

Commonwealth of Massachusetts
Homeowner Assistance Fund (HAF)

Annual Report Summary
November 2022

Table of Contents

Executive Summary	2
Community Engagement and Outreach	2
Performance Goals	3
Methods and Targeting.....	5
Best Practices and Coordination	6

Executive Summary

On March 11, 2021, the federal American Rescue Plan Act of 2021, H.R. 1319 (ARPA) became law. Section 3206 created the federal Homeowner Assistance Fund (HAF) to be administered by the U.S. Department of Treasury. HAF was established to help mitigate financial hardships associated with the COVID-19 pandemic by providing appropriated funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020. The Treasury provided a website announcement, including a Notice of Funds Request, on April 14, 2021 (and amended on August 2, 2021), promulgating the Housing Assistance Fund Guidance.

The Massachusetts HAF Program is being administered by the Massachusetts Housing Partnership (MHP) and the Massachusetts Housing Finance Agency (MassHousing), in collaboration with the Massachusetts Executive Office for Administration and Finance (A&F), the Massachusetts Executive Office of Housing and Economic Development (EOHED), the Massachusetts Department of Housing and Community Development (DHCD), and the Massachusetts Division of Banks (the Division).

Homeowners are eligible to receive amounts assistance under the HAF if they experienced a COVID related financial hardship after January 21, 2020, have income equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater, and are at least three payments delinquent on their mortgage. Financial assistance may be provided to a homeowner only for qualified expenses related to the homeowner's primary residence and funds are provided to an eligible homeowner's mortgage servicing company (the company that collects their mortgage payments) in order to apply it to the housing loan, and third-party payees for delinquent property charges.

Massachusetts implemented a \$50,000 award cap per household, effective September 1, 2022, and is participating in the P-Program (Loss Mitigation with State Contribution Program).

Entities participating in the HAF program are required to submit Annual reports with information on the progress of their HAF program(s), including background information, outreach expenditures, performance on goals laid out in the HAF Participant Plan, and coordination efforts with community-based organizations, housing agencies, and servicers.

Community Engagement and Outreach

The Commonwealth developed the Massachusetts HAF (Mass HAF) Community Outreach Support Program to build awareness of the HAF fund at the local, neighborhood level and provide information regarding eligibility and program details, particularly in communities where homeowners are at high risk for foreclosure and for communities less likely to be reached with traditional advertising.

Massachusetts HAF began advertising and marketing efforts in January of 2022. There were two main components to the outreach strategy: an advertising campaign and a grant program to community-based organizations (CBOs) to promote HAF at the local and neighborhood level. Through September 2022, the total amount spent on outreach was \$373,750, including 16 grants of up to \$25,000 each to CBOs across the Commonwealth.

Grant recipients perform activities to raise awareness among homeowners in their service area about Mass HAF and encourage homeowners who may be eligible to visit massmortgagehelp.org, and if necessary, refer them to the Housing Counseling Agency (HCA) for application assistance.

Further, MassHousing and Massachusetts Housing Partnership have been working with more than 30 community organizations and providers, such as Cape Verdean Association of Brockton, Neighborhood of Affordable Housing (NOAH), People Acting in Community Endeavors (PACE), The Southeast Asian Coalition, Citizens' Housing and Planning Association (CHAPA), Massachusetts Affordable Housing Alliance (MAHA), Massachusetts Association of Community Development Corporations (MACDC), Way Finders, NeighborWorks Housing Solutions (NHS), and others.

Performance Goals

The main goals for the Mass HAF are to reduce mortgage delinquency among the targeted population and to disburse allocated funds in a timely manner and within Treasury guidelines.

The following goals are identified in the Mass HAF Participant Plan:

