



Massachusetts Homeowner Assistance Fund (Mass HAF) Mortgage Servicer Frequently Asked Questions

1. What are the requirements for a mortgage servicer to participate in the HAF Program?

In order to participate in the program mortgage servicers and other payees will be expected to:

- Sign service level cooperation agreements (executed between servicer and MHP)
 - [Click here](#) for a copy of the agreement
- Register within the self-service online portal (FAMS – Financial Aid Management System), including:
 - Provide payment Information
 - Set up secure channel to send/receive Common Data Files (CDF)

2. Is the FAMS portal secure?

The FAMS solution is a highly secure and standards-based solution built using cutting edge native cloud technologies. It is hosted on a FedRAMP certified Google cloud platform. FAMS solution has multilayered security controls on each layer and components of the solution such as Infrastructure, Databases, Services, Applications and Content. The solution is built using industry best practices such as CIS and NIST for security controls, storage, and processing of data. Data is encrypted at rest and transit on layers of the solution.

3. Who is eligible?

To qualify for the HAF Program, a homeowner must, at the time of application:

- Have an income equal to or less than 150% area median income.
- Have experienced a financial hardship after January 21, 2020 associated with the COVID-19 pandemic.
- Be owner-occupants of a single-family home, condominium, or 2- 3- or 4-family home located in Massachusetts that is the homeowner's primary residence
- Be behind on their mortgage payments by at least 90 days (3 months)



4. What types of expenses can be covered with HAF funds?

Homeowners can apply for assistance with the following home-related expenses:

- i. Mortgage loan principal
- ii. Mortgage loan interest
- iii. Property taxes
- iv. Insurance
- b. Homeowner's association fees or liens, and/or condominium association fees or liens

5. What are the accepted types of financial hardship?

Homeowners must have experienced a loss in income or increase in living expenses as of a result of the coronavirus pandemic. This can include but is not limited to job loss, reduction in work hours, increased costs due to childcare, illness or the need to care for a family member since January 21, 2020. This can include hardships that began before January 21, 2020 and continued after that date, but only costs accrued after January 21, 2020 are eligible for HAF assistance.

6. Will homeowners receive the money directly?

No, borrowers will not receive payment directly. Assistance will be applied directly to their mortgage loan, by the loan servicer, and to municipalities, insurance companies, and homeowner's associations, for any eligible tax, insurance, and condominium fees reimbursed by this program. If, after review of a homeowner's HAF application, you the homeowners is eligible to receive assistance, they will receive details on the amount of their award and how the funds will be applied to their various accounts.

7. Will homeowners need to pay the money back?

No, the assistance will be provided in the form of a grant and will not need to be repaid.

8. Will the benefits a homeowner receives through HAF be considered taxable income by the IRS?

No, any assistance received through the HAF Program for assistance with eligible home-related expenses is not considered taxable income for federal tax purposes. Eligible applicants will not be required to pay taxes on qualified assistance received through HAF.



9. What forms of documentation are needed for the application process?

The following type of documents may be asked for in the application, depending on the specific expenses homeowners are applying for assistance with:

- Income documents:
 - Acceptable income documents may include paystubs or other wage statements, depository institution (or bank) statements demonstrating regular income, or a statement of income from an employer
 - IRS Form 1099s and tax filings (*for self-employed applicants only*)
 - Social security, child support, unemployment, and other income statements as applicable
 - Waivers from these documentation requirements may be available if we determine that your explanation is reasonable enough to justify it
- Mortgage statements or other mortgage documents
- Property tax statements from your city or town
- Identification such as state IDs, drivers licenses or passports

Additional documentation may be requested in order to verify a homeowner's eligibility.

10. Do all loan types qualify for HAF assistance?

No, eligible loan types include those that fall within the conforming loan limit as defined by Fannie Mae. Jumbo loans are not eligible.

11. Are servicers responsible for determining if borrowers are income eligible for HAF?

No, servicers are not responsible for determining if borrowers are eligible for HAF. However, servicers can help by telling their delinquent borrowers about the HAF program and by filling out the Servicer Collaboration Agreement so that servicers can more easily share data with MHP and MHP partners, onboard into the HAF system, and receive faster payments.

12. Is there a dollar limit paid out per claim?

No, there is currently no cap to the claim amount for the HAF program.

13. Will the funds be paid directly to the servicer?

Yes, any eligible costs claimed for reinstatement communicated between the servicer and the borrower will be paid directly to the servicer.



14. Definition of homeowner?

A homeowner is defined as someone on the mortgage of, or that holds the deed for, single-family home, condominium, or 2- 3- or 4-family home and lives in that home as their primary residence.

15. Will the HAF program require the servicer to pull a list of borrowers who are behind by three months and encourage them to apply for HAF assistance or will it be required to refer them upon the homeowner's request?

It is strongly encouraged for servicers to reach out and notify borrowers about the HAF program, but it is not required.

16. How do applicants confirm that they have a COVID-related issue?

Applicants will complete a self-attestation question in the application regarding their COVID-related hardship (job loss, increase in expenses, etc.).

17. Do the three missed payments need to be consecutive?

No, the borrower's missed payments do not need to be consecutive.

18. Will proof of job loss, lost wages, etc. be a requirement with the application?

Applicants will self-certify a COVID impact (including job loss, lost wages, etc.), but they will not have to provide documented proof of hardship. They will, however, have to provide proof of current income unless they attest to having no income. Neither collecting nor validating written documentation from borrowers will be required of the Servicers.

19. Do borrowers have to be considered for modification programs first in order to receive HAF funds?

No, MHP considers HAF to be part of loss mitigation so servicers should continue to offer modifications where appropriate.

20. How does a borrower applying for HAF impact ongoing foreclosure proceedings?

All servicers participating in MassHAF must halt any foreclosure proceedings once the servicer has been notified the borrower has applied for HAF funds. More details can be found in the [service level cooperation agreement](#) all servicers must sign to participate in the program.



21. Are reverse mortgages eligible for assistance?

Yes, borrowers with reverse mortgages are eligible for assistance. In order to qualify, the borrower must have municipal property tax charges for which the homeowner has missed three quarterly property tax payments or has received a demand letter from the municipality and/or delinquent municipal utility charges with a current lien certificate.