

MAY

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2022

MUNICIPAL GOVERNMENT

State's Homeowner Assistance Fund seeks to prevent foreclosures

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With foreclosures on the rise and financial pressures mounting on homeowners, municipal leaders can direct at-risk residents to a new state program to protect home ownership.

Through the [Massachusetts Homeowner Assistance Fund](#), homeowners who are at least three payments behind on their mortgage for COVID-related reasons can receive aid for mortgage payments and other property-related costs such as taxes, insurance, condo fees and delinquent municipal utility bills. The program seeks to keep homeowners in their homes and prevent foreclosure proceedings.

The program, which started late last year, is already helping Pittsfield residents struggling to pay mortgages, taxes and other property-related costs, Mayor Linda Tyer



Assistant Administration and Finance Secretary Mark Attia discusses the Massachusetts Homeowner Assistance Fund during a meeting of the LGAC on May 10.

said during the May 10 meeting of the Local Government Advisory Commission. This assistance has become especially critical now, she said, as pandemic-era moratoriums and forbearance programs have ended.

“Having this vital resource for preserving homeownership for at-risk Pittsfield homeowners for the foreseeable future is a really important element for all of our communities to create stable neighborhoods and ensure that our residents can remain in their homes,” Tyler said.

The program has \$178 million in funding from the American Rescue Plan Act, Assistant Administration and Finance Secretary Mark Attia said during the LGAC meeting. The program is being administered by the [Massachusetts Housing Partnership](#) and the Massachusetts Housing Finance Agency, in collaboration with the Executive Office for Administration and Finance and several other state agencies, as well as community-based organizations and the state’s 10 housing counseling agencies. ([Download the administration’s presentation on the program.](#))

“We were among the first states to hold a stakeholder listening session in preparation of our plan being submitted to the U.S. Treasury,” Attia said, “and we’re among the earliest to launch a full program, and we aim to keep up that momentum as aggressively as we can over the next several months.”

Before the pandemic, Massachusetts had a high number of foreclosures, and the numbers have been climbing again since the foreclosure moratorium ended about a year and a half ago, said Maureen Flynn, program director for the Homeowner Assistance Fund at the Massachusetts Housing Partnership. The foreclosures haven’t yet reached pre-pandemic levels, she told LGAC members, and she hopes this program will help keep that from happening.

To qualify, homeowners must have experienced a COVID-related financial challenge after Jan. 21, 2020, Flynn said. Applicants must also earn 150% or less of the area median income; be owner-occupants of a single-family home, condo or multi-family home of up to four units; use the home as their primary residence in Massachusetts; and have a conforming loan (not a jumbo loan). People who have reverse mortgages also may be eligible for assistance with taxes or insurance, she said.

Homeowners [submit applications online](#), and can use a [zip code search tool](#) to identify their local housing counseling agency if they need help preparing and submitting an application. A case manager will review the file and determine eligibility, and then confirm the information with the mortgage servicer. When an application is approved, the program sends the funds directly to the mortgage servicing company. Flynn said the program is working directly with about 160 mortgage servicers.

In terms of outreach, Flynn said the program is focusing on the parts of Massachusetts experiencing the greatest need. The promotional campaign includes television ads in Springfield, New Bedford and Fall River; radio ads in Spanish and Portuguese; online ads on Facebook, YouTube and Google; bus ads; ads on check-cashing sleeves; and advertising outside of convenience stores, Flynn said. The program also has a fact sheet available in about eight languages, and has plans for a text campaign, she said. The program has also been working with municipal tax collectors to get notices included with property tax bills.

So far, the program has received more than 3,400 applications and made payments to help 422 homeowners, for a total of about \$8 million, Flynn said, and more than 1,000 additional applications are awaiting payments. Of the approved applications, roughly half came from non-white borrowers, and 93.6% of the funded applications involved households under 100% of the area median income. So far, the program has served homeowners in 123 cities and towns, and the most-served communities have been Springfield, Brockton, Boston, Worcester, Methuen, New Bedford, Lynn, Agawam, New Bedford, Randolph, Chicopee and Pittsfield.

“We are hitting the folks that need this most, and the folks that the Treasury Department wants us to concentrate on,” Flynn said.

