



Mass HAF Community Based Organizations (CBOs) FAQs

Last updated: September 1, 2022

1. What is the Mass HAF Program?

The Massachusetts Homeowner Assistance Fund (HAF) provides financial assistance to help borrowers who are behind on their mortgage payments due to the COVID-19 pandemic. If approved, households are eligible for up to \$50,000 in assistance. The goal of Mass HAF is to prevent foreclosures and displacements of eligible borrowers.

2. How can a borrower find out if they may be eligible for Mass HAF?

A borrower can determine if they may be eligible by visiting massmortgagehelp.org and completing the massmortgagehelp.org/prescreening

3. What are the eligibility requirements for assistance through Mass HAF?

To qualify for Mass HAF assistance, borrowers will need to meet the following requirements:

- Are owner-occupants of a single-family home, condominium, or 2- 3- or 4-family home located in Massachusetts. This home must be their primary residence.
- Because of the COVID-19 pandemic, had their income decrease, or living expenses increase, on or after January 21, 2020. Borrowers may have lost their job, had fewer work hours, paid more for childcare, were sick, or were unable to work because they had to take care of a family member.
- Have missed at least 3 or more home mortgage payments since January 21, 2020. The payments do not need to be consecutive. However, at least 3 or more of the missed payments must be outstanding at the time of application.
- Mortgage is not currently in forbearance or loss mitigation.
- Mortgage, at the time of origination, had a principal balance that did not exceed more than the Fannie Mae conforming loan limit. Please view question 5 for more information.
- If a borrower is behind on their mortgage by at least three months, they may also qualify for assistance with certain property charges such as outstanding payments for taxes, insurance, condominium fees, municipal charges like water and sewer. The program does not guarantee that these charges will be covered and the delinquent charges must be related to preventing a foreclosure on their home.
- Borrowers must meet certain income requirements. To check whether they meet their area's income requirement, borrowers can [click here](#).



4. What types of expenses can be covered by Mass HAF?

Applicants must have missed at least 3 or more home mortgage payments since January 21, 2020. These missed payments must be outstanding at the time of application. Borrowers will be asked to submit mortgage statement as part of their application.

Other expenses, such as insurance, condominium fees, and municipal charges, may be eligible in limited circumstances. The delinquency must be related to preventing a foreclosure on their home.

5. What types of mortgage loans are eligible for assistance through Mass HAF?

Borrower's mortgage loan cannot exceed what's called "conforming loan limits." The mortgage loan for which the borrower is applying cannot be above the limits listed here when the homeowner took out the loan (the original amount of the mortgage loan): [Click Here](#) for a list of conforming loan limits by origination year. Loans that are currently in forbearance are not eligible until the forbearance ends.

6. What documentation is needed with an application?

The following type of documents may be asked for in the application, depending on the assistance requested:

- Income documents:
 - Acceptable income documents include paystubs, tax filings, depository institution (or bank) statements demonstrating regular income, or a statement of income from an employer
 - Benefit determination letter from any Department of Transitional Assistance (DTA) administered benefit program that serves households 150% AMI or lower, including SNAP, TAFDC, EAEDC, SSI, SSP
 - Eligibility letter for MassHealth
 - Social security, child support, unemployment, and other income statements as applicable
 - Waivers from these documentation requirements may be available if it is determined that a borrower's explanation is reasonable enough to justify it
- Mortgage statements or other mortgage documents
- Property tax statements from their city or town
- Utility bills (for utilities that prevent loan reinstatement)
- Identification such as state IDs, driver's licenses, or passports

Additional documentation may be requested in order to verify eligibility.



7. Can a borrower’s application be prioritized for quicker processing?

Currently the only prioritization is for borrowers facing a pending foreclosure sale (e.g., an auction date). We do anticipate some special circumstances to arise through case management that will be prioritized as needed.

