**Website Content – Mass HAF**

**Please use the following content for your organization’s website and/or any e-communications about HAF.**

***The Massachusetts Homeowner Assistance Fund (Mass HAF) is now available to for homeowners who are behind on their mortgage payments by at least three months 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).*

*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*](https://public.tableau.com/app/profile/jihae.lee3737/viz/HAFIncomeEligibility_16317328455000/Calculator)

*Mass HAF assistance is for overdue mortgage payments and if you qualify, your mortgage servicer would be paid directly. The assistance is a grant not a loan. You do not have to pay it back.*

*Learn if you qualify for Mass HAF at* [*massmortgagehelp.org*](http://www.massmortgagehelp.org)

***How to Apply***

The application is online. Learn more and apply at [massmortgagehelp.org](http://www.massmortgagehelp.org).You can also complete a short online screener to see if you qualify.If you have questions about Mass HAF, you can call **833-270-2953**, Monday - Saturday, 8 a.m. – 7 p.m.
You canalso work with a [non-profit housing counseling agency](https://public.tableau.com/app/profile/jihae.lee3737/viz/HCAFinder/HCAFinder) who can help you apply.