



Homeowner Assistance Fund (HAF)

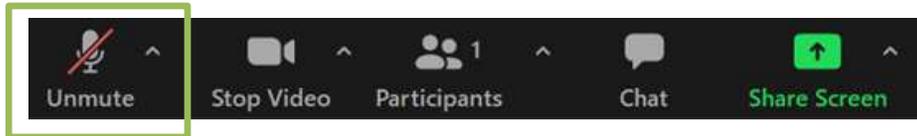
Advocate and CBO Training

December 15, 2021

ENGAGEMENT BEST PRACTICES

Please Mute

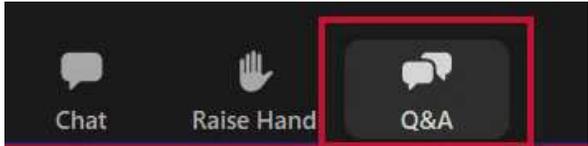
Please join the meeting muted during the session to keep interruptions to a minimum



Asking Questions

We will be monitoring the Q&A for questions

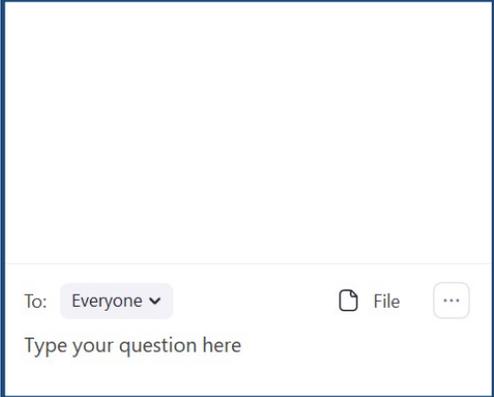
1



Click "Q&A" to open the chat window

The image shows a zoomed-in view of the Zoom meeting controls bar. The 'Q&A' button, which has a speech bubble icon, is highlighted with a red rectangular box. Other buttons visible are 'Chat' and 'Raise Hand'.

2



Enter your question into the chat

We will follow up with answers to any questions that we don't get to during the session.

The image shows a zoomed-in view of the Zoom chat window. It features a large text input field for entering a question. Below the input field, there is a 'To:' dropdown menu set to 'Everyone', a 'File' button, and a three-dot menu icon. The text 'Type your question here' is visible at the bottom of the input field.

THIS CALL IS BEING RECORDED





WELCOME

Purpose



Provide an overview of the new Homeowner Assistance Fund (HAF) and information for supporting homeowners seeking assistance.

Goal



Provide CBOs and Advocates with **guidance and continued support** related to the Mass HAF program.



