



financial hardship. NYS HAF is a federally-funded Homeowner Assistance Fund program established under section 3206 of the American Rescue Plan Act of 2021 (the “Act”). Pursuant to the Act, the U.S. Treasury allocates and distributes Homeowner Assistance Fund dollars to states, tribes, and territories and establishes program guidance.

This New York State Homeowner Assistance Fund Policy Manual (“Manual”) establishes policies for NYS HAF. The policies contained within this Manual may be supplemented or modified to address changes to rules, guidance, or the evolving needs of NYS homeowners impacted by the coronavirus pandemic. In addition to this Manual, the parties engaged in executing NYS HAF have developed Practice and Protocol documents (“P&P”) that are necessary to implement NYS HAF requirements.

Prioritization and Targeting

1 ▲	Prioritization for Households below Median Income, Socially Disadvantaged, and Vulnerable Populations
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Pursuant to U.S. Treasury guidance, NYS HAF must prioritize assistance based on a household’s area median income (AMI). Initially NYS HAF will be available exclusively to priority applicants whose household income is equal to or less than the greater of the area median income for the county in which the household resides, or the area median income for the United States, as determined by the Secretary of Housing and Urban Development (HUD). AMI tables are available on HUD’s website at <https://www.huduser.gov/portal/datasets/haf-il.html>. Contingent on the availability of funds, NYS HAF may expand eligibility to higher income households but in no event will HAF funds be made available to applicants with household incomes exceeding one hundred fifty percent (150%) AMI.

Forty percent (40%) of NYS HAF funds will be prioritized for “Socially Disadvantaged Individuals and Vulnerable Populations” with household incomes at or below 100% AMI. “Socially Disadvantaged and Vulnerable Populations” include:

- racial and ethnic minorities who have been subject to housing discrimination
- applicants with limited English proficiency
- senior citizens (defined as 62 years of age or older)
- individuals with disabilities
- those who lack adequate access to web-based technology

Additionally, an individual not included in the above groups but whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in the HAF participant's jurisdiction as documented by the U.S. Census, may request to be considered a Socially Disadvantaged Individual for purposes of NYS HAF. The individual must show such an impairment stemming from circumstances beyond their control by submitting a Social Disadvantage Attestation Form provided by the program. NYS HAF will review each Social Disadvantage Attestation Form submitted by an applicant and determine whether the applicant meets the definition of a Socially Disadvantaged Individual

2 ▲

Application Period

NYS HAF expects to receive significantly more applications than can be funded by the program. When the application period opens NYS HAF will announce the anticipated application closing date which is anticipated to be for a period of approximately 45 days (the "Initial Application Period"). If the number of applicants exceeds available funding, applications will be processed on a first-come, first-served basis. Application submission does not guarantee an applicant will receive financial assistance.

Once an applicant has successfully submitted an application during this Initial Application Period, the program will "commit" funds in anticipation of the application being deemed eligible for award. If funding is not fully committed at the end of the Initial Application Period, the application period may be extended for an additional period or until funding is fully committed.

NYS HAF funding is not guaranteed, even if the application was received during the Initial Application Period. During the Initial Application Period, if program funds become fully committed, applications are still to be accepted until the end of the Initial Application Period; however, applications will be put into a queue in the order they were received.

General Eligibility Criteria

1 ▲

Overview

NYS HAF offers assistance under three program pathways:

- The Mortgage Reinstatement/Principal Reduction Program (MR/PR)
- The Non-Mortgage Arrears Satisfaction Program (AS)
- The Forward Payment Program (FP)

Applicants are considered for all pathways for which they may be eligible based on information provided to NYS HAF.

Some eligibility criteria are applicable under all program pathways. These general eligibility criteria are set forth in this Section 3 of this Manual.

In addition, each program pathway has additional applicable eligibility criteria. These pathway-specific eligibility criteria are set forth in Section 4 of this Manual.

2 ▲

Identity

NYS HAF will verify the identity of applicants.

How applicants may meet this requirement: The NYS HAF application form requests applicant permission to validate identity through an automatic look up using a third-party service called Experian Precise ID. Applicants are thereafter asked to consent and answer identifying questions, and to verify the results of the third-party service. If identity information is verified through this method, no documents are requested to verify identity.