8. What qualifies as COVID impact?

Borrowers must have experienced a direct or indirect financial hardship such as a decrease in income or increase in living expenses as of a result of the coronavirus pandemic. This can include but is not limited to job loss, reduction in work hours, an increase costs due to childcare, increase in costs due to illness, or the need to care for a family member since January 21, 2020. This can include hardships that began before January 21, 2020, and continued after that date, but only costs accrued after January 21, 2020, are eligible for HAF assistance.

9. What if a borrower owes more than \$50,000?

If a borrower owes more than \$50,000, Mass HAF will pay up to \$50,000 and the borrower’s servicer (whoever they pay their mortgage to) may be able to help the borrower with a plan to help get the borrower caught up on the remaining amount owed. A plan depends on what servicers are offering but may include putting some of the money the borrower owes at the end of the mortgage loan and extending the term out for additional years. For most borrowers, their servicer would reach out and figure out a plan for the remaining balance.

Note: It is not guaranteed servicers will assist with borrowers with the remaining owed balance

10. Will borrowers need to pay back any assistance received?

No, any assistance received through Mass HAF is not a loan and will not need to be repaid.

11. Will the benefits received be considered taxable income?

No, any assistance received through the Mass HAF Program for assistance with eligible home-related expenses is not considered taxable. Eligible applicants will not be required to pay taxes on qualified assistance received through Mass HAF.

12. Will Mass HAF help with mobile home payments?

Mass HAF can help with mobile home loan payments for delinquencies related to lot rent and land loan payments.



13. Can borrowers apply for all their properties?

No, Mass HAF funds can only be distributed to applicants for their primary residence located in Massachusetts.

14. How can borrowers get assistance submitting their application?

Mass HAF has contracted with Housing Counseling Agencies (HCAs) across the state to assist borrowers. HCAs can help with completing an application, including uploading documents on your behalf. Borrowers can find the HCA in their area and the contact information by visiting the [HCA Finder Tool](#) and entering their zip code.

Additionally, the Mass HAF Call Center can provide updates on application status and technical application assistance. Homeowners can contact the Mass HAF Call Center at 833-270-2953 from Monday-Saturday 8:00am-7:00pm. Interpreter services are available in multiple languages. For a list of languages, please view question 19. Applicants who are deaf, hard of hearing, late deafened, or speech disabled, may dial 711 to connect. For more information, please view question 31.

15. Where else can borrowers get guidance for help with mortgage payments?

There are 40 housing counseling agencies in Massachusetts that can help. These nonprofit organizations are approved by the U.S. Department of Housing and Urban Development (HUD) and are staffed with experience in helping people regain control of their housing expenses. These providers are obligated to provide foreclosure prevention counseling free of charge. A list of housing counseling agencies can be found [here](#).

16. How is household income calculated?

Income is calculated for the household members that are listed on the mortgage and occupying the property. Other household members income is not included for application purposes. To determine if they meet income eligibility requirements, borrowers can use the [HAF Income Eligibility Calculator](#).

17. Can Mass HAF assist with any delinquencies prior to January 21, 2020?

No, Mass HAF will only cover any arrearage for eligible borrowers after January 21, 2020. However, if they have mortgage delinquencies both prior to and after January 21, 2020, and meet the eligibility criteria, then their post-January 21, 2020 portion of mortgage delinquency may be eligible for assistance.

If they need help with delinquencies prior to January 21, 2020, a Housing Counseling Agency (HCA) may be able to help them locate additional resources and guidance. Mass HAF has contracted with HCAs across the state to assist applicants. For more information about how to get in touch with a local HCA, please view question 36.



18. Will Mass HAF help if a borrower is behind in paying property taxes or condo fees but do not have a mortgage or are not behind on their mortgage?

No, the program does not offer this assistance at this time. If borrowers are looking for information about reverse mortgages, please view question 19.

