



November 10, 2022

City of Berlin NH
Tax Clerk- Holly Larsen

Dear Holly Larsen:

David Delefontaine of 538 Western Ave. in Berlin, NH has reached out to our organization for assistance with his recent property tax sale. Upon our review, we have determined that it is very likely that David will qualify for the Homeowner's Assistance Fund.

The Homeowner Assistance Fund (HAF) provides financial assistance for New Hampshire homeowners who cannot pay their home mortgage, utilities, home insurance, association fees, and/or property taxes during the pandemic. The program is expected to be available through at least 2022.

HAF is a federally funded homeowner assistance program through the American Rescue Plan Act of 2021 and the Governor's Office for Emergency Relief and Recovery (GOFERR). It is administered by New Hampshire Housing, who will be accepting and processing applications.

Eligible homeowners must:

Have experienced a COVID related reduction in income or increase in household expense after January 21, 2020.

Own and occupy the property as their primary residence.

Have incomes of less than 125% of Area Median Income.

HAF covers:

Mortgage Loan Reinstatement - maximum benefit \$20,000*

Property Charges Default Resolution - maximum benefit \$20,000*

Utility/Internet Payment Assistance - maximum benefit \$3,000*

David has contacted our office today to start the process of applying for this assistance. There is an expected 8 week turn around time for expected payments. We are in hopes that you will agree to waive any fees and interest above and beyond the \$20,000 our program can offer, and give him time to work with us to try to re-purchase his home for at least 60 days.

Thank you,

Megan Nile
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