If an applicant does not grant permission, cannot answer the identity questions, or identity otherwise cannot be validated by Experian Precise ID, NYS HAF requests a copy of one of the following to verify identity:

- Passport
- Social Security Card
- Military ID
- Naturalization Certificate
- Lawful Permanent Residency Card
- Other Government Issued Photo ID

3 ▲

Eligible Property

NYS HAF provides assistance only for eligible properties within New York State. Eligible properties include:

- Single-family properties
- Condominium units/town homes
- 2- to 4-unit properties where the homeowner is living in one of the units as their primary residence
- Manufactured homes; and
- Cooperative units

Properties that are vacant or abandoned, second homes, or non-owner-occupied investment property are ineligible for NYS HAF, pursuant to U.S. Treasury guidance.

How applicants may meet this requirement: With the applicant's consent, NYS HAF attempts to establish that the applicant meets this requirement by conducting a third-party electronic records search without requiring the applicant to submit supporting documentation. Applicants are thereafter asked to attest that the results of the third-party search are correct.

If the third-party electronic records search is unsuccessful, or if NYS HAF determines that supporting documentation is necessary, applicants may satisfy this requirement by providing a

copy of a proprietary lease, deed, city or county tax record with property type clarification, or other alternative supporting documentation.

4 ▲

Qualified Financial Hardship

Eligible applicants must have experienced a Qualified Financial Hardship after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date), as required by U.S. Treasury guidance. A Qualified Financial Hardship is a material reduction in income or material increase in living expenses associated with the Coronavirus pandemic that has created or increased the risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner. "Reduction of income" means a temporary or permanent loss of income after January 21, 2020. "Increase in living expenses" means an increase in out-of-pocket household expenses, such as medical expenses, inadequate medical insurance, increase in household size, increase in childcare costs, or other costs associated with the Coronavirus pandemic after January 21, 2020.

NYS HAF may assist an eligible homeowner with arrears that accrued on or before January 21, 2020, provided the homeowner has experienced a Qualified Financial Hardship after January 21, 2020.

How applicants may meet this requirement: Applicants may attest to a Qualifying Financial Hardship using the NYS HAF application form.

5 ▲

Primary Residence

Eligible applicants must currently occupy the property as their primary residence, as required by U.S. Treasury guidance. A primary residence is a permanent and primary home that the homeowner intends to return to and/or remain in after being away (for example, on vacation, business assignments, educational leave, or military assignment) and where they spend at least 184 days or more during a calendar year.

How applicants may meet this requirement: Applicants may meet this requirement by attesting to primary residence using the NYS HAF application form.

If there is a significant discrepancy between attestation and other supplied documentation, NYS HAF may require supporting documentation that would resolve the discrepancy, including but not limited to one of the following, showing name of applicant and address: mortgage statement; utility bill; phone bill; cable bill; pay stub dated within 3 months of application; 2020 income tax return; or a current driver license or government-issued ID card or voter card.

6 ▲

Ownership

Eligible applicants must be a natural person or trustee of a living trust that holds title to the property, pursuant to U.S. Treasury guidance. Heirs, equitable owners, and successors-in-interest, as that term is defined in section 1024.31 of Title 12 of the Code of Federal Regulations meet this

requirement.

How applicants may meet this requirement: With applicant consent, NYS HAF attempts to establish that the applicant meets this requirement by conducting a third-party electronic records search in a system called Melissa. Applicants will be asked to attest that the results of the third-party search are correct.

If the third-party electronic records search is unsuccessful, or if NYS HAF determines that supporting documentation is necessary, applicants may be asked to provide one of the following: deed, mortgage statement, title policy, co-op lease, land contract, property tax bill, heirship documentation or will, homeowner's insurance policy for structure, HOA or co-op statement.

Alternative documentation may be considered on a case-by-case basis only in instances where an applicant is unable to provide clear proof of ownership, such as for heirs, equitable owners, and successors-in-interest.

7 ▲

Household Income

Applicant household income must fall below the thresholds in Section 2 of this Manual.

Pursuant to U.S. Treasury guidance, NYS HAF considers annual income to mean the following:

- For income that is established by federal tax returns, the program will use adjusted gross income as defined for purposes of reporting on Internal Revenue Service (IRS) Form 1040 series;
- For income that is established by other supporting documentation, the program will use HUD's definition of "annual income" in 24 CFR 5.609;
- NYS will use a reasonable fact-specific proxy to validate income ("Income Proxy") in conjunction with an attestation of household income signed by the applicant that relies on income data provided to NYS HAF by the New York State Department of Labor (DOL).

