHIND ON YOUR MORTGAGE?

The Arkansas Homeowner Assistance Fund (HAF) is a federally-funded program helping Arkansas residents who are behind on their mortgages, electricity, gas and/or internet payments.

You may qualify for assistance if you experienced financial impact associated with the coronavirus pandemic.

To qualify for the program, homeowners must:

- Have experienced a financial hardship after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date)
- Have incomes at or below 150% of the Area Median Income OR at or below 100% of the median income for the United States, whichever is greater. For example, a family of four in Pulaski county cannot exceed \$107,250 in annual income.
- Own and occupy a primary residence in Arkansas
- Delinquent by at least two payments on mortgage and/or utility/internet

WHAT EXPENSE DOES THIS PROGRAM COVER?

Eligible homeowners may qualify to receive payments for:

- Mortgage, which includes property taxes and insurance if they are included in the payment
- Utilities, such as electric, gas, water and home energy
- Internet services

FOR MORE INFORMATION AND TO APPLY

888.698.0964 ArkansasHAF.com

Assistance is available in multiple languages

POSTER



BEHIND ON YOUR MORTGAGE?

You may qualify for assistance if you experienced financial hardships associated with the coronavirus pandemic.

Arkansas Homeowner Assistance Fund

The Arkansas Homeowner Assistance Fund (HAF) is a federally-funded program helping Arkansas residents who are behind on their mortgages, electricity, gas and/or internet payments.

TO QUALIFY FOR THE PROGRAM, HOMEOWNERS MUST:

- Have experienced a financial impact after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date).
- Have incomes at or below 150% of the Area Median Income OR at or below 100% of the median income for the United States, whichever is greater. For example, a family of four in Pulaski county cannot exceed \$107,250 in annual income.
- Own and occupy a primary residence in Arkansas
- Delinquent by at least two payments on mortgage and/or utility/internet

WHAT EXPENSES DOES THE PROGRAM COVER?

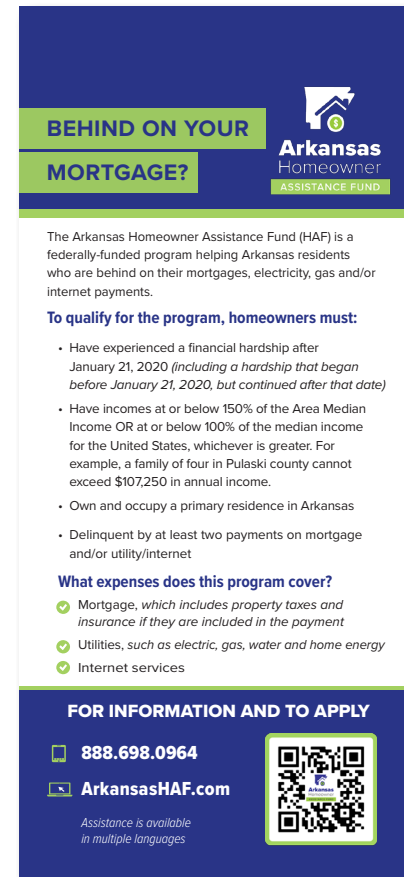
- Mortgage, which includes property taxes and insurance if they are included in the payment
- Utilities, such as electric, gas, water and home energy
- Internet services

FOR MORE INFORMATION AND TO APPLY

888.698.0964 ArkansasHAF.com

Assistance is available in multiple languages

DOOR HANGER



BEHIND ON YOUR MORTGAGE?

Arkansas Homeowner Assistance Fund

The Arkansas Homeowner Assistance Fund (HAF) is a federally-funded program helping Arkansas residents who are behind on their mortgages, electricity, gas and/or internet payments.

To qualify for the program, homeowners must:

- Have experienced a financial hardship after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date)
- Have incomes at or below 150% of the Area Median Income OR at or below 100% of the median income for the United States, whichever is greater. For example, a family of four in Pulaski county cannot exceed \$107,250 in annual income.
- Own and occupy a primary residence in Arkansas
- Delinquent by at least two payments on mortgage and/or utility/internet

What expenses does this program cover?