Our Journey Today

60 MINUTES



Welcome, Goals, & Objectives

5 mins



HAF Overview



HAF Application Walkthrough

40 mins



Referral Process



Support & Resources



Questions & Answers

15 mins



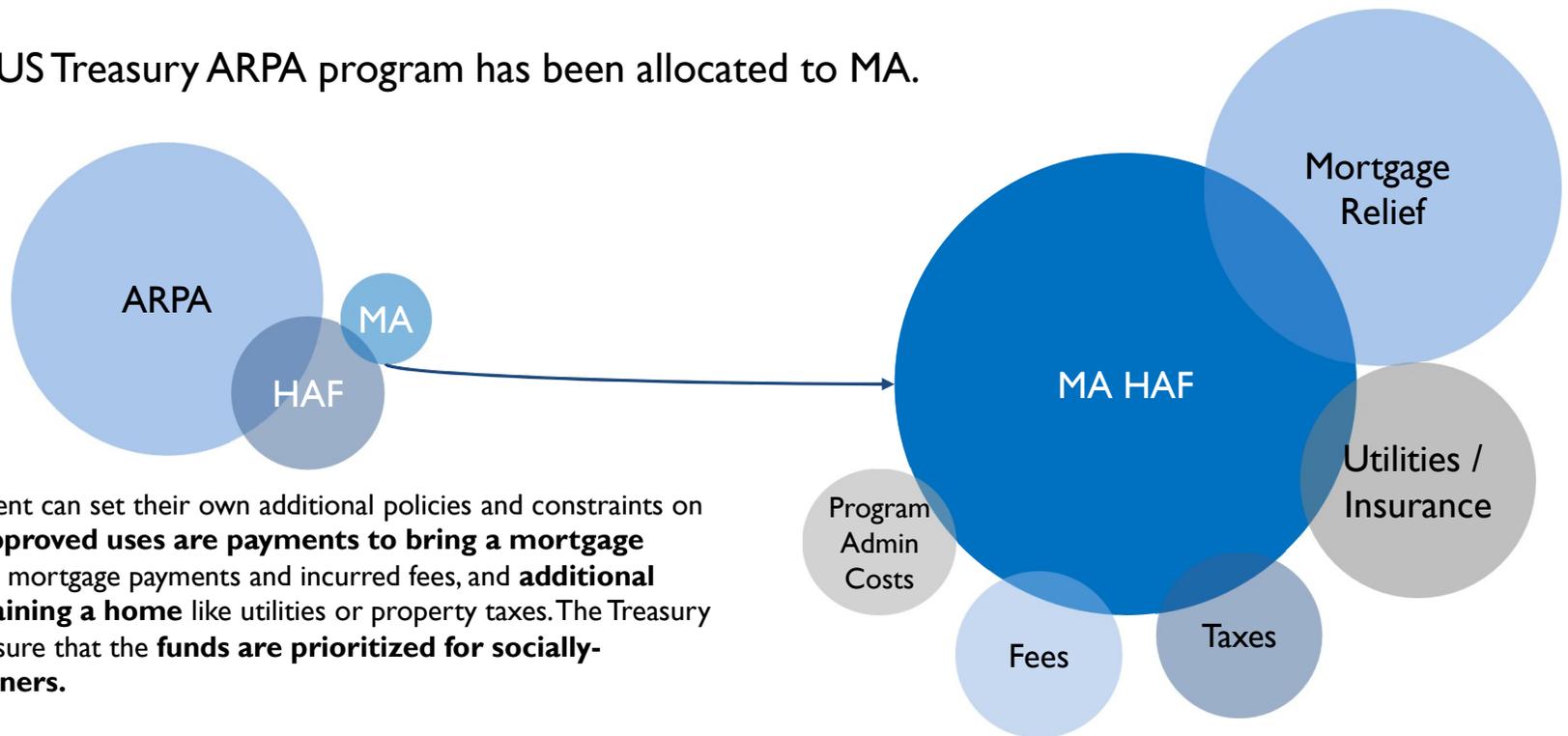
MASS HAF OVERVIEW AND TIMELINE



Introduction

The **Homeowner Assistance Fund (HAF)** was created by the American Rescue Plan Act (ARPA) and is administered by the US Treasury. States, DC, tribes and US territories **get a portion of the funds, which can be given to home-owning residents for housing related costs.**

\$178 million from US Treasury ARPA program has been allocated to MA.



Each HAF allocation recipient can set their own additional policies and constraints on the funds, but in general **approved uses are payments to bring a mortgage current** including overdue mortgage payments and incurred fees, and **additional costs involved in maintaining a home** like utilities or property taxes. The Treasury has specific guidance to ensure that the **funds are prioritized for socially-disadvantaged homeowners.**

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.