"Annual income" does not include:

- Income from employment of children (including foster children under the age of 18 years)
- Payments received for care for foster children or foster adults
- Lump-sum payments, such as inheritances, insurance payments, capital gains and settlement for personal or property losses
- Money homeowner or someone in the household received to pay for, or to be reimbursed for medical expenses
- If homeowner has a live-in aide, income a live-in aide receives
- Special pay to a family member serving in the Armed Forces who is exposed to hostile fire
- Any nonrecurring, sporadic income (like a financial gift)
- Adoption assistance payments in excess of \$480 per adopted child
- Property tax refunds/rebates
- Financial assistance to students in the household

How applicants may meet this requirement: The NYS HAF application form requests applicants attest to their gross annual household income and family size. If the applicant consents, NYS HAF attempts to expedite income validation by using the Income Proxy method. If the applicant does not consent to providing the information necessary for the Income Proxy, or if the program determines the DOL data to be unreliable, the applicant is thereafter asked to

provide supporting documentation.

Pursuant to U.S. Treasury guidance, if an applicant’s household has been verified as a low-income family as defined in section 3(b) of the United States Housing Act of 1937 (42 U.S.C. 1437a(b)) in connection with another local, state, or federal government assistance program, NYS HAF will accept a determination letter from the government agency that verified the applicant’s household income or status as a low-income family, provided that the determination for such program was made on or after January 1, 2020. Acceptable programs include:

- Supplemental Nutrition Assistance Program (SNAP)
- Temporary Assistance (Family Assistance/Safety Net Assistance)
- Home Energy Assistance Program (HEAP)
- Section 8
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

If neither the Income Proxy nor the income-based household benefits options establishes household income, then applicants will be asked to supply income documents for all adult members over the age of 18 who reside in the household.

A household member’s income may be established by providing 2020 tax returns, with no additional documentation required. If tax returns are not provided, then the following documents may establish income as applicable:

IF YOU OR ADULT HOUSEHOLD MEMBERS...	THEN PROVIDE...
Do not have Tax Returns but receive wages from employment	W2, OR one most recent paycheck or paystub, OR letter from employer stating pay and hours for all adult members of the household to whom this applies. In addition, documentation for all other types of household income from the list below that apply must be provided.
Have self-employment income / gig worker income not reflected in a 2020 tax return	IRS 1099 form for adult members of the household to whom this applies. In addition, documentation for all other types of household income from the list below that apply must be provided.
Receive Pension/Retirement income	Pension or annuity benefits statement to all adult members of the household to whom this applies
Receive Social Security Income, Worker’s Compensation, Unemployment	Benefits statement or award letter to adult members of the household to whom this applies

Receive Rental Income	Written lease or rent receipts for each rental unit.
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Case-specific waivers: Pursuant to U.S. Treasury guidance, NYS HAF may provide case-specific waivers or exceptions to the above requirements as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by homeowners.

8 ▲	Maximum Amount of Assistance from NYS HAF
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NYS HAF awards are sized to the amount needed to resolve the situation, but may not exceed the NYS HAF Maximum Assistance Amount of \$50,000 per applicant household. If an applicant is eligible for more than one pathway, the combined assistance across all pathways may not exceed the NYS HAF Maximum Assistance Amount.

Mortgage Reinstatement/Principal Reduction (MR/PR) Eligibility Criteria

1 ▼	Pathway Summary
2 ▼	Eligible Delinquent Housing Obligations
3 ▼	Mortgage Delinquency
4 ▼	Mortgage Delinquency to Be Fully Resolved
5 ▼	Loss Mitigation
6 ▼	Conforming Loan Limit
7 ▼	Ability to Pay Ongoing Housing Costs

Arrears Satisfaction (AS) Eligibility Criteria

1 ▲	Pathway Summary
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Homeowners who are delinquent on non-mortgage housing obligations which put them at risk of displacement of foreclosure, such as property taxes, insurances, water and sewer charges,

homeowner association and/or maintenance fees, or chattel loans and/or retail installment contracts, may be eligible for the AS pathway.

