

<http://housingnm.org/static/covid-assistance>



COVID-19 Housing Cost Assistance Program

MFA's COVID-19 Housing Cost Assistance Program can help pay your past-due housing payments if you are experiencing a financial hardship because of COVID-19. This page contains all of the information you need to determine if you qualify for assistance and includes instructions on how to apply for the program.

Applications will be accepted from 8 a.m. November 2 through 5 p.m. November 13 ONLY.

However, it is a good idea to start gathering the [required supporting documentation](#) as soon as possible in order to be ready to apply when the application window opens on November 2.

A link to apply online will be available here at 8 a.m. on November 2.

Program Details

If you qualify, you can receive as much as \$1,500 a month for up to three months to pay back rent or mortgage payments. Payments on mobile or manufactured home liens and the land or lots on which they are located may also be covered as well as certain real estate contracts.

MFA will pay your past-due housing payments directly to your landlord, servicer, escrow company or other housing provider. The assistance does not have to be repaid.

[English Informational Flyer](#)

[Spanish Informational Flyer](#)

[Factsheet](#)

Do I Qualify?

1. Your annual gross household income must not exceed HUD’s “moderate income” limits, which is 80 percent of the area median income adjusted for family size. Annual household income includes but is not limited to wages, self-employment income, interest from interest bearing accounts, rental income, distributions from trusts, pensions, social security benefits, SSI, retirement accounts, death benefits, disability payments, unemployment benefits, severance or worker’s compensation, general assistance or TANF, child support, family support, alimony, and armed forces pay.

The [Income limits](#) chart lists the income limits for this program based on where you live and the number of people in your household.

Applicants residing in tribal lands do not need to meet household income requirements to qualify for the Housing Cost Assistance Program.

2. You must be able to prove that your financial hardship is directly related to the COVID-19 health crisis.

- Wage reduction greater than 10 percent for any of these reasons:
 - Reduction in self-employment compensation
 - Caring for a home-bound, school-aged child
 - Quarantining because of a COVID-19 diagnosis
 - Being over age 65 or having any health condition that placed you at greater risk of COVID-19
 - Other pertinent circumstances that led to financial hardship
- Job loss, job furlough or closure of place of employment

3. Your current primary residence must be in New Mexico.

4. You must provide documentation to prove that you are past due on your rent, mortgage payments or other housing costs. Documentation will include your lease or contract, late notices, ledger or account summaries. A link to a list of acceptable documentation is [here](#).

5. Must have been current on payments to housing provider(s) as of February 28.

How Do I Apply?

Applications will be accepted between November 2 and November 13 only. You can submit your application electronically via a link that will be available on this page at 8 a.m. on November 2. Applications received after 5 p.m. on November 13 will not be considered.

There are several supporting documents that need to be submitted with your application. A complete list of acceptable documentation is available [here](#).

Applications will be ranked based on income level or tribal land residency and the date and time the application was received. If enough funds are available, all eligible applications will be funded, regardless of ranking.

You will receive a response to your application within 21 calendar days. If your application is incomplete, you will be given 10 calendar days to submit the missing information. All applicants will be notified of either approval or denial within 31 days.

Contact Us

If you have additional questions, [e-mail us](#) or call 505.308.4206 or 866.488.0498.