



Homeowner Assistance Fund (HAF)

LGAC Informational Session

May 10, 2022



MASS HAF OVERVIEW AND PROGRAM STATUS



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



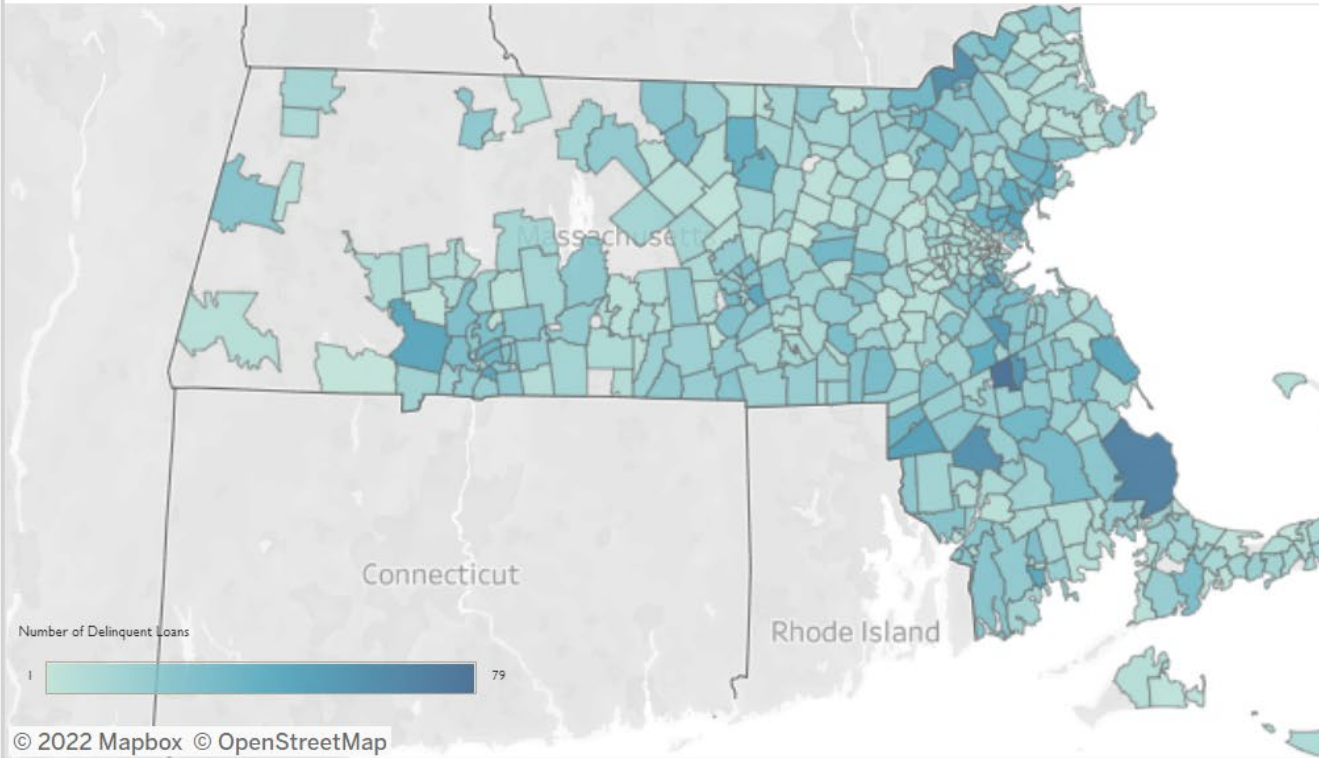
Massachusetts Homeowner Assistance Fund (HAF)