2 ▲

Eligible Delinquent Housing Obligations

AS will pay for all eligible delinquent housing obligations necessary to bring an applicant current but not to exceed the NYS HAF Maximum Assistance Amount. Eligible delinquent housing obligations include:

- Condominium association fees, HOA, and cooperative maintenance fees;
- Delinquent property taxes (may also include water and sewage arrears);
- Chattel loans, retail installment contracts, for manufactured homeowners

Applicants must be delinquent (30 days or more past due) by at least one payment on an eligible housing obligation including at payments that were part of a forbearance agreement or repayment plan.

How applicants may meet this requirement: Applicants may show that they have an eligible delinquent housing obligation by providing documentation as shown below:

IF YOU ARE...	THEN PROVIDE...
Delinquent on a MANUFACTURED HOME loan (ex: chattel loan or retail installment contract) NOTE: a manufactured home loan is not the same as lot rent. NYS HAF	A letter from your lender showing your amount past due -OR- Copy of your rent-to-own or retail installment
NOTE: a manufactured home loan is not the same as lot rent. NYS HAF assist with home loans, but not lot rent payments.	Copy of your rent-to-own or retail installment contract showing the amount you are past due.
Delinquent on COOP, HOA, OR CONDO CHARGES	A bill or statement from your co-op, condo association, HOA, or your management company, or third party representing the coop or condo showing your amount past due
Delinquent on your PROPERTY TAXES (including sewer and water)	Statement from your property tax collector showing the amount that is past due

3 ▲

Ability to Pay Ongoing Housing Costs

Eligible applicants must have the ability to pay their ongoing housing costs. Applicants who do not have the ability to pay their ongoing housing costs may be eligible for the Forward Payment Program. If the applicant is determined to be eligible for FP, they can then satisfy the ongoing ability requirement for AS.

How applicants may meet this requirement: After the homeowner submits an application, NYS HAF will ask the homeowner to indicate that they have the ability to pay ongoing housing costs. If they do not, they will be considered for Forward Payments and, if eligible for FP, the applicant will have established their ability to pay ongoing housing costs for purposes of eligibility for AS.

Forward Payment (FP) Eligibility Criteria

1 ▲	Pathway Summary
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Forward Payment assistance is available to all eligible applicants participating in the MR/PR or AS pathways and who are not able to afford their ongoing housing payment obligations and the applicant or a household member is currently unemployed. In cases where a borrower is current on their housing obligations but can demonstrate that they are currently unemployed or have an unemployed household member, applicants may submit a stand-alone application for this program.

2 ▲	Eligible Uses
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FP pays for up to 6 months of eligible housing obligations. Eligible housing obligations include:

- Monthly mortgage payments including taxes, principal and interest
- Condominium association fees, HOA, and cooperative maintenance fees
- Homeowner’s hazard, flood and/or mortgage insurance Delinquent property taxes (may also include water and sewage arrears);
- Chattel loans, retail installment contracts, for Manufactured Homeowners.

FP award amounts are calculated to pay for eligible housing obligations that come due within 6 months of the date of award.

If the total awarded funds to the homeowner exceed the NYS HAF Maximum Assistance Amount when a 6-month FP award is included, NYS HAF may make a partial FP award up to the amount that causes the NYS HAF Maximum Assistance Amount to be reached.

How applicants may meet this requirement: Applicants may show they have eligible housing obligations to be paid for by FA by providing the following:

IF YOU ARE...	THEN PROVIDE...
Make mortgage payments	A mortgage statement
Make payments on a	A letter from your chattel lender

<p>MANUFACTURED HOME loan (ex: chattel loan or retail installment contract) NOTE: a manufactured home loan is not the same as lot rent. NYS HAF will assist with home loans, but not lot rent payments.</p>	<p>showing your monthly payment amount -OR- Copy of your rent-to-own or retail installment contract showing your monthly payment amount</p>
<p>Pay COOP, HOA, or CONDO CHARGES</p>	<p>A bill or statement from your co-op, condo association, HOA, or management company showing your monthly payment amount</p>
<p>Pay taxes and insurance payments that must be paid to avoid defaulting on your REVERSE MORTGAGE</p>	<p>Statement showing monthly housing payments required to remain current on obligations secured by your Reverse Mortgage</p>
<p>Pay your PROPERTY TAXES (including sewer and water) directly to your taxing authority and NOT to your mortgage servicer</p>	<p>Statement from your property tax collector showing the amount of your monthly/quarterly payments</p>

<p>3 ▲</p>	<p>Unemployed</p>
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Eligible applicants must have one unemployed member of the household to qualify for FP. One of the following criteria must be met: (1) the applicant or a member of the applicant household is currently receiving unemployment benefits, OR (2) the applicant or a member of the applicant's household had their unemployment benefits expire on or after September 5, 2021.

