



Homeowner Assistance Fund (HAF) Transition

Office Hours

December 3, 2021



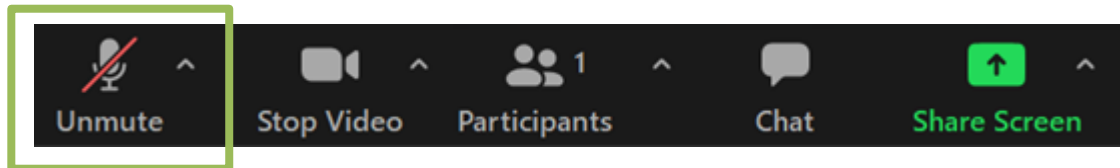
WELCOME

ENGAGEMENT BEST PRACTICES



Please Mute

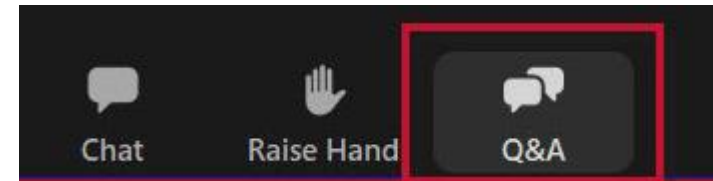
Please join the meeting muted during the session to keep interruptions to a minimum



Asking Questions

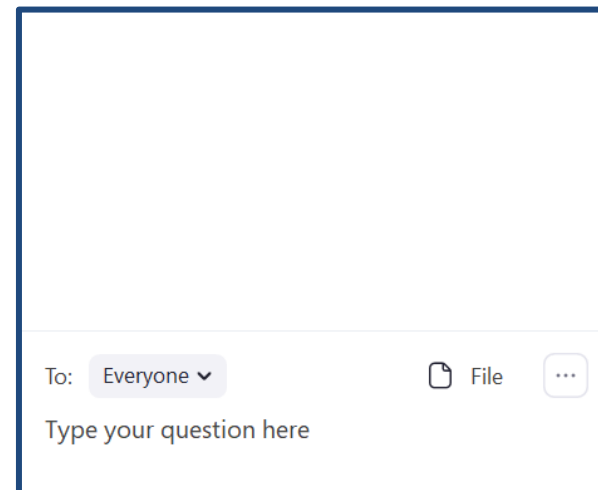
We will be monitoring the Q&A for questions

1



Click “Q&A” to open the chat window

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.

THIS CALL IS BEING RECORDED



Purpose



Discuss transitioning homeowner applicants to the Homeowners Assistance Fund (HAF) from ERMA/RAFT. Help RAAs/RAP understand expectations through the transition

Goal



Provide RAA staff with **guidance and continued support** related to HAF and other EDI programs



Our Journey Today

60 MINUTES



Welcome, Goals, & Objectives

5 mins



HAF Overview & Transition Timeline



Homeowner Apps in Process (RAA/RAP Expectations)

40 mins



Referral Process



Support & Resources



Questions & Answers

15 mins



HAF OVERVIEW AND TIMELINE

MASS HAF PROGRAM OVERVIEW



The Homeowner Assistance Fund (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.