Written by [Jennifer Kavanaugh, Associate Editor](#)

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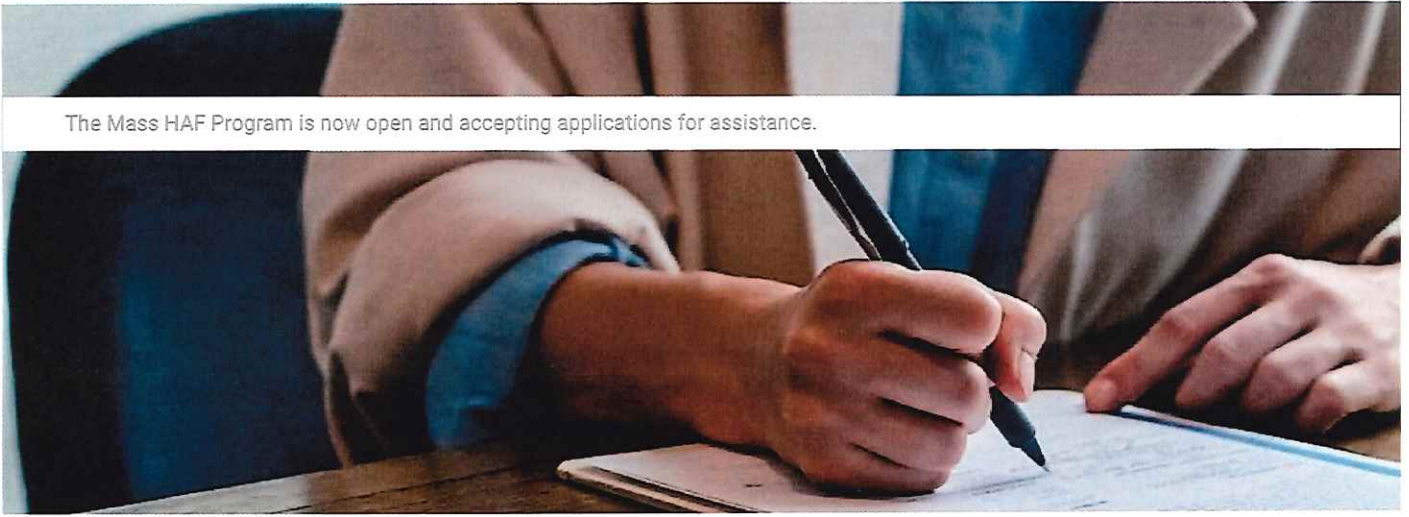
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The Mass HAF Program is now open and accepting applications for assistance.



Mass HAF Housing Counseling Agency (HCA) Finder

Zip Code*

02050



[Clear Results](#)

Neighborworks Housing Solutions (NHS)
422 Washington Street, Quincy, MA 02169
(781) 422-4208



Homeowner Assistance Fund (HAF)

LGAC Informational Session

May 10, 2022



MASS HAF OVERVIEW AND PROGRAM STATUS

MASS HAF PROGRAM OVERVIEW



The Massachusetts Homeowner Assistance Fund (Mass HAF) program is a **federally funded housing assistance program** for Massachusetts homeowners impacted by COVID-19 to receive aid for housing-related costs such as mortgage and property charges. **The goal of HAF is to prevent foreclosures and displacements of eligible homeowners.**



HAF was created by the American Rescue Plan Act (ARPA) and is administered by the US Treasury.



Mass HAF Program funds may be **used to bring homeowner mortgage accounts current**, and to repay amounts advanced by the lender or servicer on the borrower's behalf.

