



## Consumer Alert

### Be Careful of Scams Related to the Homeowner Assistance Fund!

New York State has received \$540 million in federal Homeowner Assistance Funds (HAF). Homeowners with a homeowner hardship related to the COVID-19 pandemic can contact [nyhomeownerfund.org](https://nyhomeownerfund.org) or (844) 776-9423 to learn more about whether HAF funds or other programs can help them.

**Applying for HAF is free.** Thus, New York State Attorney General Letitia James is warning homeowners to be on guard against anyone charging a fee to apply for HAF or promising that they can make sure you will be awarded HAF money.

**It is illegal to request upfront fees for mortgage assistance**, which includes applying for HAF, loan modifications, forbearances and short sales. Even attorneys cannot request an upfront fee for mortgage assistance unless you and the attorney have entered into a contract to provide services (what is known as a “retainer”) and the attorney has filed a notice of appearance on your behalf in an active court case.

**Additionally, no one can promise you HAF money.** New York State’s Division of Housing and Community Renewal (HCR), which will be in charge of HAF. Too often scammers promise certain results, take your money but then never submit an application on your behalf, leaving you worse off than you were before.

**Homeowners will be able to apply for HAF on their own** and for free with minimum document submission. You can learn more about how to apply by going to HCR’s website about HAF here: [nyhomeownerfund.org](https://nyhomeownerfund.org).

If you need assistance with the HAF application or have questions about what other help is available, you can get FREE assistance by contacting New York State’s HomeOwner Protection Program (HOPP) hotline at (855) HOME-456 or (855) 466-3456. Or by visiting HOPP’s website: [homeownerhelpny.com](https://homeownerhelpny.com). For over a decade, the Attorney General has helped fund HOPP and works closely with HOPP advocates across New York State.

If you believe you have been contacted by a HAF or mortgage assistance scammer, please file a complaint with the Attorney General:

**[ag.ny.gov/consumer-frauds/Filing-a-Consumer-Complaint](https://ag.ny.gov/consumer-frauds/Filing-a-Consumer-Complaint)  
(800) 771-7755**

## Tips to Avoid HAF and Mortgage Rescue Scams



Don't believe online ads, telephone solicitations, or people coming to your door, except from trusted government agencies, that promise they can get you a HAF money or a mortgage modification.



Only HCR can approve you for HAF and only your bank or mortgage servicer can approve a loan modification.



Be careful of solicitations from people or companies with out-of-state phone numbers or addresses, especially for attorneys.



Only lawyers admitted to practice in New York can represent you in court.



Do not give your personal financial information to a random caller or someone knocking on your door, or in response to an unexpected piece of mail. This includes your bank account number, social security number or the name of your loan servicer.



Your bank will already have this information.



Never pay an up-front fee for mortgage-related services.



It is a violation of New York law to charge upfront fees for such services and violations should be reported to the Attorney General's office.