19. Are reverse mortgages eligible for assistance?

Yes, borrowers with reverse mortgages are eligible for assistance. In order to qualify, the borrower must have municipal property tax charges for which the borrower has missed three quarterly property tax payments or has received a demand letter from the municipality and/or delinquent municipal utility charges with a current lien certificate.

20. Are the applications available in languages other than English?

Yes. The online Mass HAF application is available in 7 different languages other than English; Chinese, Haitian-Creole, Spanish, Portuguese, Vietnamese, Khmer, and Russian. Additionally, interpreter services are available in multiple languages for the Mass HAF Call Center (833-270-2953).

21. How will borrowers be notified of receiving the HAF award?

Borrowers will be notified of the ultimate HAF award and a breakdown of how those funds are spent via email or by logging into the application portal. Borrowers will not receive money directly. The award will go directly to the borrower's mortgage loan servicer who will then apply it to the mortgage loan account on their behalf.

22. How long will it take to receive assistance after borrowers apply?

We envision payments being processed within 30 days of receipt of a complete application and all required documents. We will reach out to borrower's mortgage loan servicer in the event that they are not yet participating, and we will notify borrower of any delay in processing caused by this issue.

23. Does a borrower's servicer need to be a participant in the Mass HAF program for a borrower to receive assistance?

Yes, at this time a borrower's servicer must be a participant in the Mass HAF program to receive assistance. Mass HAF is actively working to onboard as many servicers as possible. If a servicer is not currently a participant, a borrower is still welcome to apply and Mass HAF will work with the servicer to encourage their participation in the program.



24. Will borrowers receive the award directly?

No, they will not receive money directly. The award will go directly to a borrower's mortgage loan servicer who will then apply it to the mortgage loan account. Municipalities, insurance companies and homeowner's associations will be directly paid for any eligible municipal fees, taxes, insurance, and/or building fees reimbursed by this program.

25. Can borrowers receive assistance for future payments?

At this time, the Mass HAF program does not provide assistance for future mortgage payments. The program is intended to bring mortgage balances current.

26. Can borrowers re-apply if additional assistance is needed?

At this time, borrowers cannot re-apply for assistance.

27. Can borrowers apply today if mortgage is in forbearance or enrolled in a loss mitigation plan?

Not at this time. Mass HAF is focused on aiding those that are most at-risk of foreclosure. Borrowers must be at least 3 months in delinquency of their mortgage to be eligible. Applicants who have exited forbearance and have at least 3 months of delinquency may apply. Applicants who are currently in forbearance or in a loss mitigation plan are invited to apply after the forbearance periods ends.

Mass HAF will not cover a deferred payment that was added to the end of the mortgage as part of a forbearance plan.

28. Will Mass HAF pay for delinquencies on a second mortgage?

Yes, if borrowers are eligible and 3 months or more behind on a second mortgage, they may be eligible for assistance through Mass HAF.

29. Can borrowers apply to Mass HAF if they have or have previously had a home equity line of credit (HELOC)?

Yes, borrowers can apply if they are at least three payments delinquent on their HELOC within the HAF eligibility period, however the borrower must close the HELOC either prior to applying or during the application process.

30. Can borrowers apply to Mass HAF if they have declared chapter 13 bankruptcy?

Yes, if the borrower meets other eligibility requirements for Mass HAF, delinquencies related to their mortgage are eligible to be paid from HAF.



31. Is there an appeals process if a borrower is denied?

Yes, an applicant who has been denied for assistance through Mass HAF can appeal within 14 days of the denial. Borrowers can follow the appeal process through the Mass HAF application portal or seek assistance submitting the appeal with an HCA. Borrowers can look up the HCA in their zip code by visiting the [HCA Finder Tool](#). Appeals decisions will be at the ultimate discretion of Mass Housing Partnership.

32. If applicant is deaf, hard of hearing, late deafened, or speech disabled. How can they get in contact with the Mass HAF?