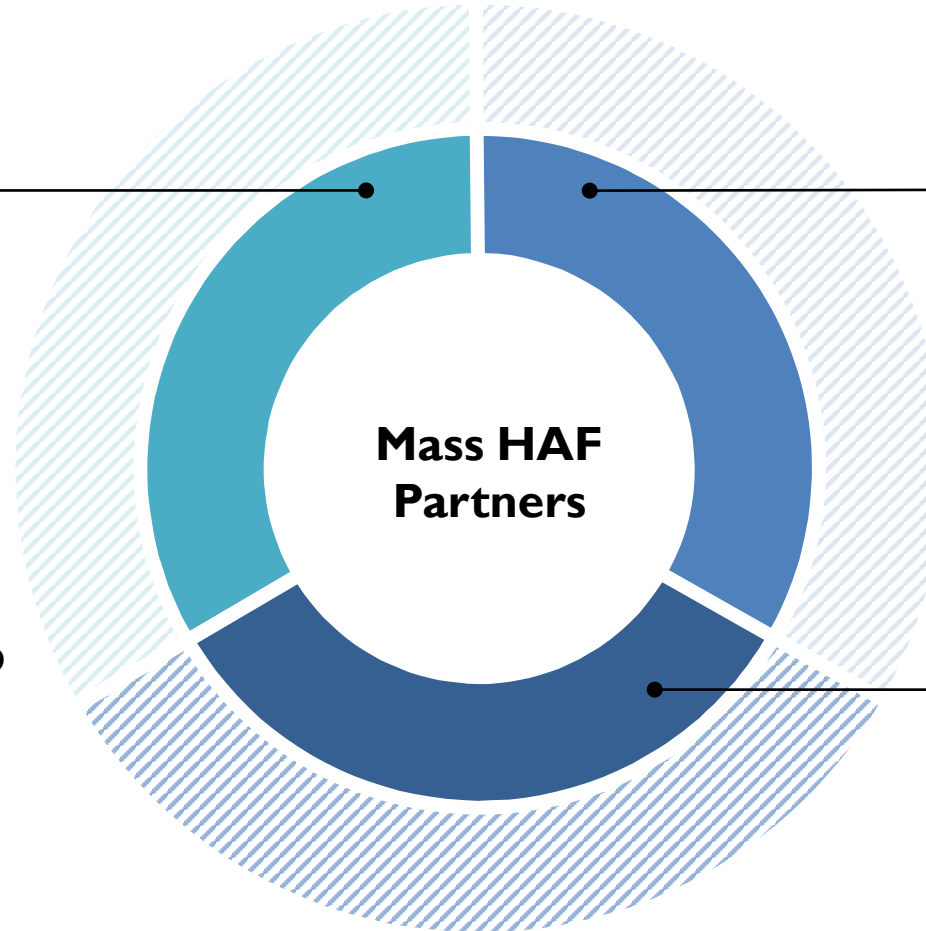
Mass HAF Program funds may be **used to bring accounts fully current**, with no remaining delinquent amounts, and to repay amounts advanced by the lender or servicer on the borrower's behalf for property charges