How applicants may meet this requirement: Applicants may provide a current Unemployment Statement or a dated termination of benefits statement. This information can also be verified by proxy using Department of Labor Data and an attestation from the applicant.

<p>4 ▲</p>	<p>Current or Brought Current on Housing Obligations</p>
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Applicants must be current on their housing obligations or be brought current by the MR/PR or AS pathways in order to receive FP assistance. NYS HAF verifies that all outstanding delinquent eligible housing obligations reported by the applicant will be brought current before providing FP assistance.

<p>5 ▲</p>	<p>Inability to Make Ongoing Payments</p>
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Eligible applicants must be unable to afford to pay their ongoing housing costs.

How applicants may meet this requirement: After the homeowner submits an application, NYS HAF will ask the homeowner to indicate that they do not have the ability to pay ongoing housing costs and to sign an attestation confirming the inability to pay housing costs.

Application Process

1 ▲

Application Portal

Homeowners may apply to NYS HAF through the program's electronic application portal. Qualified applicants will be asked to register with full name, an email address, and a phone number. Applicants must create a password, which will allow the applicant to save their application and return to it as needed.

2 ▲

Assistance with Applying

NYS HAF provides a range of assistance to applicants to help them successfully apply for the program:

- The program's Call Center staff are available to guide homeowners through the application submittal process over the phone.
- Homeowners who would benefit from counseling or legal services will be referred to the a member of the New York State Homeowner Protection Program (HOPP), a network of housing counseling and legal services organizations who can provide homeowners with assistance applying through the portal.
- Applicants may apply with the assistance of a Communication Designee (CD). CDs may include a counselor, lawyer, family member, or other point of contact authorized by the applicant. Applicants with language needs, disabilities, or limited technology access or proficiency may apply through a CD.
- An application template and a "Application Guide" will be available on the NYS HAF website in multiple languages prior to the opening of the Initial Application Period.
- In exceptional circumstances, applicants may provide supporting documentation in physical format where the applicant is unable to submit electronically. Applications must be created via the portal, using the above methods of assistance if needed.

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Single Application Per Household

NYS HAF only processes one application per household. Co-owners are not permitted to separately apply for NYS HAF.

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Application Phases Overview

Phase No.	Phase	Phase Description
1	Application Submission	Application submitted online (or by phone through a NYS HAF Call Center proxy).
2	<ul style="list-style-type: none"> Threshold Eligibility Determination 	<ul style="list-style-type: none"> Verification of Threshold Eligibility Information Provided in the Application and Submission of Necessary Supplemental Information. Identity Qualified Financial Hardship Household Size and Income Primary Residence Property Ownership Eligible Property Type Housing Payment Delinquency
3	Secondary Eligibility Determination and Award Calculation	<p>Mortgage Mortgage Reinstatement/Principal Reduction Pathway:</p> <ul style="list-style-type: none"> Establishment of Delinquency Amounts Conforming Loan Limit Loss Mitigation Reviewed Award Amount Determined Ability to Pay Ongoing Housing Costs Confirmed <hr/> <p>Non-Mortgage Arrears Satisfaction Pathway:</p> <ul style="list-style-type: none"> Establishment of Delinquency Amounts Award Amount Determined Ability to Pay Ongoing Housing Costs Confirmed <hr/> <p>Forward Payment Pathway:</p> <ul style="list-style-type: none"> Unemployed benefits or exhaustion of unemployment benefits requirement satisfied Award Amount Determined Current or Brought Current on Housing Obligations Inability to Pay Ongoing Housing Costs Confirmed
4	Award Offer	<ul style="list-style-type: none"> Award Offer Issued if Eligible
5	Recoverable Grant Promissory Note Execution	<ul style="list-style-type: none"> Execution of Recoverable Grant Promissory Note

6	Award Issuance	<ul style="list-style-type: none"> Award disbursed by Program (ACH, wire, or printed check)
7	Close Out	<ul style="list-style-type: none"> Confirmed Receipt of Payment
8	Recoverable Grant Recorded and Serviced	<ul style="list-style-type: none"> Program files a UCC-1 security interest and facilitates repayments when applicable.