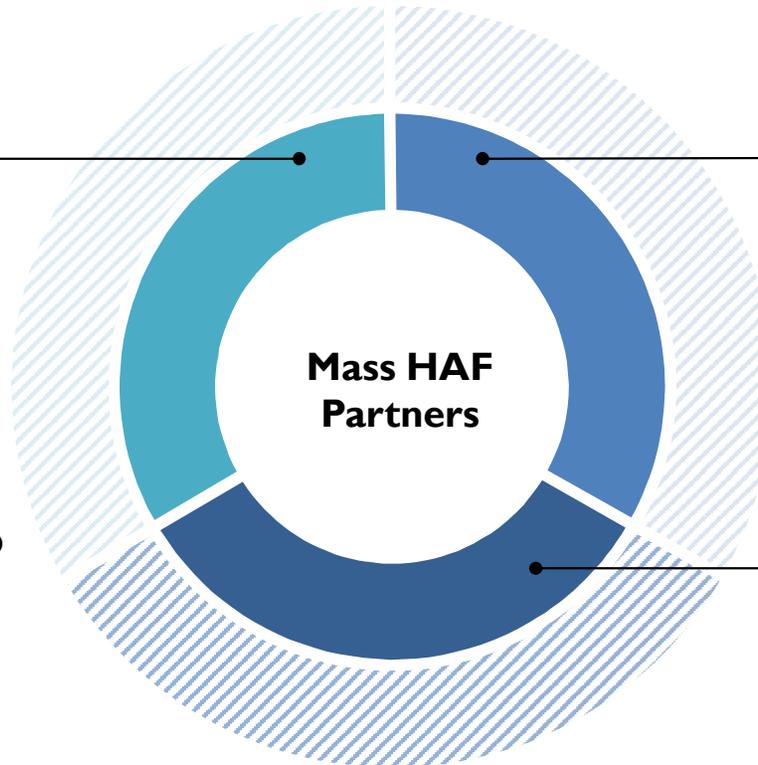
Mass HAF Program funds may be **used to bring accounts fully current**, with no remaining delinquent amounts, and to repay amounts advanced by the lender or servicer on the borrower's behalf for property charges

Key Partners & Stakeholders



Core HAF Mobilization Partners

- A&F
- FFO (Federal Funds Office)
- EOHED
- Division of Banks
- DHCD
- **Mass Housing**
- **Mass Housing Partnership**
- AGO



Contracted Supports:

- Housing Counseling Agencies
- Tidal Basin
- MORE (Marketing / Outreach)
- Accenture

Additional Stakeholders

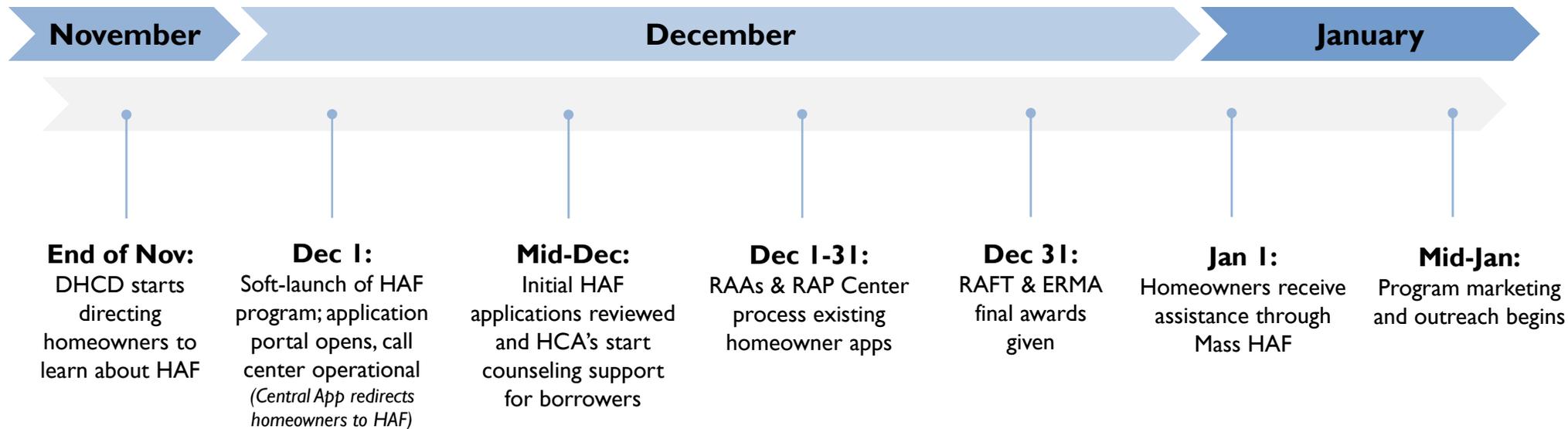
(have been and will be engaged throughout program)

- Mortgage Loan Servicers
- CBOs
- Non-profit Housing Groups
- Legislative Leaders
- Mayors (Municipal Officials)

Mass HAF Rollout



The HAF Program will follow this tentative timeline for soft-launch, transition from RAFT/ ERAP, application processing, and development of marketing materials.