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

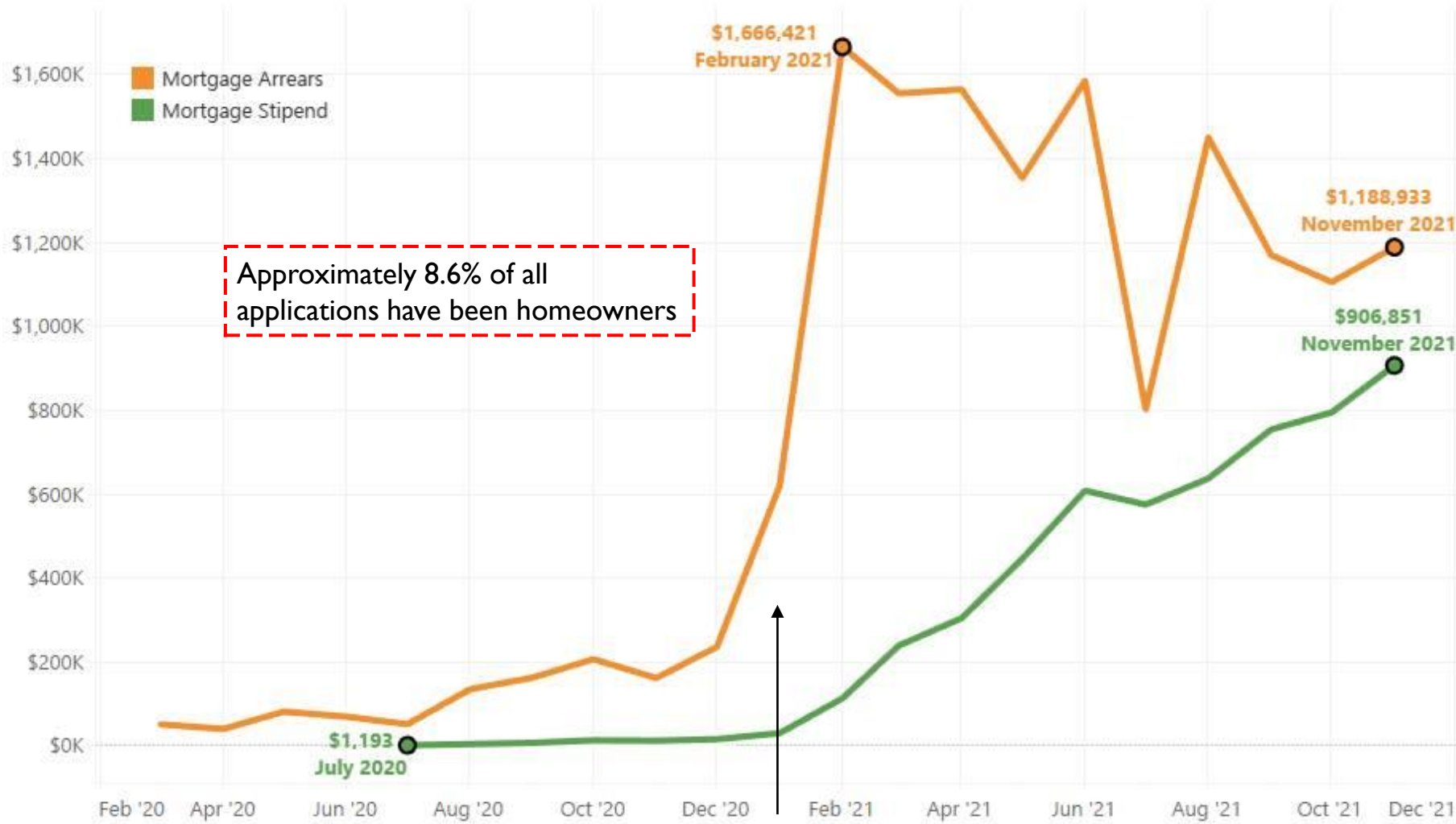
Additional Stakeholders

(have been and will be engaged throughout program)

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



Current Mortgage Assistance via RAFT/ERMA



**Top 20 Cities
by Mortgage Assistance**

City/Town	Amount Paid
Springfield	\$2,192,803.58
Boston	\$1,345,010.60
Quincy	\$1,325,815.89
Brockton	\$887,876.35
Worcester	\$868,938.90
Lynn	\$858,152.44
Revere	\$761,868.39
Lawrence	\$498,233.04
Malden	\$441,266.56
Braintree	\$405,287.85
Lowell	\$319,721.28
Chicopee	\$303,357.70
Hyde Park	\$301,503.09
Chelsea	\$274,614.15
Holyoke	\$273,138.83
Methuen	\$272,997.60
Mattapan	\$262,547.86
Haverhill	\$241,852.64
Pittsfield	\$230,222.32
Taunton	\$225,970.28

Source: DHCD, as of 11/30/2021

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 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:

- Homeowner's or condo association fees or liens

MASS HAF PROGRAM ELIGIBILITY

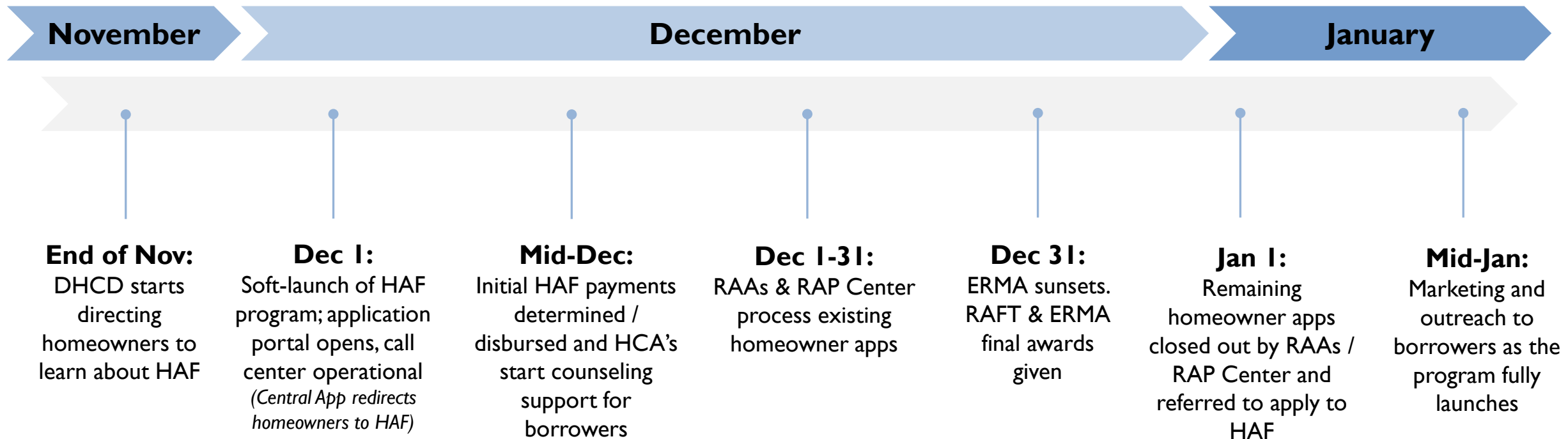


RAFT / ERMA	HAF
Who is eligible?	
<ul style="list-style-type: none"> • ERMA (Emergency Rental and Mortgage Assistance) <ul style="list-style-type: none"> • Renters and Homeowners between 50-80% AMI • RAFT (Residential Assistance to Families in Transition) <ul style="list-style-type: none"> • Renters 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> • 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)


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.