Data source: Black Knight

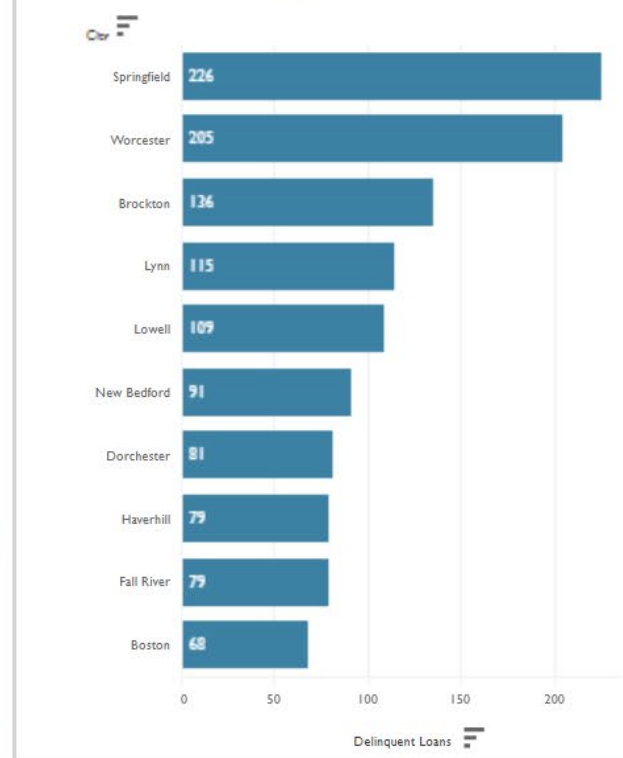
Data date range: 1/1/2022 - 2/28/2022

Last updated: 4/4/2022

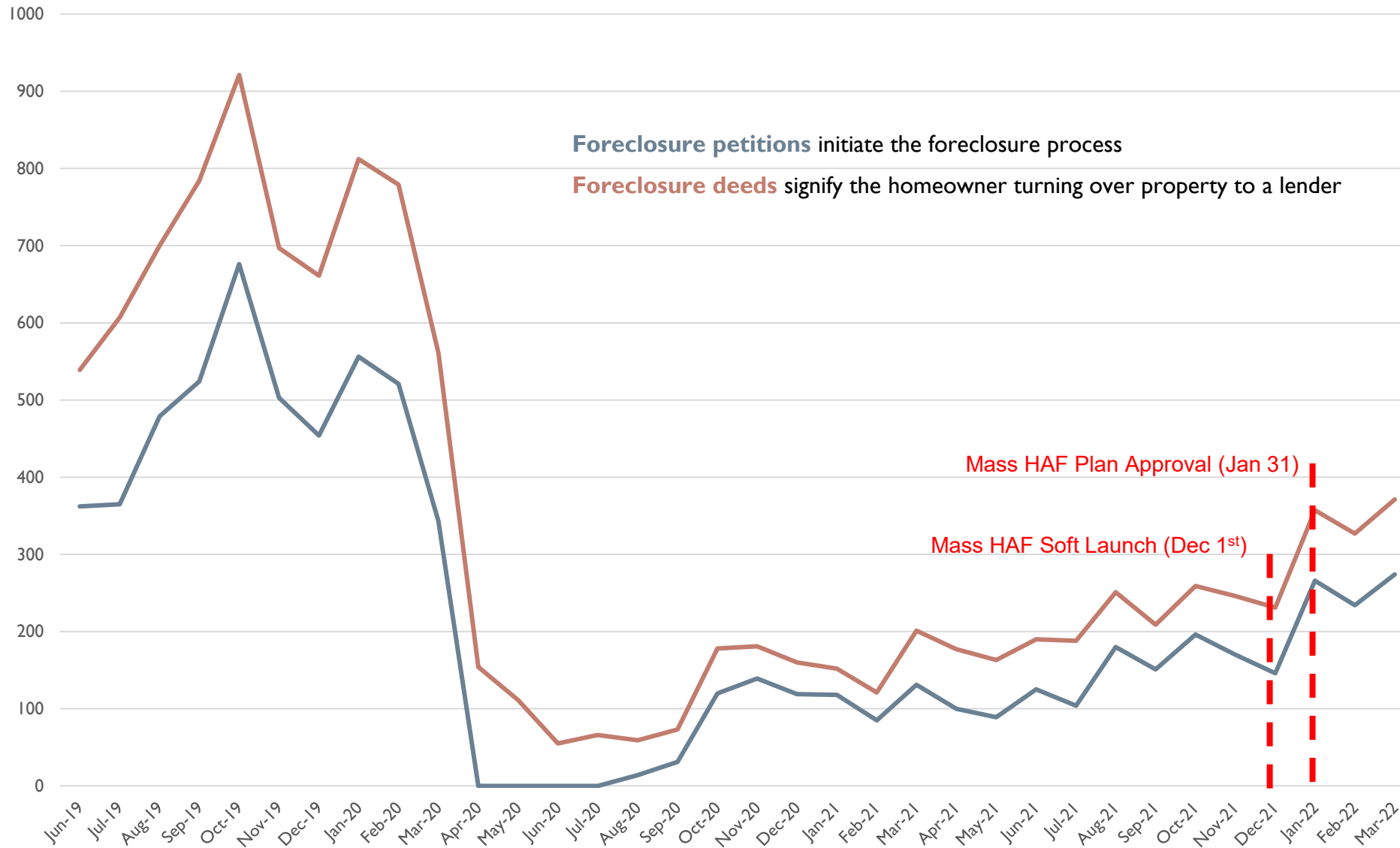
Delinquent Loans by Zip Code



10 Cities with Most Delinquent Loans



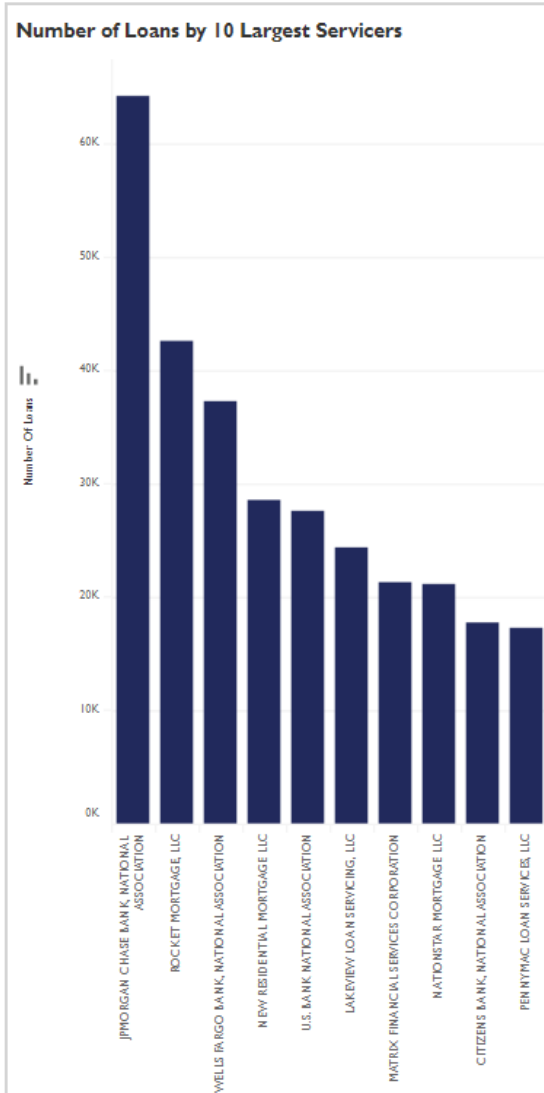
Massachusetts Foreclosure Petition and Deed Data (6/2019-3/2022)



	Petitions	Deeds
June 20 19	362	177
July 20 19	365	242
August 20 19	479	221
September 20 19	524	260
October 20 19	676	245
November 20 19	503	194
December 20 19	454	207
January 2020	556	256
February 2020	521	258
March 2020	343	218
April 2020	0	154
May 2020	0	111
June 2020	0	55
July 2020	0	66
August 2020	14	45
September 2020	31	42
October 2020	120	58
November 2020	139	42
December 2020	119	41
January 2021	118	34
February 2021	85	36
March 2021	131	70
April 2021	100	77
May 2021	89	74
June 2021	125	65
July 2021	104	84
August 2021	180	71
September 2021	151	58
October 2021	196	63
November 2021	170	76
December 2021	146	85
January 2022	266	91
February 2022	234	93
March 2022	274	97