*Please note that Mass HAF Program dates are subject to change.

Massachusetts Emergency Aid for Renters and Homeowners



Massachusetts Emergency Aid for Renters and Homeowners

Homeowners

Mass HAF

Homeowners impacted by COVID with mortgage arrearage after 1/21/2020.

Renters

ERAP

Renters impacted by COVID with arrearage after 3/13/2020. Utility assistance is available through ERAP.

LIHEAP

Homeowners seeking utility assistance not resulting in a property lien. LIHEAP is also available for eligible renters with additional arrearage after ERAP assistance.

Note: As of January 1, 2022, homeowners will be served by the Mass HAF program. The ERMA program ends on December 31, 2021, and RAFT will continue to serve renters while Mass HAF is operating.

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 as necessary to facilitate a reinstatement)

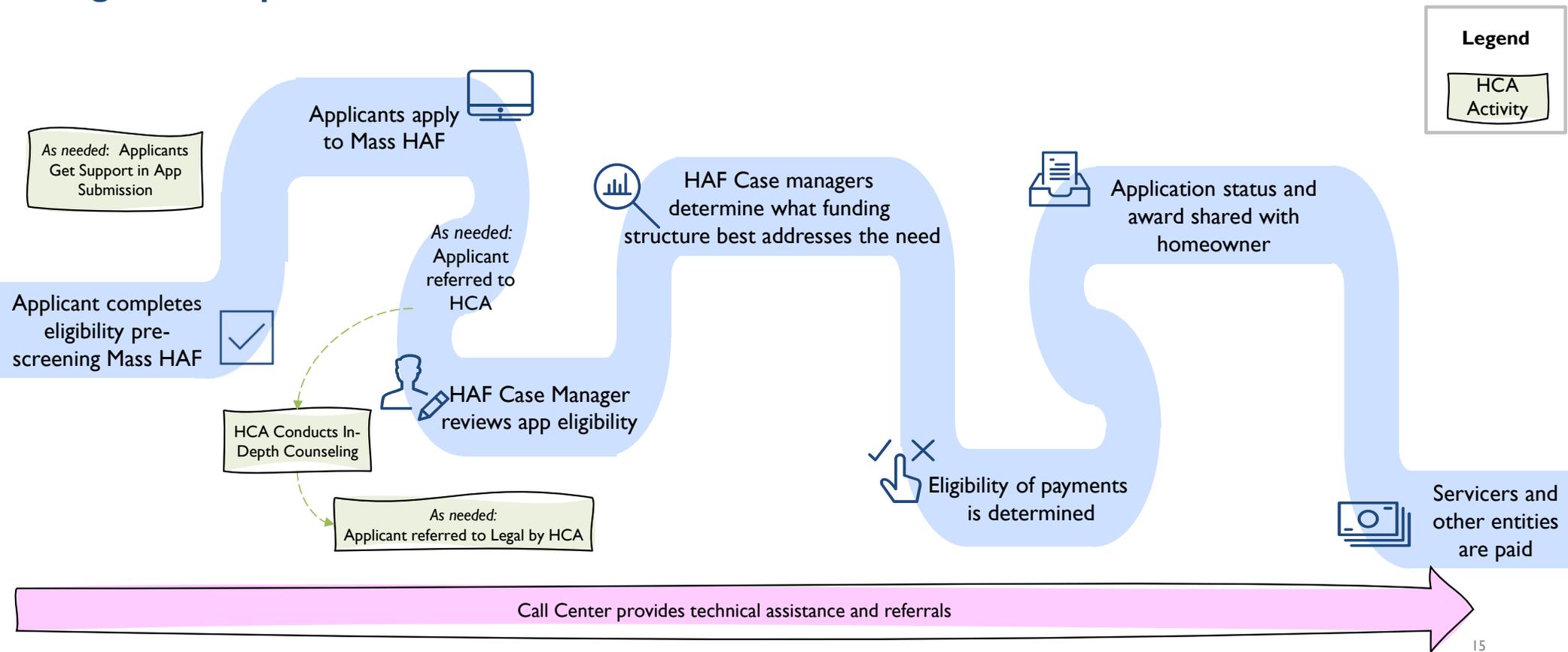
Including but not limited to Payment assistance for homeowner's:

- Homeowners or condo association fees or liens
- Municipal utilities as required for loan reinstatement



MASS HAF APPLICANT JOURNEY

Mass HAF Applications will be submitted through the application portal and processed following the general steps below.





Mass HAF will contract with HCAs to support in the following ways:

- 1 Assist homebuyers who require supplemental **assistance in preparing and submitting applications** to the statewide Mass HAF platform
- 2 Provide **in-depth counseling**, (analyzing whether Mass HAF can be used for the homeowner's current situation, provide wrap-around services, e.g., debt management, sustainability, budgeting)
- 3 Provide in-house or subcontracted **legal services**

MASS HAF PROGRAM ELIGIBILITY



RAFT / ERMA	HAF
Who is eligible?	
<ul style="list-style-type: none"> • ERMA (Emergency Rental and Mortgage Assistance) <ul style="list-style-type: none"> • Renters and Homeowners between 50-80% AMI • RAFT (Residential Assistance to Families in Transition) <ul style="list-style-type: none"> • Renters and Homeowners below 50% AMI 	<ul style="list-style-type: none"> • Homeowners who are at or below <u>150% Area Median Income (AMI)</u> • Owner-occupants of a single-family home, condo, or 2- 3- or 4-family home located in MA (homeowner's primary residence) • Homeowners who have <u>missed at least 3 mortgage payments.</u> These missed payments do not need to be consecutive. • Have experienced a financial hardship associated with COVID-19 after 1/21/2020 • Be applying for expenses related to their primary residence, located in Massachusetts
What is the benefit?	
<ul style="list-style-type: none"> • Up to \$10,000 over a 12-month period 	<ul style="list-style-type: none"> • <u>No dollar cap per household and no maximum number of months for assistance</u>
What does the benefit cover?	
<ul style="list-style-type: none"> • Overdue mortgage (or rent) • Future mortgage (or rent) ("stipends") • Utilities arrears • Moving costs • Start-up costs 	<ul style="list-style-type: none"> • Overdue mortgage (3 months or more) • Delinquent property taxes to prevent tax foreclosure • Payment assistance for other housing costs related to reinstating the loan after forbearance • Utilities, insurance, or condo fees, if missed payments could become a lien against the property • Down payment assistance, if losing home and starting over
Documentation / Other Differences	
<ul style="list-style-type: none"> • Centralized statewide application through DHCD • Applications processed by RAAs and RAP Center 	<ul style="list-style-type: none"> • Separate centralized statewide application managed by MHP • Applications processed centrally (not RAAs and RAP Center) • Application support provided by Housing Counseling Agencies (HCAs)

Mortgage Servicer Mass HAF Collaboration Agreement



In order to participate in the program **mortgage servicers** and other payees will be expected to:

- Sign service level cooperation agreements, [Massachusetts HAF Collaboration Agreement](#), (executed between servicer and MHP)
 - **Servicer agrees to halt any foreclosure proceedings once it has been notified the borrower has applied for Mass HAF.**
- Register within the self-service online portal to receive funds directly (FAMS – Financial Aid Management System).
 - *Borrowers will not receive funds.*

Please note, if an applicant's Mortgage Servicer is not yet participating in Mass HAF, the applicants case manager will reach out to the Servicer to encourage their participation. Applications may take longer to process in this situation.