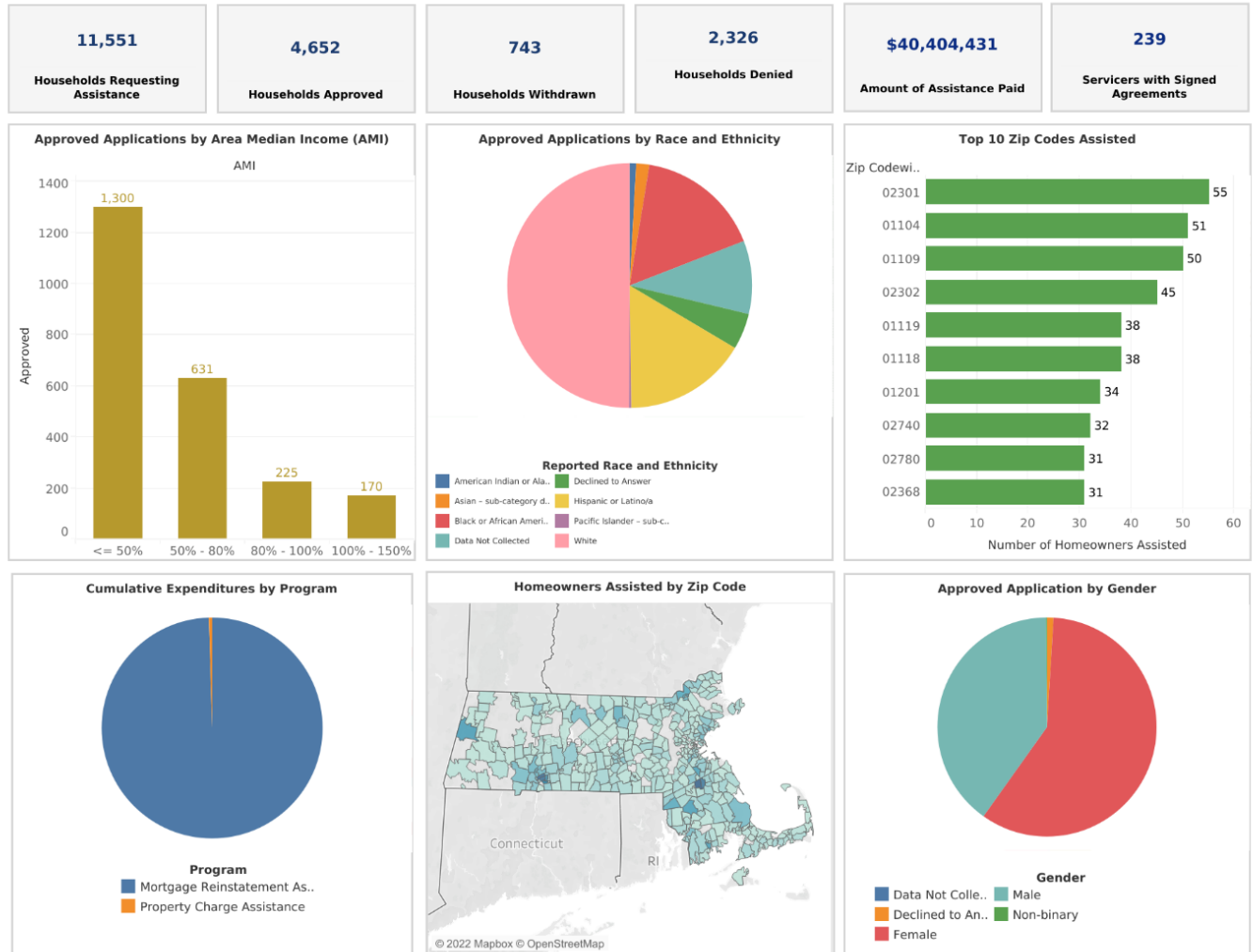
Title	Program Design Element	Status	Continue
Efficient Processing of Applications by Phase	Mortgage Reinstatement	On Track	✓
Volume of Households Served	Mortgage Reinstatement	On Track	✓
Serve All Households Eligible for the Program	Mortgage Reinstatement	On Track	✓
Serve At Least 25% Socially Disadvantaged Households	Mortgage Reinstatement	On Track	✓
Quick Response Time for Application Processing	Mortgage Reinstatement	On Track	✓
Majority of Applications Processed in a Timely Manner	Mortgage Reinstatement	On Track	✓
Distribute Funds Quickly Based on Demand	Mortgage Reinstatement	On Track	✓
Fund at Least 60% of Households at or Below 100% AMI	Mortgage Reinstatement	Goal Met	✓
Category 2, Other Property Charges	Other Measures	On Track	✓
Category 2, Other Property Charges	Other Measures	On Track	✓
Serve Households by Gender Equitably	Mortgage Reinstatement	On Track	✓
Serve Households by Race Equitably	Mortgage Reinstatement	On Track	✓
Process Applications by Gender Equitably	Mortgage Reinstatement	On Track	✓
Category 2, Other Property Charges	Other Measures	Not On Track	
Foreclosure Postponement	Other Measures	On Track	✓
Serve Households by Gender in Amounts Paid Equitably	Mortgage Reinstatement	On Track	✓
Process Applications by Race Equitably	Mortgage Reinstatement	On Track	✓
Serve Households by Race in Amounts Paid Equitably	Mortgage Reinstatement	On Track	✓

