## **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.

## 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.

## 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
- Own and occupy a primary residence in Arkansas
- Delinquent by at least two payments on mortgage and/or utility/internet

## FOR MORE INFORMATION AND TO APPLY