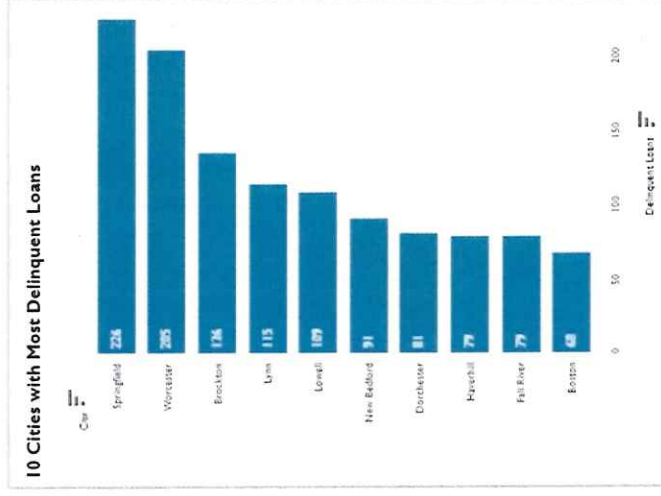
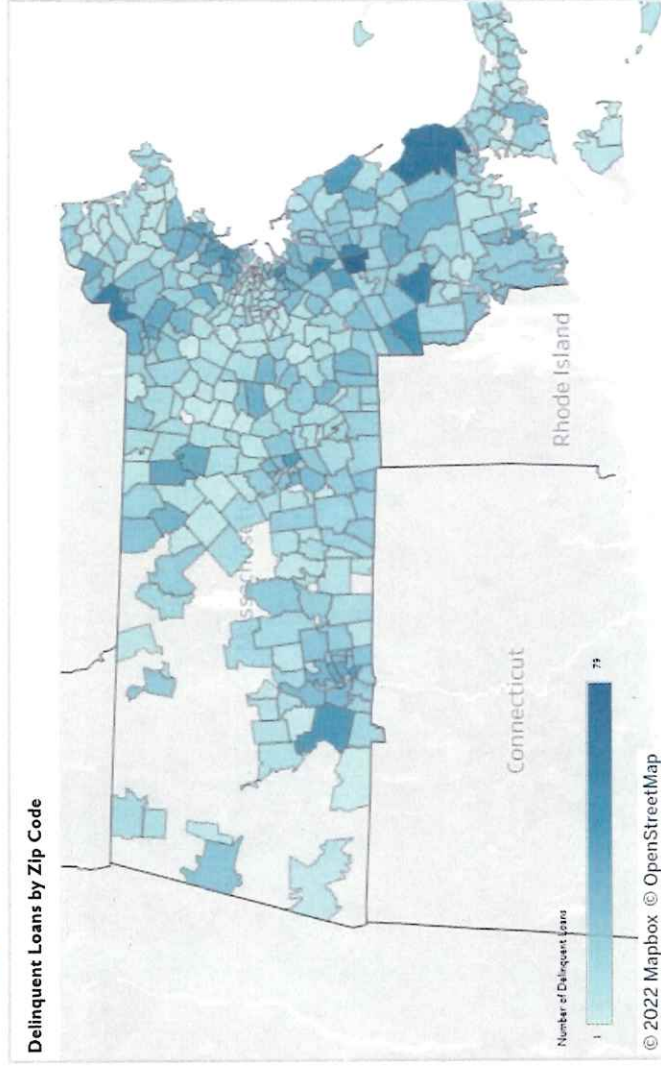