- Mortgage, which includes property taxes and insurance if they are included in the payment
- Utilities, such as electric, gas, water and home energy
- Internet services

FOR INFORMATION AND TO APPLY

888.698.0964 ArkansasHAF.com

Assistance is available in multiple languages



ArkansasHAF.com



888.698.0964



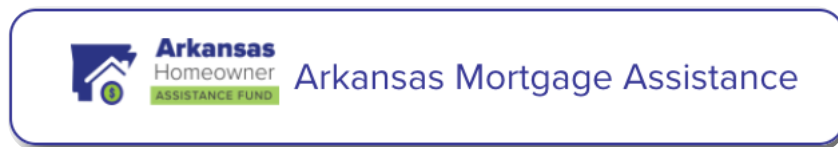
@ArkansasHAF

Website Materials

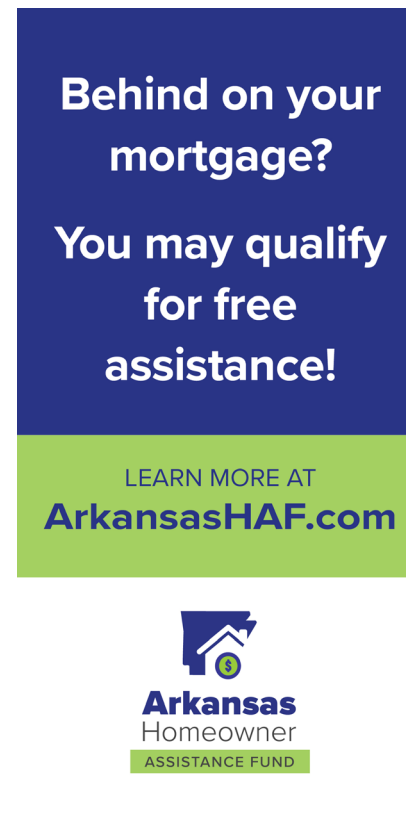
We encourage partners to add a button or banner to their website

Button Embed Code

```
<a href="https://arkansashaf.com" title="Arkansas Homeowner Assistance Fund" style="border:1px solid#373896; padding: 16px; margin:10px; text-align:center; background-color:#fff; color: #373896; border-radius:10px; -webkit-box-shadow: 5px 6px 6px -1px rgba(82,82,82,0.84); box-shadow: 5px 6px 6px -1px rgba(82,82,82,0.84);">Arkansas Mortgage Assistance</a>
```



Banner Image



ArkansasHAF.com



888.698.0964



@ArkansasHAF

Social Media

We encourage partners to follow our Facebook page and like and share our posts! Below are graphics you can post on your channels. Go to ArkansasHAF.com/partner-resources to access the images.



ArkansasHAF.com



888.698.0964



@ArkansasHAF

Social Media

We encourage partners to follow our Facebook page and like and share our posts! Below are suggested posts you can use on your channels.

OPTION 1

Behind on your mortgage? You may be eligible for the Arkansas Homeowner Assistance Fund (HAF). Arkansas HAF is a free federally funded program helping Arkansas residents who are behind on their mortgages, electricity, gas and/or internet payments. This payment is a grant, and you will not be required to repay.

Take advantage of this opportunity today, and find out if you're eligible. Visit arkansashaf.com or call 888.698.0964 to learn more.

OPTION 2

The Arkansas Homeowner Assistance Fund (HAF) is a free federally funded program helping Arkansas residents who are at least two months behind on their mortgages, electricity, gas and/or internet payments. You might qualify for assistance if:

- ✓ You own and occupy a primary residence in Arkansas
- ✓ You have experienced a financial hardship
- ✓ Your income falls within the low-to-moderate income eligibility ranges.

Learn more, visit arkansashaf.com or call 888.698.0964

OPTION 3

Apply today for the Arkansas Homeowner Assistance Fund (HAF). This program is free, and it helps low-to-moderate income households catch up on their delinquent mortgages and certain other homeowner expenses.

Have questions? Learn more at arkansashaf.com or call 888.698.0964.

OPTION 4

Behind on your mortgage? You may qualify for the free Arkansas Homeowner Assistance Fund (HAF). If you are eligible, you can use these funds for:

- ✓ Mortgage delinquency
- ✓ Utility and/or internet services
- ✓ And some premiums, fees, taxes and other costs that are included in your mortgage (escrowed)

Check and see if you qualify. Go to arkansashaf.com or call 888.698.0964





Arkansas
Homeowner

ASSISTANCE FUND

**Arkansas HAF is grateful for your
support and partnership.**

Contact us to learn more!



ArkansasHAF.com



888.698.0964



@ArkansasHAF