The below charts show program data through September 2022¹:



Massachusetts Homeowner Assistance Fund (HAF) - Annual Treasury Report Highlights

Data source: MassHousing and Massachusetts Housing Partnership
Data date range: 12/01/21 - 9/30/22
Last updated: 11/21/22



Notes:

- Massachusetts Housing Partnership began accepting applications in December and processing applications in January.
- The data that feeds this dashboard is received at the end of each month. Please refer to the data date range at the top for further clarity.
- Fund disbursement began on January 31, 2022.

¹ Mass HAF Public Dashboard: [Homeowner Assistance Fund \(HAF\) | Mass.gov](https://www.mass.gov/homeowner-assistance-fund-haf)

Methods and Targeting

Mass HAF began public outreach in January 2022 through an advertising campaign and a grant program to community-based organizations (CBOs).

The paid advertising campaign was launched in May 2022 and will continue running through the end of December 2022. The target markets were the 26 so-called Gateway Cities and the City of Boston, as well as communities surrounding these cities, which were categorized as disproportionately impacted by the pandemic. Ads were created in English, Cape Verdean Creole, Chinese, Haitian Creole, Khmer, Portuguese, Russian, Spanish, and Vietnamese. The ad campaign used numerous tactics to build public awareness, including distributing ads via Google search, social media, radio, websites, public transit, TV, print, newspapers, video, and through several other channels such as posters and check cashing machines. To date, the digital components of the ad campaign have delivered more than 18 million impressions. Clicked ads have resulted in more than 136,000 new unique HAF website users and a MassHAF video was viewed more than five million times.

The CBO grant program awarded grants of up to \$25,000 each to 16 community-based organizations across Massachusetts to promote HAF at the local and neighborhood level. The CBOs made phone calls, sent emails and texts, had 1-on-1 conversations, attended events, posted on social media, went door-to-door, distributed flyers, and posted on their websites.

Mass HAF did not have any significant difficulties in executing the outreach plan and have robust analytics showing measurable engagement with the target audience. The below chart summarizes outreach activities through September 2022:

Activities	Total CBOs Activities
Phone Calls Made	1,525
Completed Calls	621
# of Email Campaigns	18
In Person Conversations	5,224
# of Email or Text Recipients	16,974
Non-English Speakers Reached	1,661
Referrals to HCA	2,320
# of Social Posts	131
Social Media / # Reached	1,010,315
Website Clicks on HAF Info	2,211
# of Events Attended	77
# of Doors Knocked	12,435
Flyers Distributed	17,874
Direct Mail Pieces	8,828

Best Practices and Coordination

Massachusetts Housing Partnership (MHP) has met and called the Federal Housing Administration (FHA), Veteran Affairs (VA), and the U.S. Department of Agriculture (USDA) on individual cases. The USDA has a servicer agreement with MHP and is tailored to MHP's needs. MHP also met with Fannie Mae (Federal National Mortgage Association) on several occasions to discuss policy related to pausing foreclosures and to understand the loss-mitigation (loss-mit) waterfall. The Mass HAF staff meets weekly with other states on the National Council of State Housing Agencies (NCSHA) meetings. MHP held a training conducted by the National Conference of State Legislatures (NCLS) for MA Housing Counseling Agencies on the loss-mit waterfall and FHA loss-mit plans.

MHP has a dedicated servicer liaison team to handle any issues that arise for servicers and to recruit servicers for Mass HAF participation. MHP staff has regular meetings with servicers and a monthly newsletter. MHP is in weekly meetings and coordination calls with MassHousing, MA's other state housing finance agency. The MA Division of Banks initially reached out to servicers, in an email letter, asking lenders, who are overseen by the MA Division of Banks, to participate in Mass HAF. The Division followed up with two more letters over the last year to those who had not signed up in a timely manner. Mass HAF also escalates to servicers any homeowner who has received a foreclosure notice/petition and works with their team and the local legal team to pause the foreclosure. To date, we have successfully paused almost 100 foreclosure sales. Mass HAF staff has also worked closely with Attorney General Maura Healey's office on constituent cases when a homeowner contacts them because the homeowner is having difficulty getting a response from their servicer on a foreclosure case. MHP has worked with the Office of Attorney General on approximately 20-30 cases this past year.