State of Delinquencies in Massachusetts



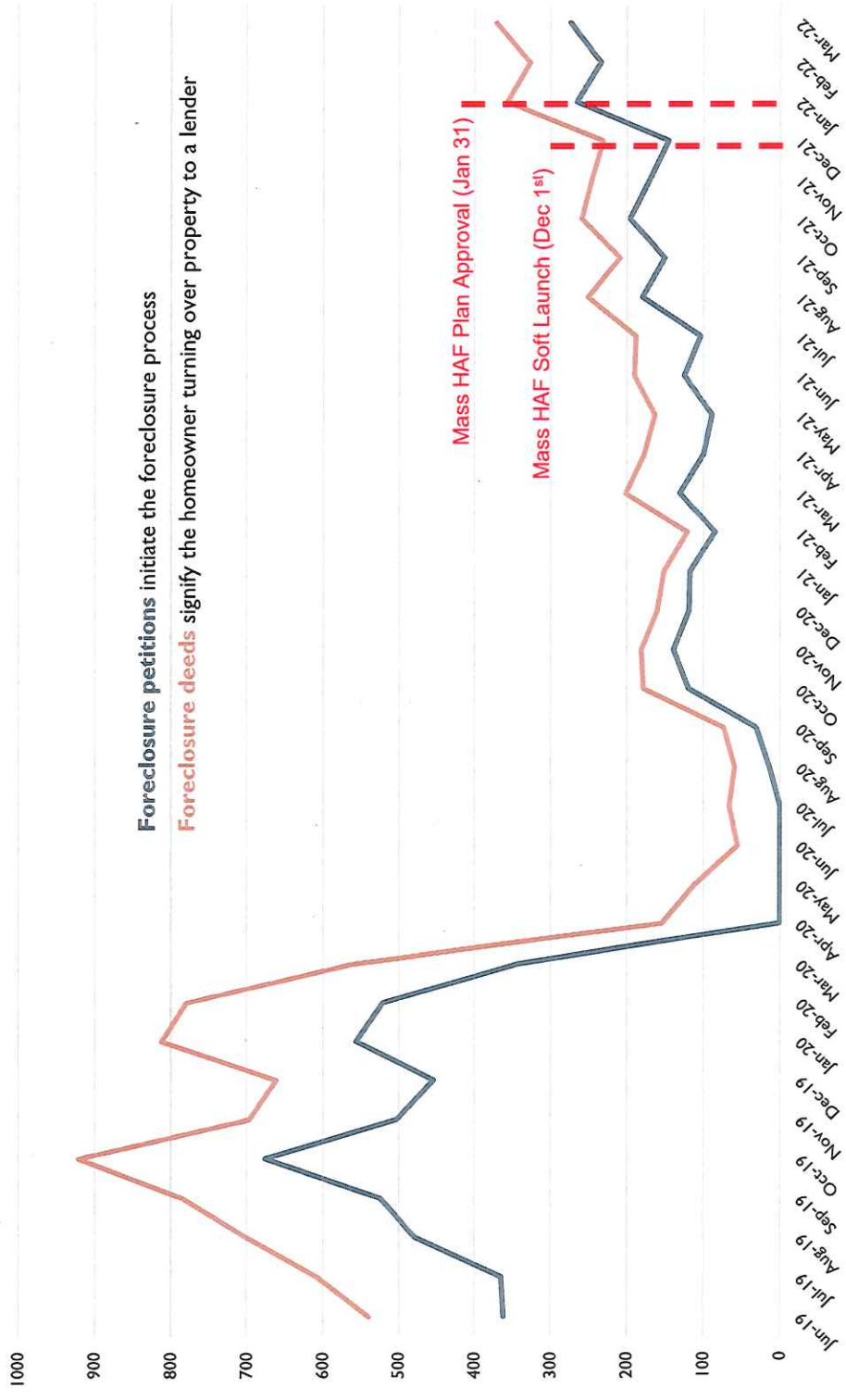
Massachusetts Homeowner Assistance Fund (HAF)

Data source: Black Knight
Data date range: 1/1/2021 - 2/29/2022
Last updated: 4/4/2022