 Emergency Housing Payment Assistance
Commonwealth of Massachusetts

Home Program Information RAA Login

Home >> View

Massachusetts Emergency Housing Payment Assistance Application

1 Instructions

2 Living Situation

Select the statement that best describes your living situation. *

☐ Renter Staying: Renting your apartment/home, and looking for help to stay in the same place.

☐ Moving: I need to leave where I am currently staying (i.e., homeless, couch surfing, or living in unsafe conditions).

☒ Homeowner: Living in your home, and looking for help paying your mortgage to remain in your home or help with other housing costs.

☐ Property Owner/Landlord: A property owner/landlord, looking to help your tenant cover what they owe you.

Submission has been disabled for this type of Applicant

AT THIS TIME, THE MA EMERGENCY HOUSING PAYMENT ASSISTANCE APPLICATION IS NOT ACCEPTING APPLICATIONS FROM HOMEOWNERS. HOMEOWNERS IN NEED OF MORTGAGE ASSISTANCE OR OTHER HOUSING ASSISTANCE MAY APPLY FOR THE NEW HOMEOWNER ASSISTANCE FUND (HAF) PROGRAM. PLEASE VISIT [THIS LINK](#) TO LEARN MORE ABOUT HAF AND TO SEE IF YOU MAY BE ELIGIBLE. TO APPLY, VISIT [HERE](#) .

Back Submit



HOMEOWNER APPS IN PROCESS (RAA/RAP EXPECTATIONS)

HOMEOWNER APPS IN PROCESS (RAA/RAP EXPECTATIONS)



DATE	DETAILS
DECEMBER 1: CENTRAL APPLICATION TRANSITION	<ul style="list-style-type: none"> DHCD redirect homeowners who visit the Central Application for Emergency Housing Payment Assistance (ERAP, RAFT, and ERMA) away from DHCD's programs and toward the HAF program Applicants who indicate that they own a home will be advised that the Central Application is no longer accepting homeowner applications and that, instead, they should visit www.mass.gov/HAF for more information and www.massmortgagehelp.org to see if they may be eligible and to fill out an application (the central application will restrict them from continuing on)
DECEMBER 1 - 31: PROCESS HOMEOWNER APPLICATIONS IN PIPELINE	<ul style="list-style-type: none"> RAA and RAP Center staff will be asked to continue processing pending homeowner applications through the RAFT and ERMA programs throughout the month of December RAAs and the RAP Center are expected to send timely notifications (emails, texts, phone calls, etc.) to all homeowner applicants at the beginning of December regarding missing documentation with a clear deadline of 10 business days, and to follow the time-out policy and close out those applications with missing documentation. All <u>checks for ERMA must be written by December 31st</u>. Checks for RAFT can be issued after, but apps must be processed.
JANUARY 1, 2022: STOP PROCESSING HOMEOWNER APPS	<ul style="list-style-type: none"> Any applications that have not been fully processed (approved or denied) will be closed by the RAAs or RAP Center and applicants will be redirected to apply to HAF. RAA websites begin redirecting homeowners to HAF (remove reference to ERMA and RAFT for homeowners). DHCD will provide standard language to include on websites.
WEEK OF JANUARY 3 – 7 SEND COMMUNICATION	<ul style="list-style-type: none"> RAAs and the RAP Center will be asked to send a written communication to all affected homeowner applicants whose applications have not yet been processed, notifying them that the RAFT and ERMA programs are no longer processing payments for homeowners and that they may instead apply to the HAF program. DHCD will provide the content for this letter Homeowners who are ineligible for HAF will not be eligible to receive RAFT or ERMA after this transition date, although homeowners seeking utilities assistance may be eligible to be served by LIHEAP.