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Reasonable Accommodation

NYS HAF provides reasonable accommodation to applicants with disabilities and may make reasonable modifications to its policies, practices or procedures when necessary to avoid discrimination on the basis of disability and to ensure meaningful access to programs, benefits and facilities, except where the provision of an accommodation would fundamentally alter the nature of a NYS HAF service, program or activity. Applicants who assert that they have a disability may request a reasonable accommodation by contacting the NYS HAF Call Center at 1-844-77-NYHAF or by submitting a request to RAR@nyhomeownerfund.org.

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Appeals

Applicants receive communications indicating their Program eligibility and award amount, based on information available to NYS HAF. Any applicant with questions about their award or eligibility should contact the NYS HAF Call Center to discuss their eligibility for the program and award determination process.

If the applicant disputes a NYS HAF eligibility determination or an award amount and wants a further review, applicants may submit a Request for Review by completing a Request for Review form and submitting it to review@nyhomeownerfund.org. Applicants must submit a Request for Review within 10 business days of the determination that is disputed, including a determination that an application is inactive due to unresponsiveness. The program reviews the Request for Review and provides the applicant with a response within 15 business days of receiving the Request for Review.

If the applicant disagrees with the determination and wishes to appeal, the applicant must appeal within 10 business days of the determination on a Request for Review that is being disputed. The applicant must submit an Appeal form and any supporting documentation to appeals@nyhomeownerfund.org. The program reviews the Appeal and provides the applicant with a response within 15 business days. Appeal forms can be obtained by contacting the NYS HAF Call Center at 1-844-77-NYHAF.

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Withdrawals

Applicants may voluntarily withdraw from the program by notifying the NYS HAF Call Center or

their case manager. An applicant will also be considered unresponsive and their application made inactive due to lack of response if one of the following occurs:

- NYS HAF has requested documentation or information from the applicant, attempted contact using three different methods of communication, sent a final communication requesting a response, and ten business days have elapsed since the first outreach attempt without a reply from the applicant;
- A registration has been created, but has not resulted in a completed application within 30 days of submission, after three attempts at communicating.

When an application is made inactive due to lack of response, the program will stop processing the application. If the applicant later becomes responsive, the program may reactivate the application and continue processing, if sufficient funding remains available.

Terms of Assistance

1 ▲	Overview
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Following a final award determination, the applicant will be asked to sign a promissory note and upon execution, NYS HAF payments will be issued. Payments may be made:

- Directly to mortgage lender/servicer, or other party to whom the applicant is legally indebted for their housing payments, or where feasible,
- Directly to the eligible homeowner in the form of a check.

Assistance is structured as a 5-year, non-interest bearing, non-amortizing recoverable grant. The recoverable grant shall be due in full upon sale, refinance, transfer of ownership, or if the borrower stops using the home as their primary residence. If no resale, transfer, or refinance occurs within 5 years and the homeowner remains in the home, the recoverable grant will be fully forgiven.

NYS HAF files a UCC-1 security interest in fixtures on the property filed in county land records. No title review steps related to preservation of lien priority or insurability of title shall be required. There are no requirements to satisfy outstanding liens or confirm prior payoffs as a condition of receiving NYS HAF assistance. In the event repaying the recoverable grant when due would pose an undue financial hardship, the recoverable grant may be forgiven in whole or in part in the discretion of the Housing Trust Fund Corporation.

Fair Housing and Equal Opportunity

1 ▲	Overview
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NYS HAF and the parties engaged in administering the program promote Fair Housing and Equal Opportunity and carry out their responsibilities pursuant to: Presidential Executive Order #11063 requiring equal opportunity in housing; New York State's Human Rights Law; The Fair Housing Act of 1968 - Title VIII; and The Americans with Disabilities Act (ADA).

No person shall, on the grounds of race, religion, color, national origin, sex, marital status, age, disability, military status, sexual orientation, gender identity or expression, lawful source of income or any other protected characteristic be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination in this program.

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