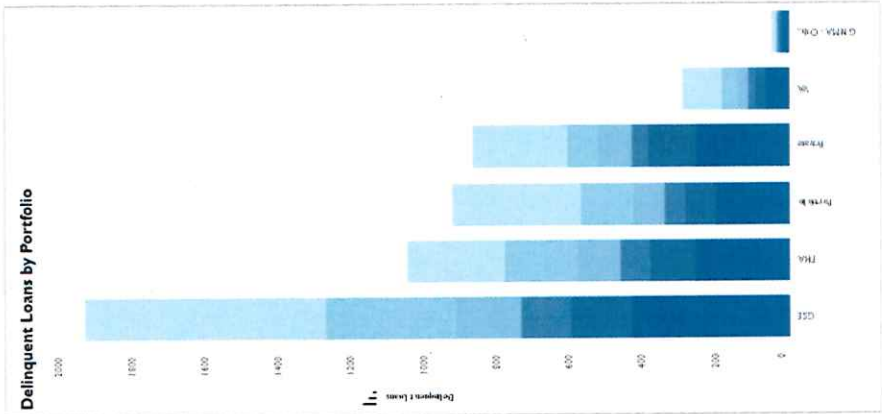
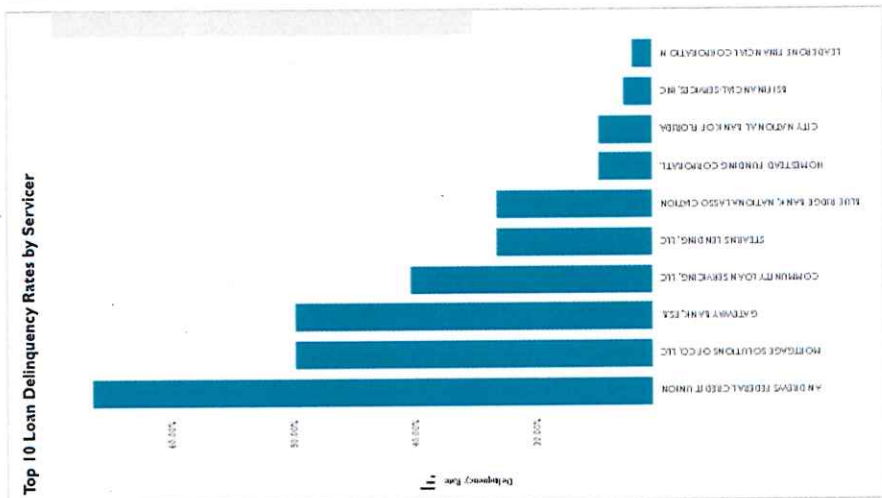
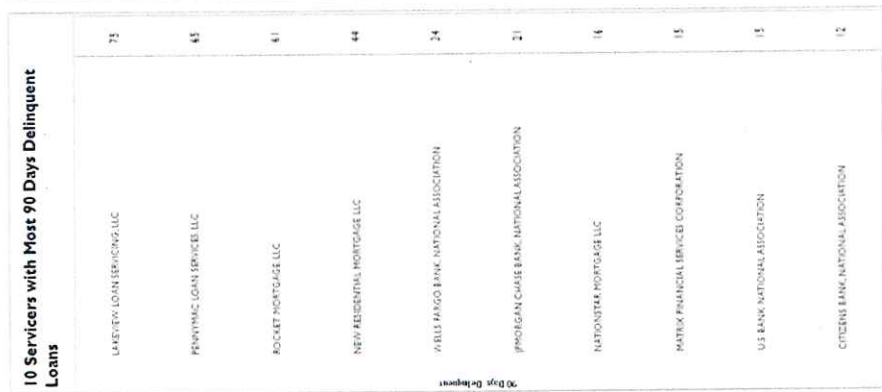
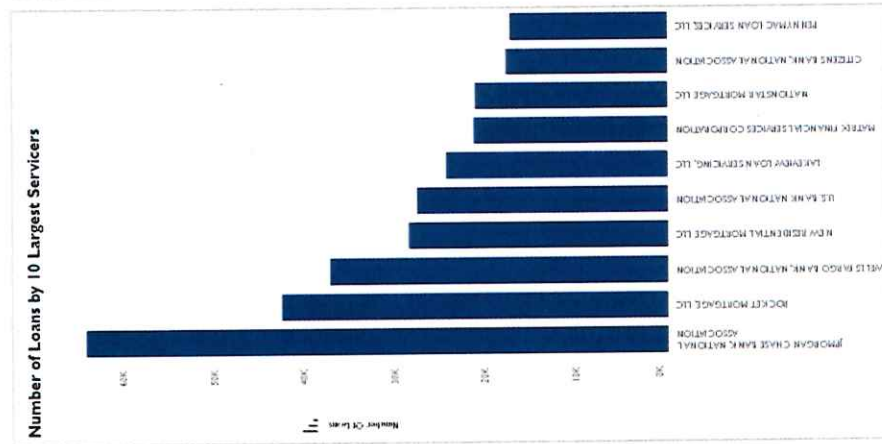
Massachusetts Foreclosure Petition and Deed Data (6/2019-3/2022)



Source: Warren Group



State of Delinquencies in Massachusetts



MASS HAF ELIGIBILITY



To be eligible for the HAF Program, applicants:



Must own the property for which they are applying for assistance and have missed at least 3 mortgage payments on that property



Must be applying for expenses related to their primary residence, located in MA



Must have experienced a financial hardship associated with COVID-19 after January 21, 2020



Must have an income less than or equal to 150% of the [Area Median Income \(AMI\)](#)

ELIGIBLE USES OF HAF FUNDS



Eligible uses of HAF funds include but are not limited to:

Overdue Mortgage Assistance

Including but not limited to:

- Financial assistance to allow a homeowner to reinstate a mortgage
- Principal, interest, taxes, insurance (homeowner's and mortgage)
- Payment assistance for other housing related costs related to a period of forbearance, delinquency, or default

Property Charges Assistance

(Eligible only when a homeowner is also delinquent on their mortgage)

Including but not limited to Payment assistance for homeowner's:

- Delinquent homeowner's or condo association fees or liens.
- Delinquent municipal utilities that could become a lien.

