



APPLYING FOR MASS HAF

Follow the steps below before you begin the application for Mass HAF.

After **June 30, 2023**, Mass HAF will no longer accept new applications.

Beginning on July 1, 2023, the state-funded Residential Assistance for Families in Transition (RAFT) program will become available to low-income homeowners who are at risk of foreclosure. At that time, eligible homeowners may apply for RAFT through the Department of Housing and Community Development's [Emergency Housing Payment Assistance Portal](#).

Step 1 ELIGIBILITY

Review the eligibility requirements.

Do you meet all requirements below?

- ✓ I own AND live in a single-family home, condominium, or 2- 3- or 4-family home in Massachusetts
- ✓ I lost income or my living expenses went up on or after January 21, 2020, because of the COVID-19 pandemic.
- ✓ I have at least 3 outstanding mortgage payments since January 21, 2020.
- ✓ I meet the income requirements of 150% or below area median income (AMI). See step 2 for checking income eligibility.

Step 2 PRE-SCREENING

Complete the pre-screening questionnaire to confirm you are eligible and you meet income requirements. The pre-screening is available at massmortgagehelp.org/prescreening

Step 3 DOCUMENTS

If you are eligible to apply, collect required documents and prepare to upload to the online application portal. If you need assistance uploading documents, please contact your local Housing Counseling Agency (HCA). You can find your local HCA at massmortgagehelp.org/HCA

You may be asked for some additional documents after you submit. Please note, even if you do not have all the documents needed, you may still be eligible for the program.



Valid ID

One of the following:

- Driver's License or State Identification Card
- U.S. Birth Certificate
- U.S. Passport
- DHS issued immigration documents.



Mortgage statement

Your **most recent** mortgage statement showing you have at least 3 outstanding payments



___ Proof of Income

All borrowers and co-borrowers on the mortgage will need to provide proof of income. For each borrower, they need one document from one of the categories below.

If you are **unemployed and/or receiving assistance**, please provide **one** of the following:

- Benefits letter from SNAP, TAFDC, EAEDC, SSI, or SSP
- Eligibility letter for MassHealth
- Benefits letter from EEC
- Benefits letter from LIHEAP program
- Unemployment documents from MA DUA

If you are **employed**, provide **one** of the following:

- Most recent pay stub with year-to-date earnings
- Two most recent bank statements showing income deposits

If you are **self-employed**, provide **one** of the following:

- Two most recent bank statements showing income deposits
- Recent signed and dated quarterly or year-to-date profit/loss statement (3 month minimum)
- Signed tax returns (IRS 1040)
- Signed business tax return

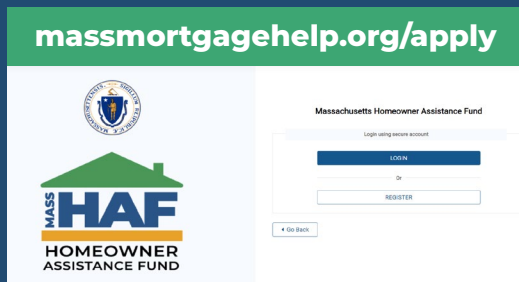
Additional Information to Prepare

- ✓ Are there other borrowers on your mortgage? All borrowers and co-borrowers will be asked to provide a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN).
- ✓ Other borrowers/co-borrowers will need to sign a **Third Party Authorization (TPA)** form and they can sign it electronically.



Starting an Application

1. Go to massmortgagehelp.org and click “Apply Now.” Then, click “Register.”



2. **Create an account** by entering your email address and a password. This log-in (email and password) will allow you to come back to complete your application and check the status of your application.
3. After you register, a one-time code will be sent to your email address so you can verify your account.
4. Updates about your application will come from the email address massmortgagehelp@mhp.net and go to the email address that you provided. Be sure to check your Spam or Junk folder.

Other Languages: The application is available

in multiple languages. You can select your language in the upper right-hand corner of the application



Help with Your Application

For general information about Mass HAF or updates on your application status, call the HAF Call Center at (833) 270 – 2953, Monday-Friday, 10 a.m. – 8 p.m. Interpreter services are available. For TTY services, dial 711 in Massachusetts.

If you or someone you know is experiencing a mental health crisis and/or suicidal thoughts, please **call or text 988**, which is the national suicide and crisis number. The 988 Suicide & Crisis Lifeline is available 24 hours a day, 7 days a week. You can also access the chat feature on the website: <https://988lifeline.org/contact-the-lifeline/>

If you are looking for qualified professionals for mental health assessments and/or mental health referrals, please contact the Massachusetts Behavioral Health Helpline by calling or texting 833-773-2445 (BHHL). The helpline is available 24 hours a day, 7 days a week. You can also access the chat feature on the website: <https://www.masshelpline.com/contact/#>