



## Mass HAF Borrower FAQs

*Last updated: September 1, 2022*

### 1. Am I eligible for assistance through Mass HAF?

You may qualify for Mass HAF if you meet all the following requirements:

- You own and live in a single-family home, condominium, or 2- 3- or 4-family home located in Massachusetts. This home must be your primary residence.
- Because of the COVID-19 pandemic, your income went down, or your living expenses went up, on or after January 21, 2020. You may have lost your job, have fewer work hours, are paying more for childcare, were sick, or were unable to work because you had to take care of a family member.
- You 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.
- Your mortgage is not currently in forbearance or loss mitigation.
- Your mortgage, at the time of origination, had a principal balance that did **not** exceed than the Fannie Mae conforming loan limit. Please view question 3 for more information.
- If you are behind on your mortgage by at least three months, you 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 your home.
- You meet certain income requirements. To check whether you meet your area's income requirement, [click here](#).

### 2. 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 to be eligible for the Mass HAF program. These missed payments must be outstanding at the time of application. You will be asked to submit your mortgage statement as part of your application. If approved, households are eligible for up to \$50,000 in assistance.

Other expenses, such as insurance, condominium fees, and municipal charges, may be eligible in limited circumstances where there is a lien on the property, or could be a lien, because of the unpaid other charges. The assistance to help with these charges must be related to preventing a foreclosure on your home.

This limitation is in effect to enable Mass HAF to assist as many homeowners as possible.



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

Homeowner's mortgage loan cannot exceed what's called "conforming loan limits." The mortgage loan for which the homeowner is applying cannot be above the limits listed [here](#) when they took out the loan (the original amount of the mortgage loan). Loans that are currently in forbearance are not eligible until the forbearance ends.

### 4. What documentation is needed with my application?

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

- 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 your 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 your eligibility.

### 5. Can my 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.

### 6. What qualifies as COVID impact?

You 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, 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.



**7. What if I owe more than \$50,000?**

**Mass HAF will pay up to \$50,000** and your servicer (your servicer is whoever you pay your mortgage to) may be able to help with a plan to help you get caught up on the remaining amount you owe. A plan depends on what your servicer is offering but may include putting some of the money you owe at the end of your mortgage loan and extending the term out for some additional years. For most homeowners, your servicer would reach out to you and figure out a plan for the remaining balance.

**Note: It is not guaranteed servicers will assist with your remaining owed balance.**

**8. Do I need to pay back any assistance I receive?**

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

**9. Will the benefits I receive 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.

**10. Will Mass HAF help with my mobile home payments?**

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

**11. Can I apply for all of my properties?**

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

**12. How can I get help submitting my 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. You can find the HCA in your area and the contact information by visiting the [HCA Finder Tool](#) and entering your zip code.

Additionally, the Mass HAF Call Center can provide updates on application status and technical application assistance. You 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 17. Applicants who are deaf, hard of hearing, late deafened, or speech disabled, may dial 711 to connect. For more information, please view question 29.



**13. Where else can I get guidance for help with my 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. You can view a list of housing counseling agencies [here](#).

**14. 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. You can use the [HAF Income Eligibility Calculator](#) to determine if you may meet income eligibility requirements.

**15. 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 you have mortgage delinquencies both prior to and after January 21, 2020, and meet the eligibility criteria, then your post-January 21, 2020 portion of mortgage delinquency may be eligible for assistance.

If you need help with delinquencies prior to January 21, 2020, a Housing Counseling Agency (HCA) may be able to help you 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 12.

**16. Will Mass HAF help if I am behind in paying property taxes or condo fees but do not have a mortgage or am not behind on my mortgage?**

No, the program does not offer this assistance at this time. If you are looking for information about reverse mortgages, please view question 17.

**17. 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 homeowner 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.

**18. 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).



**19. How will I be notified of receiving the HAF award?**

You 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. You will not receive money directly. The award will go directly to your mortgage loan servicer who will then apply it to the mortgage loan account on your behalf.

**20. How long will it take for me to receive assistance after I apply?**

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

**21. Does my servicer need to be a participant in the Mass HAF program for me to receive assistance?**

Yes, at this time your 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 your servicer is not currently a participant, you are still welcome to apply and Mass HAF will work with your servicer to encourage their participation in the program.

**22. Will borrowers receive the award directly?**

No, you will not receive money directly. The award will go directly to your mortgage loan servicer who will then apply it to your 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.

**23. Can I 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.

**24. Can I re-apply if additional assistance is needed?**

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

**25. My mortgage is in forbearance or enrolled in a loss mitigation plan. Can I apply today?**

Not at this time. Mass HAF is focused on aiding those that are most at-risk of foreclosure. You must be at least 3 months in delinquency of your 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.

**26. Will Mass HAF pay for delinquencies on my second mortgage?**

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

**27. Can I apply to Mass HAF if I have or have previously had a home equity line of credit (HELOC)?**

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

**28. Can I apply to Mass HAF if I have declared chapter 13 bankruptcy?**

Yes, if you meet other eligibility requirements Mass HAF, delinquencies related to your mortgage are eligible to be paid from HAF.

**29. Is there an appeals process if I am denied?**

Yes, if you have been denied for assistance through Mass HAF you can appeal within 14 days of the denial. You can follow the appeal process through the Mass HAF application portal or seek assistance submitting the appeal with an HCA. You can look up the HCA in your area by visiting the [HCA Finder Tool](#). Appeals decisions will be at the ultimate discretion of Mass Housing Partnership.

**30. I'm deaf, hard of hearing, late deafened, or speech disabled. How can I get in contact with the Mass HAF?**

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

The Mass HAF call center number is 833-270-2953. To indicate that you're done typing, be sure to write "GA" which means "go ahead".

*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.*