KEY PARTNERS AND STAKEHOLDERS



Core HAF Mobilization Partners

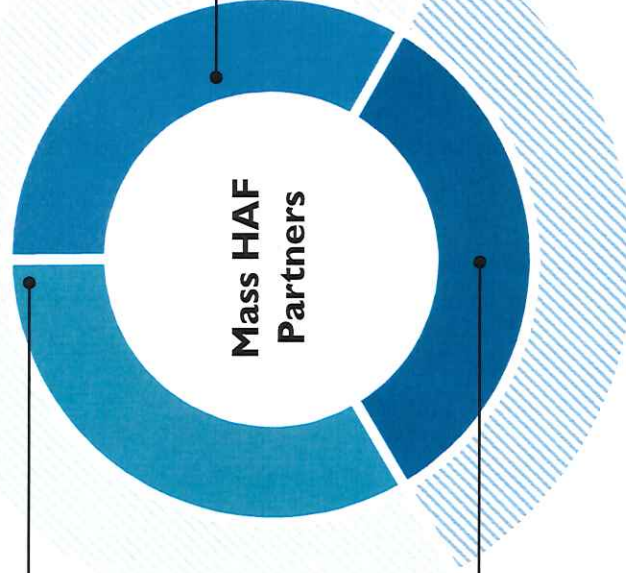
- Mass Housing Partnership
 - Retail program
 - All other borrowers
- Mass Housing
 - Their own borrowers

Housing Counseling Agencies (HCAs)

- Assist homebuyers in preparing and submitting applications
- Provide in-depth counselling
- Provide in-house or subcontracted legal services

Community Based Organizations (CBOs)

- Build awareness of Mass HAF among qualifying homeowners
- Encourage homeowners to check eligibility and apply if appropriate
- Provide information to homeowners about documents needed to apply
- Connect homeowners with HCAs for assistance with HAF applications



MASS HAF APPLICANT JOURNEY



Homeowner applies to Mass HAF program (referred to HCA as needed)

- Homeowners receive application submission receipt (emailed) with Application ID to track application

HAF case manager reviews eligibility

- HAF case managers determine funding structure that best addresses the need
- Eligibility of payments is determined

Application status is status is shared with homeowner

- **If approved** – homeowner is notified by email and servicers and other entities are paid
- **If denied** – homeowner is notified by email and has opportunity to appeal

Call Center provides technical assistance and referrals

MARKETING AND OUTREACH



Dedicated Media/Advertising – in priority cities/towns, multilingual, and digitally targeted (where applicable) to homeowners who meet income requirements.

- TV – English ads in Springfield and New Bedford/Fall River markets;
- Spanish for Boston and Springfield;
- Haitian community cable networks
- Radio – Spanish, Portuguese, English
- Facebook
- YouTube
- Google search ads
- Pre-roll and Connected TV/OTT advertising
- Digital display (mobile and desktop)
- Newspaper ads
- Bus ads
- Convenience, liquor, laundromat, salon/barbershop posters
- Gas station TV ads
- Check cashing sleeve ads
- Texting campaign to homeowners in priority cities/towns

NON-PAID MARKETING/ OUTREACH

- Mailing to over 25 libraries and career centers in priority cities/towns
- Targeted, individual outreach to CBO leadership in high-need cities/towns
- Mailing to Mass League of Community Health Centers (individual community health centers notified by the league)

NEED HELP WITH YOUR MORTGAGE?

Massachusetts Homeowner Assistance Fund is here.

ABOUT MASS HAF
The Massachusetts Homeowner Assistance Fund (Mass HAF) is available for homeowners who are behind on their mortgage payments because of the COVID-19 pandemic. The goal of HAF is to prevent foreclosures and displacements of eligible homeowners. Mass HAF is funded by the American Rescue Plan Act (ARPA).

I'M A HOMEOWNER AND BEHIND ON MY MORTGAGE.
Do I qualify for Mass HAF?
You may qualify for Mass HAF if:

- ✓ You own and live in a condominium, single family-home, or a 2-, 3- or 4-family property in Massachusetts
- ✓ You are behind on your mortgage payments by at least 3 months
- ✓ You or someone in your household had a significant loss of income or went on furlough or had to stop working or go up after January 21, 2020 because of the COVID-19 pandemic. This includes job loss, fewer work hours, paying more for childcare, illness, or being unable to work because you had to take care of a family member
- ✓ You meet the program's income limits (income limits are 150% of AUI - area median income)

HOW CAN MASS HAF HELP ME?
If you are approved for Mass HAF, you would receive assistance to pay overdue mortgage payments. Assistance may include payments on property taxes, insurance, or homeowner/condominium fees, you may be able to receive additional assistance.

