

Notice for: Essex County homeowners. Please take advantage of the NYS Homeowner Assistance Program for homeowners in mortgage and tax arrears. \$540 million is available state-wide but the funding is expected to be expended in about 30 days. Program flyer is attached

Program Uses:

- Mortgage Arrears
- Insurance and utility payments
- Property tax arrears
- Manufactured home loan payments, unpaid lot rents
- Homeowner association maintenance fees

Eligibility:

- 100% of the area median income
- Award limit is \$50,000
- Attest to income loss caused by COVID-19

To apply:

- On-line application process
- Call center 1-844-776-9423
- HAPEC can assist folks through the on-line process; call 518-873-6888