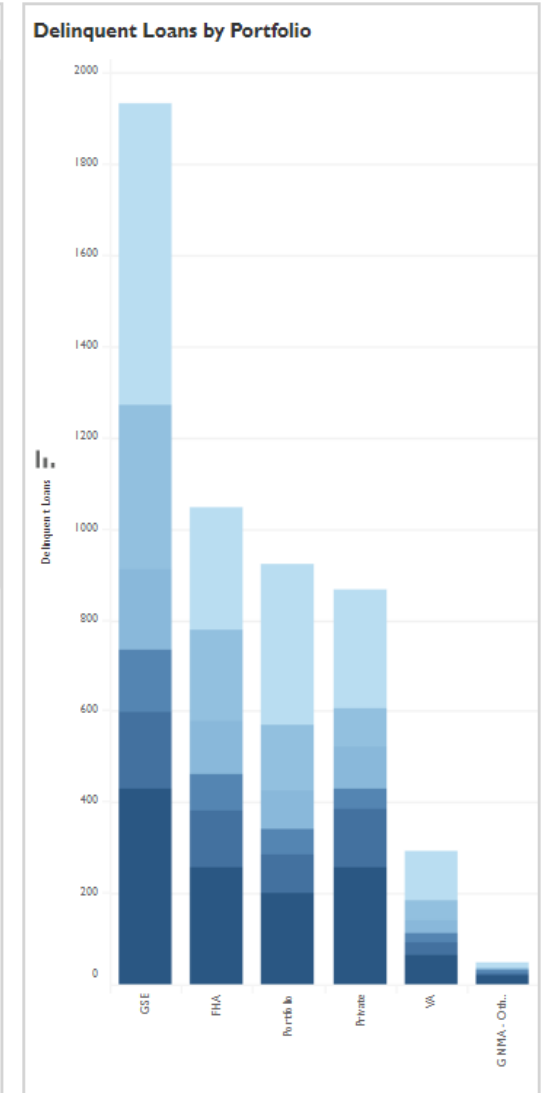
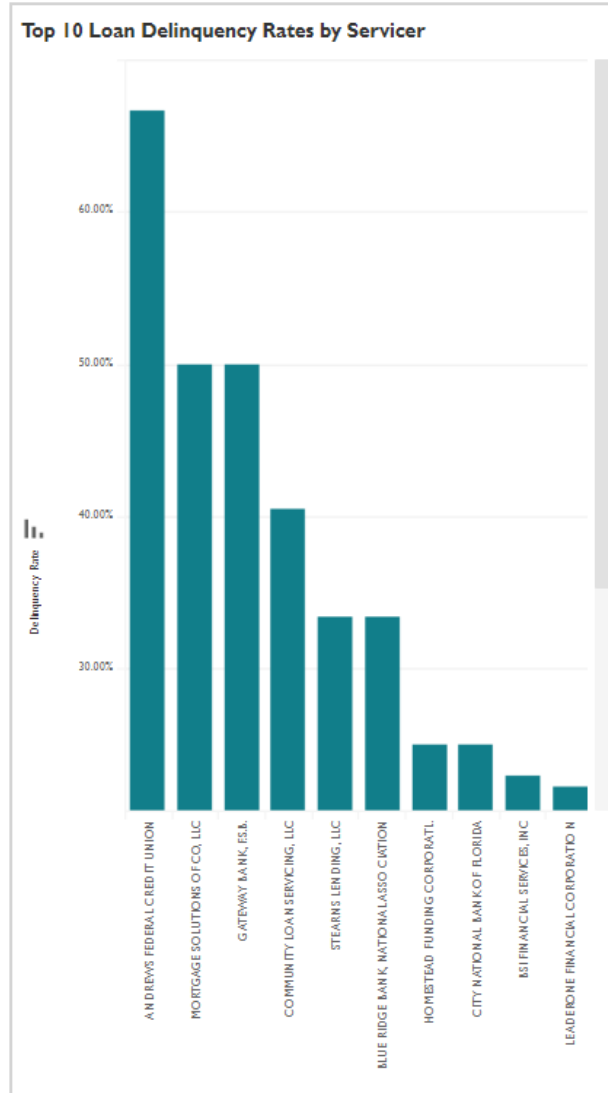
Source: Warren Group

State of Delinquencies in Massachusetts



10 Servicers with Most 90 Days Delinquent Loans

Servicer	90 Days Delinquent Loans
LAKEVIEW LOAN SERVICING, LLC	75
PENNYMAC LOAN SERVICES, LLC	65
ROCKET MORTGAGE, LLC	61
NEW RESIDENTIAL MORTGAGE LLC	44
WELLS FARGO BANK, NATIONAL ASSOCIATION	34
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	21
NATIONSTAR MORTGAGE LLC	16
MATRIX FINANCIAL SERVICES CORPORATION	15
U.S. BANK, NATIONAL ASSOCIATION	15
CITIZENS BANK, NATIONAL ASSOCIATION	12



Source: Black Knight, 1/1/22 - 2/28/22

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 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.