WILL I RECEIVE THE MONEY DIRECTLY?
No. The assistance is provided directly to your mortgage loan servicer (the company that receives your mortgage payments). You will be informed about how much assistance was provided and how it was used.

WILL I NEED TO PAY THE MONEY BACK?
No, the assistance is a grant, not a loan. You will not have to pay the money back.

HOW DO I APPLY?
The application is online. Learn more and apply at www.massmortgagehelp.org. You can also complete a short online screening to see if you qualify.
For general information about Mass HAF or updates on your application status, you can call the HAF Call Center at (833) 270-2913, Monday-Saturday, 8 a.m. - 7 p.m. (hours and services are available). You can also work with a non-profit housing counseling agency who can help you apply. A list of housing counseling agencies can be found on www.massmortgagehelp.org.

massmortgagehelp.org

MASS HAF PROGRAM STATUS



Key Program Statistics of as 5/5/2022:

- \$60,320,996 assistance requested*
- 3,411 completed applications received for assistance
- 1030 applications approved or partially approved
- 422 applications paid
- 49.6% of approved applications are non-white borrowers
- 93.6% of applications paid are under 100% AMI (Area Median Income)
- 123 number of towns served across the Commonwealth to date*
- Top towns served: Springfield, Brockton, Boston, Worcester, Metheun, New Bedford, Lynn, Agawam, New Bedford, Randolph, Chicopee, Pittsfield*

*Does not include MassHousing borrowers



REFERRALS AND RESOURCES

REFERRAL PROCESS: HAF HOMEOWNER SUPPORT



To check eligibility (pre-screening) and apply for assistance visit: massmortgagehelp.org



Mass HAF Call Center: 833-270-2953 (Mon - Sat, 8am – 7pm) Assistance applying to Mass HAF, including language assistance or reasonable accommodations, is available at. *Please note the call center will not be providing step-by-step app assistance.*



Support for Homeowners: Use the [HCA Lookup Tool](#) to learn which HCA can assist in submitting their application. Mass HAF has contracted with Housing Counseling Agencies (HCA) across the Commonwealth to provide counseling and application assistance to homeowners in need of help with their mortgage loans. HCAs are designated to specified geographic regions across Massachusetts.



Ineligible Homeowners: Homeowners ineligible for assistance through Mass HAF can seek additional assistance by contacting a **federally approved HUD agency**. A list of these agencies can be found [here](#). If an ineligible homeowner is facing an imminent foreclosure within the next 7 days, the [Massachusetts Division of Banks](#) may be able to help.

Other Resources: **FAQs** and **fact sheets** can be found at mass.gov/haf

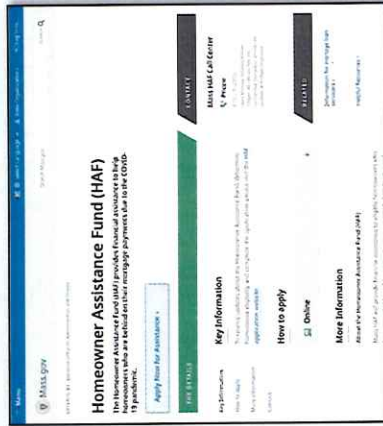
Mass HAF Key Resources



PUBLIC

www.mass.gov/HAF

- Program Information
- Link to application portal & servicer website



POINT OF CONTACT FOR QUESTIONS ON APPLICATION STATUS

Krystall Williams
Constituent Services Lead

- Email: kwilliams@massmortgagehelp.org
- Direct: 315-272-1756

HOMEOWNER APPLICATION*

- www.massmortgagehelp.org
- Mass HAF Application Portal and Eligibility Pre-screen Questionnaire
- Resources for homeowners (FAQs)



*Mass Housing Borrowers can access their application at: www.masshousing.com/en/home-ownership/homeowners/haf

MASS HAF CALL CENTER: 833-270-2953

Open Mon-Sat 8am-7pm. All calls are free and confidential. Interpreter services available in multiple languages.

