

GENERAL

What is the HAF program? Who is it for?

The Washington State Homeowner Assistance Fund provides individual support and federal relief funds—up to \$60,000 per household—to qualified Washington homeowners behind on their mortgage due to pandemic hardship.

How do I get help?

Help is available now through the Washington Homeownership Hotline at 1-877-894-4663.

How much money can I get?

Homeowners may be eligible for grants of up to \$60,000, depending on their situation. A housing counselor will help you assess your needs and apply.

Where does the money come from?

HAF funds come from the U.S. Department of the Treasury, as part of the American Rescue Plan Act (ARPA) passed by Congress in 2021.

What kind of help does the program offer?

HAF connects you with a housing counselor who provides free and confidential support and can assist you with many options to prevent foreclosure, including access to federal funds if needed. Call the Hotline at 1-877-894-4663 for a no-cost assessment and referral to a housing counselor in your area.

Who is the Washington State Housing Finance Commission (WSHFC)?

We are a self-supporting state agency, dedicated to increasing housing access and affordability for the people of Washington since 1983. The Commission administers the federal HAF program for our state and oversees a statewide network of nonprofit housing counseling agencies.

HOTLINE

When is the Hotline open?

Monday through Friday, 8:00 a.m. – 5:00 p.m. PST. If you call after hours, leave a message and a Hotline representative will return your call. Or request a call back at www.wshfc.org/HAF.

Is help available in languages besides English?

Yes! The Hotline's help is available in over 220 languages.

Who are the housing counselors and why should I trust them?

For many years, housing counselors have been an important part of Washington state's network of nonprofit organizations dedicated to supporting homeowners with free, unbiased assistance. Their job is to advocate for you, help find solutions to keep you in your home, and ensure the best possible outcome for your situation.

Our nonprofit housing counseling partners:

- Parkview Services
- OIC of Washington
- American Financial Solutions (AFS)
- Urban League of Metropolitan Seattle
- Rural Resources Community Action (RRCA)
- SNAP (Spokane Neighborhood Action Partners)
- El Centro de la Raza
- Northwest Justice Project

FUNDING & ELIGIBILITY

Who can apply for funding? How do I find out if I'm eligible?

Any Washington homeowner can get support through the Hotline. Eligibility for HAF funding is based upon a variety of factors, including pandemic hardship. When you call the Hotline at 1-877-894-4663, a housing counselor will help you determine what assistance will be most helpful to you.

What is "pandemic hardship?"

The HAF program will take into account a range of experiences that will be evaluated on a case-by-case basis. Call the Hotline at 1-877-894-4663 so we can assist you with the process and get you the best outcome possible.

Do I have to be a U.S. citizen? What if members of my household are undocumented immigrants?

No, you do not need to be a U.S. citizen to be eligible. We do not track citizen or immigration status for you or any member of your household.

Do I need to live at the property I own to receive assistance? What if I own a rental property or second home?

Yes, you must live at the property, and it must have no more than four (4) units. But you should still call the Hotline at 1-877-894-4663 to see if other assistance is available for you.

If I have a COVID-19 loan modification, am I eligible?

A loan modification does not disqualify you from being eligible for assistance. Call the Hotline at 1-877-894-4663 and a counselor will help you determine your eligibility.

Can the program cover future mortgage payments?

No. The Washington HAF program can bring you current on your house-related bills and try to negotiate more affordable mortgage payments going forward, but it does not provide funds for future mortgage payments.

I lost my home to foreclosure recently and I didn't know about this program. Is it too late? Can I still apply for these funds retroactively?

Unfortunately, homeowners who are already post-foreclosure are not eligible for the HAF program. We still encourage you to call the Hotline at 1-877-894-4663 to begin building your path back to future homeownership.

APPLICATION PROCESS

How do I apply? Will someone help me with the application?

Call the Washington Homeownership Hotline now at 1-877-894-4663. A housing counselor will support you every step of the way, including with the HAF application.

Does it cost anything to apply?

No. The program and the application are completely free.

What type of materials are needed for the application process?

You'll need a variety of documents related to your home loan and finances. A housing counselor will help you determine what you need depending on your circumstances.

PRIVACY & CONFIDENTIALITY

How will you ensure that my private information remains secure and confidential? Will my name show up on any sort of government list? Will I be signed up for other government programs? Will you share or sell my information to anyone else?

We do not share or sell your personally identifiable information with any other government, public, or private entity, except as required to advocate for you or distribute payment.

FUNDING DISTRIBUTION

Are funds available right now?

Funds are available now. Whatever your situation, you should call the Hotline at 1-877-894-4663 now to start the process.

What can I use the funds for?

HAF funds can cover things such as mortgage reinstatement, reducing the amount you owe on your mortgage, lowering your interest rate, home-related insurance, homeowner's association fees or liens, delinquent property taxes, and more.

How will I get the money if I qualify?

You will not receive any direct payments. If you qualify for financial assistance, the program will issue payments to the entities to whom you owe money, such as banks, insurance companies, tax collectors, homeowners associations, etc.

Is this a loan? Will I have to pay the money back?

No, HAF assistance is not a loan. Funds would be issued to your creditors to resolve your financial hardship.

How long after I apply will it take for the money be distributed?

It depends on a variety of factors. The sooner you call the Hotline at 1-877-894-4663, the sooner we can help you.

I'm already in foreclosure. Will the money arrive in time to stop the bank from taking my home?

It may not be too late. The sooner you call the Hotline at 1-877-894-4663, the more likely it is we can help you save your home.

SPREAD THE WORD

I would like to share information about this program. Do you have materials I can use?

Please do not hesitate to refer people to the Hotline at 1-877-894-4663. Printable flyers and shareable social media graphics are available online for you to download:

www.wshfc.org/HAF.