MassRelay offers free and confidential assistance. Dial 711 to connect. Once connected with a relay operator, borrowers will be prompted with "NUMBERS PLS GA" meaning the operator is ready for them to input the phone number that they are trying to reach.

The Mass HAF call center number is 833-270-2953. To indicate that they're done typing, borrowers should write "GA" which means "go ahead".

33. What resources are available to support CBOs in spreading the word about the Mass HAF program to community members and clients?

Mass HAF has developed public information campaign materials and training resources to promote Mass HAF for CBOs. CBOs can visit <https://www.masshousing.com/haf> to find materials available in multiple languages.

34. Will borrowers not eligible for HAF, such as those having mortgage delinquencies not related to COVID-19, be able to apply for RAFT funds?

No, as of December 1, 2021, the RAFT and ERMA programs are not accepting new applications from borrowers.

35. Can a landlord who owns a home with rental units use this program to pay their mortgage which is in default from tenants' non-payment of rent?

Borrowers of 2-4 units are eligible for a Mass HAF award if they own and occupy the property and meet the other eligibility requirements of the Mass HAF program. If the rental income loss can be attributed directly or indirectly to the pandemic, this would qualify as an eligible financial hardship.



36. What are the HCAs borrowers can work with for application assistance?

Please see below a list of HCAs providing additional assistance for borrowers. Borrowers can look up the HCA for their zip code by visiting the HCA Finder Tool.

- Berkshire County Regional Housing Authority (BCRHA)
- Housing Assistance Corporation (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

37. Can advocates submit an application on behalf of someone in need?

No. Unlike rental assistance programs like ERAP, RAFT and ERMA, advocates cannot complete an application on someone’s behalf. Only HCAs who are contracted with Mass HAF can complete an application on behalf of an applicant.

38. Can an advocate or organization assist a borrower in completing an application?

We advise that a borrower needing application assistance be directed to one of the Mass HAF’s contracted HCAs. Contracted HCAs are provided more detailed training to assist borrowers and are able to submit applications for borrowers without restrictions. Borrowers can look up the HCA for their zip code by visiting the [HCA Finder Tool](#).

If an organization prefers to apply on a behalf of a borrower, please note that each borrower must register with their email address and can only submit one application per account. HCAs have special access to allow for submission of multiple applications to assist borrowers.

39. Who is responsible for processing Mass HAF applications? Is it the same agency in our cities who are processing RAFT applications?

Mass HAF application submission and processing is centralized for the Mass HAF program. All applications will be processed by our case management vendor Tidal Basin.

40. How will servicers be contacted?

If servicers have signed the Mass HAF collaboration agreement, then they will exchange data securely with the Mass HAF application portal to ensure quick, accurate processing. If the servicer hasn’t yet signed the Mass HAF Collaboration Agreement, then The Massachusetts Housing Partnership (MHP) will conduct direct outreach to onboard the servicer.



41. Can a City of Boston borrower be eligible for HAF to the extent that the City's pool of money doesn't cover all eligible arrears?

Yes, Boston borrowers can apply for Mass HAF and are not limited to only the City of Boston assistance fund.

42. Would escrow shortages created over the course of COVID forbearances be an eligible expense?

Escrows for taxes and insurance are eligible expenses, but the applicant must still be at least three payments behind on their mortgage at the time of application.

43. Will the fund pay late fees, attorney's fees, and auction costs if the servicer has already paid those in anticipation of foreclosure?

The HAF award will cover all foreclosure-related legal costs required to reinstate the mortgage.

44. Will Mass HAF cover forbearances that were added to the end of the mortgage?

No, Mass HAF is focused on aiding those that are most at-risk of foreclosure. Therefore, borrowers will need to be at least 3 months in delinquency of their mortgage to be eligible.

45. Are funds available post-foreclosure for cases where the court reverses the foreclosure, or the lender agrees to do so?

No, current funding awards for Mass HAF require the applicant to continue to own and occupy their property.

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