



Mass HAF Mortgage Servicer Outreach Letter to Borrowers

Last Updated: November 30, 2021

Purpose:	Mortgage servicers must distribute this letter (on its letterhead is preferred, but you may add your own branded cover page) to all homeowners who have missed 3 or more payments since January 21, 2020. This letter explains the program, its eligibility requirements, and how to apply for assistance.
To:	Homeowner Head of Household
From:	Mortgage Servicer / Authorized Agent
Timing (When to send):	Mortgage Servicer has registered to participate in HAF and is engaging with homeowners to encourage HAF application submissions
Subject:	Homeowners Assistance Fund (Mass HAF) Program Participation
Attachments:	Mass HAF Homeowner Overview Flyer

MODEL TEXT BELOW

Dear _____:

We know that many homeowners have struggled with mortgage payments during the COVID-19 pandemic, and we are excited to tell you about a new program that can help.

IF YOU HAVE FALLEN BEHIND ON THREE OR MORE OF YOUR MORTGAGE PAYMENTS SINCE JANUARY 21, 2020, YOU CAN APPLY FOR ASSISTANCE TO BRING YOUR MORTGAGE PAYMENTS CURRENT. THIS MONEY CAN ALSO BE USED FOR CERTAIN HOMEOWNERSHIP-RELATED COSTS, INCLUDING: HOMEOWNERSHIP-RELATED INSURANCE, HOMEOWNERS/CONDO ASSOCIATION FEES, AND OTHER COSTS, SUCH AS PROPERTY TAXES, IF MISSED PAYMENTS COULD BECOME A LIEN AGAINST THE PROPERTY.

ABOUT HAF

Assistance is available through the [Massachusetts homeowner assistance fund \(Mass HAF\)](#). HAF is a federally funded housing assistance program for Massachusetts homeowners impacted by COVID-19. The goal of HAF is to prevent foreclosures and displacements of eligible homeowners.

If you are eligible and receive Mass HAF assistance, the program may be able to pay **100% OF THE MORTGAGE AND MORTGAGE REINSTATEMENT COSTS YOU OWE (after January 21,2020), AND PREVENT FORCLOSURE ON YOUR PROPERTY.** The assistance payments would be paid directly to your mortgage servicer, municipality, homeowner’s association, and/or other providers as applicable.



To be eligible for this assistance:

- You or someone in your household must have experienced a loss of income, and/or had a significant increase in expenses, because of COVID-19;
- Your annual (gross) household income must be at or below the program limit of 150% [Area Median Income \(AMI\)](#) (*Learn about income requirements at www.massmortgagehelp.org*);
- You must be the owner of a condominium, single-family home, or 2- 3- or 4- family home located in MA that is your primary residence; *and*
- **You must have missed 3 or more payments** (these do not have to be consecutive payments).

Immigration status does not affect your eligibility for this program. If you do not have a social security number, you will be asked to provide an ITIN to apply.

TO CHECK ELIGIBILITY AND APPLY FOR ASSISTANCE VISIT:

WWW.MASSMORTGAGEHELP.ORG

If you need assistance applying to Mass HAF, including language assistance or reasonable accommodations, please call: 833-270-2953 (Mon - Sat, 8am – 7pm).

If you previously received other housing assistance and you still have unpaid mortgage due since January 21, 2020, you are eligible to apply for Mass HAF (as long as you are not applying for the same months of assistance).

You should continue to pay your mortgage unless you have made specific arrangements with us to do otherwise.

If you are not eligible for HAF funding based on the program guidelines, or if you need additional assistance please visit www.massmortgagehelp.org/resource.

Sincerely,

Mortgage Loan Servicer