Central Application vs. Mass HAF Application



	Central Application	Mass HAF Application
Register / Create a Profile		✓
Save & Resume		✓
Ability for someone to apply on the applicant's behalf	✓	
Ability for HCA to apply on the applicant's behalf		✓
COVID-19 Financial Hardship / Impact question(s)	✓	✓
Document Upload	✓	✓
Homeowner Application	Currently the app directs applicants to HAF	✓
Rental Assistance Application	✓	
Landlord Application	✓	



APPLICATION DOCUMENTS, NOTIFICATIONS & NEXT STEPS

MASS HAF REQUIRED DOCUMENTATION



Mass HAF applicants will be required to submit the following documentation:

- Homeowner Identification
- Self-certification of Financial Hardship, associated with COVID-19 after 1/21/2020
- Property Taxes, Municipal Utilities, Fees, Other
- Mortgage Statement and Lender Documentation
- Authorization to Speak to Lender/ Servicer on Borrower's Behalf
- Income Source Documentation
 - Paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution (or bank) statements demonstrating regular income, or a statement of income from an employer
 - Social security, child support, unemployment, and other income statements as applicable
 - Waivers from these documentation requirements may be available if we determine that the applicant's explanation is reasonable enough to justify it

APPLYING FOR MORTGAGE ASSISTANCE



An application that is **fully complete**, with all required documentation, will be processed faster.

Submitted applications will be closed if missing documentation is not provided within 30 days of notification of missing documents.

Please ensure applicants have all documentation needed to apply.



APPLICATION SUPPORT



- Applicants can receive in-depth application support by working with the HCA in their region, The [HCA lookup tool](#) can be used to search for the HCA within the applicant's geographic region
- A non-HCA authorized representative won't receive communication from the case managers on behalf of a borrower at this time

APPLICATION NOTIFICATIONS



Applicants will be notified by email at the following status changes.

Application Submitted

Applicants will receive an application submission receipt (emailed) that includes the Application ID to track the application moving forward.

Missing Documentation

Applicants will be notified if there is any missing documentation. This communication will be from their Mass HAF case manager.

NOTE: Applicants can submit missing documents through the Mass HAF Application Portal

Close-Out or Denial

Applicants will be notified (emailed) if they are:
Denied: Applicant is ineligible.
Closed-Out: Missing documentation (borrower or servicer), unresponsiveness leading to incomplete application.

Approval

If an applicant is approved, they will be notified (emailed) of approval and when their servicer receives funds.

POST-SUBMISSION COMMUNICATION



Once an application has been submitted, the applicant is responsible for future communication unless they are working with a contracted HCA who is communicating on their behalf.



Applicants will receive an email within 10-15 minutes of submission with their application ID. Encourage applicants to remember their account login information to access their application ID and receive status updates.



An applicant can also check their application status by phone, they should call the Mass HAF call center available at **833-270-2953** (Mon - Sat, 8am – 7pm).



Email will be the default communication method. If an applicant does not have an email, they should be referred to a contracted HCA for application assistance.



DEMO

CASE STUDY FOR DEMO



Alex Sullivan

Scenario:

My name is Alex Sullivan. I live in my three-bedroom home in Springfield, MA my wife and I have owned since 2015.

I am applying for emergency housing assistance because of a financial hardship due to COVID-19--during the pandemic, my wife reduced her hours to take on childcare while schools were closed, I lost my job and was receiving unemployment. We haven't been able to afford our mortgage payments on her salary alone and have fallen behind.



QUESTIONS



REFERRAL PROCESS

REFERRAL PROCESS: HAF HOMEOWNER SUPPORT



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



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



Support for Homeowners: Mass HAF will be contracting 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. Borrowers can visit massmortgagehelp.org, call the call center or use the [HCA Lookup Tool](#) to learn which HCA can assist in submitting their application.



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.

