STATE OF ARKANSAS
House of Representatives

Arkansas House Newsletter

March 25, 2022

Homeowner Assistance



Whether it was due to a job loss, reduction in income or increased costs in healthcare, many homeowners fell behind in mortgage payments and utilities during the pandemic.

If you or someone you know is behind on payments, we want to direct your attention to a resource that could help.

Recently, the Arkansas Development Finance Authority (ADFA) announced it is now distributing the state's $54 million to homeowners who were impacted by COVID-19.

Arkansas was one of the first states to gain the US Treasury approval for the funds. The Arkansas Homeowner Assistance Fund is a federally-funded program helping Arkansas residents who are behind on their mortgages, electricity, gas and/or internet payments.

Eligibility is determined by need and household income. Homeowners must have a total annual household income of less than 150% of the area median income of their county. The maximum total annual household income for a family of four ranges from $81,150 to $112,350, depending upon the county in which they live.

To determine eligibility for a specific county, go to arkansashaf.com/qualify.

Funds for qualified recipients will be provided directly to mortgage companies, internet companies, and utility providers.

Eligible homeowners are encouraged to apply through the online portal at: apply.arkansashaf.com or contact our call center at 888.698.0964. Call center hours are 8 a.m. to 5 p.m. Monday through Friday and 9 a.m. to 1 p.m. Saturday.

Applicants will need the following to apply:

1) Valid ID for applicant (spouse or co-borrower if applicable)

2) Proof of homeownership

3) Income documentation

4) Documents showing mortgage delinquency

The income limits vary based on county and the number of occupants in your household. When you apply online, after entering some basic information, you will see the income limitations specific to you.

We've posted links for more information on our website www.arkansashouse.org.