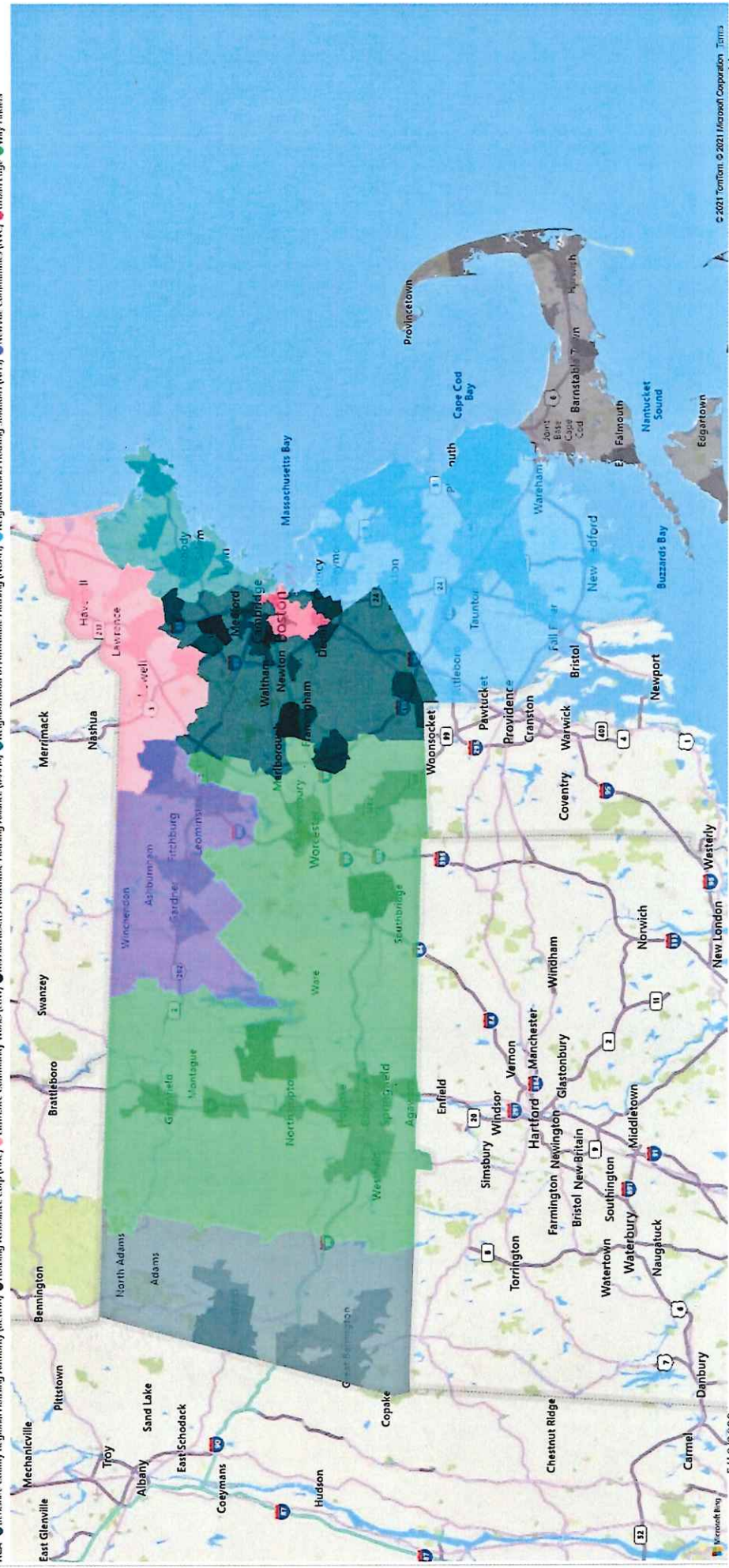
Application assistance, in-depth counseling or legal services, please contact your local [Housing Counseling Agency \(HCA\)](#)



HCA Map

HCA look up by zipcode: massmortgagehelp.org/hcafinder

HCA ● Berkshire County Regional Housing Authority (BCRHA) ● Housing Assistance Corp (HAC) ● Lawrence Community Works (LCW) ● Massachusetts Affordable Housing Alliance (MAHA) ● Neighborhood of Affordable Housing (NOAH) ● Neighborsworks Housing Solutions (NHS) ● NewYear Communities (NYC) ● Urban Edge ● Why Finders





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