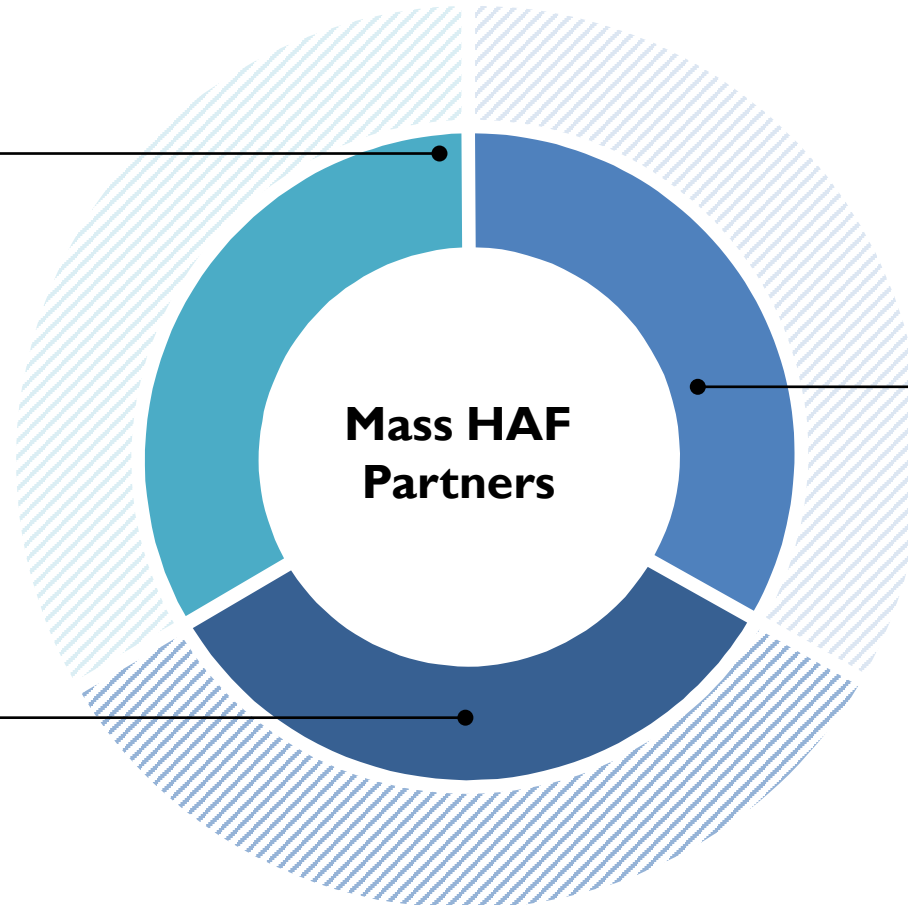


Core HAF Mobilization Partners

- 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



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



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 their income go down, or living expenses 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 AMI - 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. If you also have overdue payments on property taxes, insurance, or homeowner/condominium fees, you may be able to receive additional assistance.

WILL I RECEIVE THE MONEY DIRECTLY
No. If you are approved, money will go 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 screener 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 – 2953, Monday-Saturday, 8 a.m. – 7 p.m. (interpreter 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

This project is being supported, in whole or in part, by federal award number HAF0174 awarded to the Commonwealth of Massachusetts by the U.S. Department of the Treasury.

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.

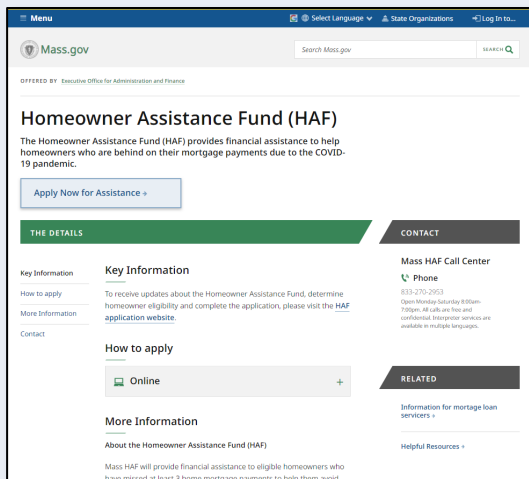
Other Resources: FAQs and **fact sheets** can be found at mass.gov/haf



PUBLIC

www.mass.gov/HAF

- Program Information
- Link to application portal & servicer website



POINT OF CONTACT FOR QUESTIONS ON APPLICATION STATUS

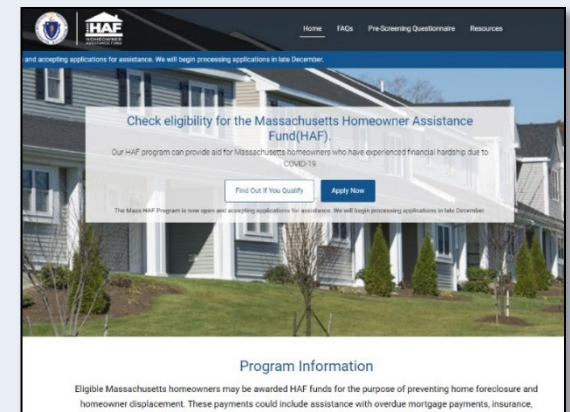
Krystall Williams
Constituent Services Lead

- 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) ● Neighborworks Housing Solutions (NHS) ● NewVue Communities (NVC) ● Urban Edge ● Way Finders