HOMEOWNER APPS IN PROCESS (Over \$10,000)



- Homeowners with applications in process can be referred to HAF **earlier than January 2022** if they owe **more arrears than RAFT can cover (\$10,000)**
- In these cases, RAAs/RAP Center should send a **denial letter** and a **HAF referral letter**
 - Denial reason: “Other – household owes more than RAFT can cover”
 - HAF referral letter to be provided by DHCD
- RAAs/RAP Center do not need to provide counseling on HAF eligibility to homeowner applicants
 - Instead, the HAF referral letter will direct households to their local HCA and eligibility information online

HOMEOWNER APPS IN PROCESS IN DECEMBER 2021



The below guidance should be followed for applications that are **currently in process** (until the end of December)

IF...	Then...
Application denied	No action
Application timed out and reopened	OK to reopen within reopening window, but approval/denial must happen by 12/31
Application approved	No action
Application not yet assigned	Assign immediately and issue 14-day notice for missing docs to give applicant a chance to complete it by 12/31
Application assigned but documents missing	Issue 14-day notice (if you haven't already) for missing docs to give applicant a chance to complete it by 12/31



REFERRAL PROCESS

REFERRAL PROCESS: HAF HOMEOWNER SUPPORT



- To check eligibility 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. RAAs will receive information about the HCAs in the coming weeks.
- **HAF Advocate/CBO Info Sessions:** There will be training sessions on the Homeowner Assistance Fund (HAF) for Community Based Organizations on Tuesday, December 14th at 12pm and Wednesday, December 15th at 1pm. The one-hour sessions will cover an overview of HAF (eligibility), the transition from RAFT/ERAP, and best practices to get a complete application. Please sign up for a session by clicking the links below:
 - [HAF Advocate/CBO Info Session - Tuesday, December 14th at 12 - 1pm](#)
 - [HAF Advocate/CBO Info Session - Wednesday, December 15th at 1 - 2pm](#)

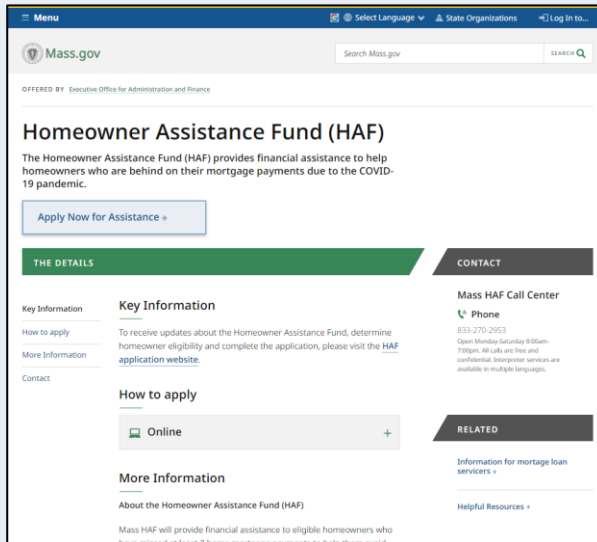
Mass HAF Key Contact Information & Resources



PUBLIC

www.mass.gov/HAF

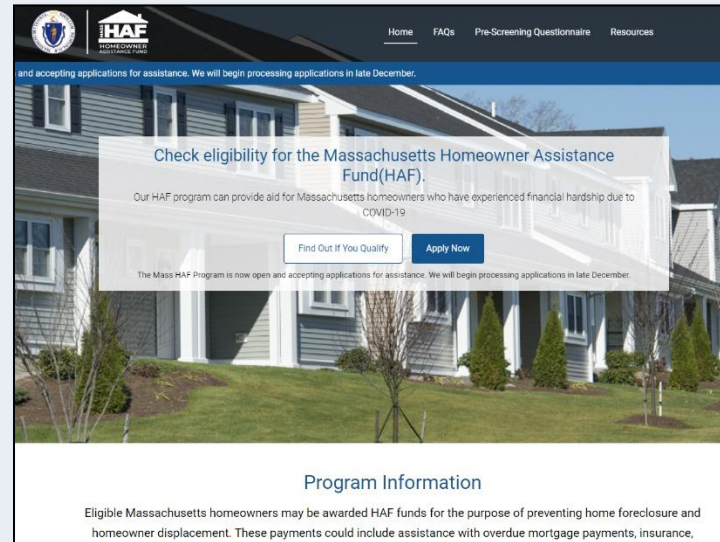
- Program Information
- Link to application portal & servicer website



