



NEED HELP WITH YOUR MORTGAGE?

Massachusetts Homeowner Assistance Fund is here.

ABOUT MASS HAF

The Massachusetts Homeowner Assistance Fund (Mass HAF) is available for homeowners who are behind on their mortgage payments because of the COVID-19 pandemic. If approved, households are eligible for up to \$50,000 in assistance. The goal of HAF is to prevent foreclosures and displacements of eligible homeowners. Mass HAF is funded by the American Rescue Plan Act (ARPA).

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](#).

You may qualify for Mass HAF if:

- ✓ You own and live in a condominium, single-family home, or a 2-, 3- or 4-family property in Massachusetts
- ✓ You are behind on your mortgage payments by at least 3 months
- ✓ You or someone in your household had their income go down, or living expenses go up, after January 21, 2020 because of the COVID-19 pandemic. This includes job loss, fewer work hours, paying more for childcare, illness, or being unable to work because you had to take care of a family member
- ✓ You meet the program's income limits (income limits are 150% of AMI - area median income)

WHAT IF I OWE MORE THAN \$50,000?

Mass HAF will pay up to \$50,000 and your servicer may offer a plan to help you get caught up on the remaining amount you owe. Your servicer is whoever you pay your mortgage to.

HOW CAN MASS HAF HELP ME?

If you are approved for Mass HAF, you would receive assistance to pay overdue mortgage payments. If you also have overdue payments on property taxes, insurance, or homeowner/condominium fees, you may be able to receive additional assistance.

WILL I RECEIVE THE MONEY DIRECTLY

No. If you are approved, money will go directly to your mortgage loan servicer (the company that receives your mortgage payments). You will be informed about how much assistance was provided and how it was used.

WILL I NEED TO PAY THE MONEY BACK?

No, the assistance is a grant, not a loan. You will not have to pay the money back.

HOW DO I APPLY?



The application is online. Learn more and apply at massmortgagehelp.org. You can also complete a short online screener to see if you qualify.

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For general information about Mass HAF or updates on your application status, you can call the HAF Call Center at (833) 270 - 2953, Monday-Friday, 10 a.m. - 8 p.m. (interpreter services are available). You can also work with a non-profit housing counseling agency who can help you apply. A list of housing counseling agencies can be found on <https://massmortgagehelp.org/>

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/>

massmortgagehelp.org

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