



Homeowner Assistance Fund (HAF)

Financial assistance to help homeowners who are behind on their mortgage payments due to the COVID-19 pandemic

Notice: *This program is not yet available. We expect homeowners will be able to apply for assistance sometime during the Fall of 2021. To receive updates on the status of the Homeowner Assistance Fund complete and submit the sign-up form on www.mass.gov/haf*

About the Homeowner Assistance Fund

The Homeowner Assistance Fund (HAF) was established by the United States Congress under section 3206 of the American Rescue Plan Act of 2021 to mitigate financial hardships associated with the coronavirus pandemic by providing 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, through qualified expenses related to mortgages and housing. States are required to apply to the U.S. Treasury for funds. Massachusetts has applied and expects to receive approximately \$178 million to help eligible homeowners. Funds have not yet been received but are expected in the Fall of 2021.

HAF Eligibility

To qualify for HAF assistance homeowners will need to complete an application, and demonstrate that they:

- Have experienced a COVID-related impact to their finances on or after January 21, 2020 that caused them to miss regular mortgage payments. The hardship could include job loss, reduction in income, reduction in hours worked, increased costs due to healthcare, increased costs due to the need to care for family members, or other issues which have impacted the household's income.
- Are owner-occupants of a single-family home, condominium or 2- 3- or 4-family home located in Massachusetts. (Funds may not be used for owner-occupied properties of 5 or more units, investor-owned properties, or vacation homes.)
- Are using the home as their primary residence
- Have an income equal to or less than 150% of Area Median Income (differs by region and household size)
- Have a conforming loan and not a jumbo loan (loan limits vary by region)

NOTE: Homeowners who have a loan with MassHousing must apply through MassHousing. Visit www.masshousing.com/connect to access your account.

Where and when to apply

Homeowners can apply for HAF online on www.mass.gov/haf when it is made available during the Fall of 2021. For more information visit www.mass.gov/haf