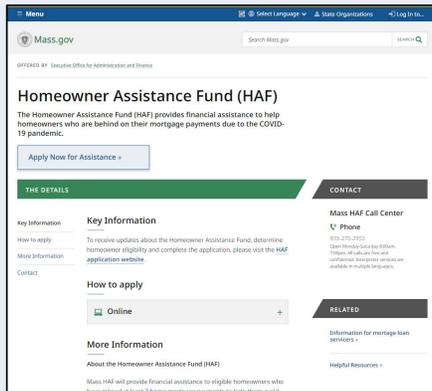


Mass HAF Key Contact Information & Resources

PUBLIC

www.mass.gov/HAF

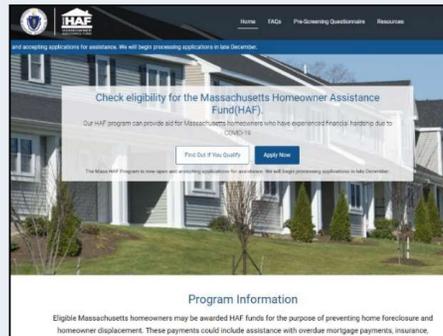
- Program Information
- Link to application portal & servicer website



HOMEOWNER APPLICATION*

www.massmortgagehelp.org

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

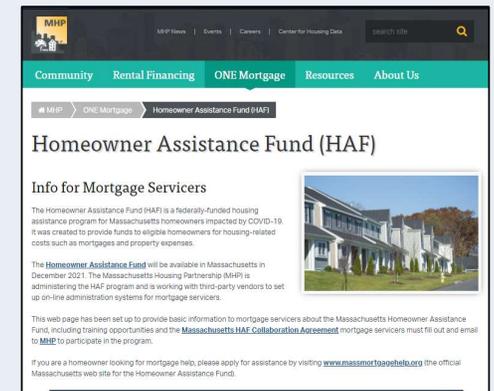


*Mass Housing Borrowers can access their application at: www.masshousing.com/en/home-ownership/homeowners/haf

MORTGAGE SERVICERS

www.mhp.net/one-mortgage/homeowner-assistance-fund

- Resources for servicers (form letters for borrowers, FAQs)



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 \(HCA\)](#)



[MH Communication and Advocate Resource Portal](#)

Central resource to provide CBOs with key updates, training, public information campaign collateral and helpful information to support Mass HAF

- Mass HAF Borrower one pager
- Social Media posts
- Flyers
- FAQs
- Training recordings and presentations

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Home Ownership Renters Developers Property Managers Programs and Outreach

HOME > HAF RESOURCES

Massachusetts Homeowner Assistance Fund (Mass HAF)

The Homeowner Assistance Fund (HAF) is a federally funded housing assistance program, created by Congress and funded by the American Rescue Plan Act (ARPA). The Massachusetts Homeowner Assistance Fund (Mass HAF) is now accepting applications from homeowners who are at least 3 months behind on their mortgage payments because of the COVID-19 pandemic. The goal of HAF is to prevent foreclosures and displacements of eligible homeowners. This page provides public information campaign materials and training resources to promote Mass HAF.

Communication/Public Information Campaign Resources

Here you can find social media content, flyers, posters, and other public information related to Mass HAF. Materials will be available in multiple languages. As they become available, you can also find recordings of trainings and related presentations, including FAQs, for service organizations and staff to better understand Mass HAF. This page will also include information on how to help applicants submit an application.

Sample Social Media Content

- Sample social media posts (MS-Word)
- Social Media Images for Facebook/Twitter (ZIP file)

Flyers/Handouts for Homeowners

- HAF Consumer Fact Sheet - English (PDF)
- Additional languages coming soon.

Application for Mass HAF

Homeowners can check eligibility and apply for Mass HAF at massmortgagehelp.org.

[Visit massmortgagehelp.org](https://massmortgagehelp.org)

www.masshousing.com/haf

WE WANT TO HEAR FROM YOU! MENTI LIVE POLLS



1. **What support materials would help you the most as we start to launch Mass HAF?**
2. **What are the best ways that you communicate / reach your constituents?**

How to Participate

1. Go to **Menti.com** on your smartphone or computer browser.
2. Enter the code **1306 9301** into the field shown to the right



Please enter the code

Submit

The code is found on the screen in front of you



QUESTIONS



THANK YOU!