HOMEOWNER APPLICATION

www.massmortgagehelp.org

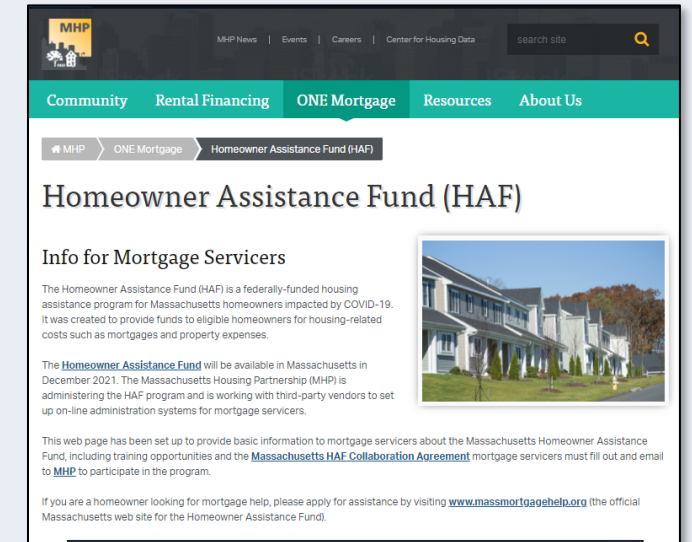
- Mass HAF Application Portal and Eligibility Pre-screen Questionnaire
- Resources for homeowners (FAQs)



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 STATUS UPDATE

Required Status Notifications: Reminder & Clarification



- Status notifications are required at the following points along the application process
 - Receipt of application (Central App does this automatically)
 - Request for documents with 10 business day deadline (if documents are missing)
 - Upon close-out, denial, or approval
- If the landlord completes the application, both the landlord and the tenant should get the notification
- If the advocate completes the application **and checks “I have consent to communicate regarding this application on behalf of the client,”** both the advocate and the tenant should get the notification



RESOURCES

1

RAA Resource Portal

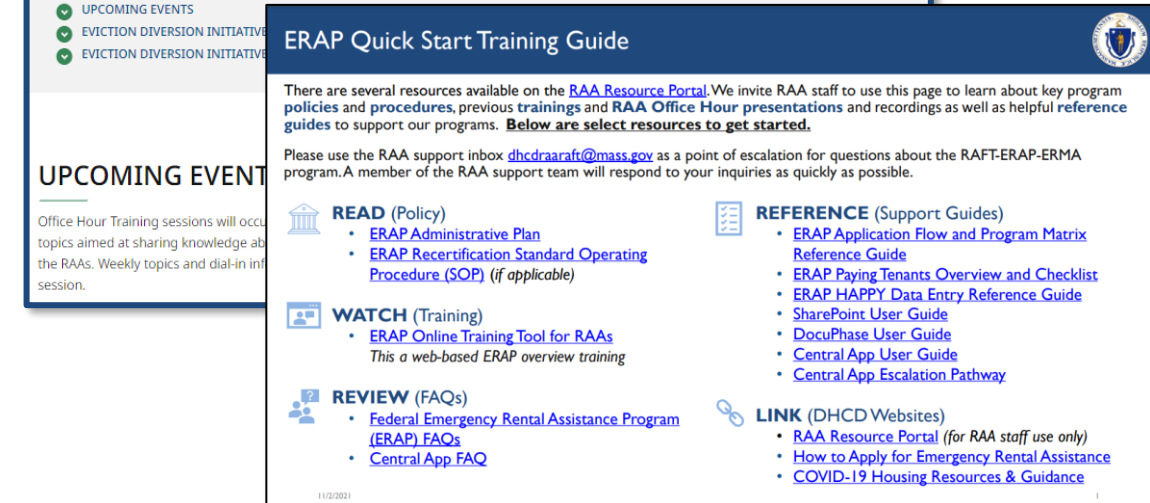
Central resource to provide RAA staff with key updates, training and learning opportunities, and helpful information to support programs

- [ERAP Quick Start Training Guide](#)

2

FAQs

Comprehensive list of FAQs spanning a variety of topics





QUESTIONS



Further Questions

Direct questions to your supervisor and then contact the **RAA** support inbox (dhcdraaraft@mass.gov) as a point of escalations for questions. A member of the **RAA Support Team** will respond.

- ***Time-sensitive Questions:*** Critical questions that require responses within 24hrs should be submitted with a subject line that includes “**URGENT.**”
- *Example:* Tenant is facing imminent loss of housing (24 hours) and applicant does not necessarily fit guidelines.



Best Practice

Please **specify the program** that you are reaching out about to ensure that the DHCD RAA Support team is best positioned to provide policy guidance.

THANK YOU!

