

# HAF Overview

## MA Homeowner Assistance Fund

The **Homeowner Assistance Fund (HAF)** is a federally funded housing assistance program for **Massachusetts homeowners impacted by COVID-19** to receive aid for housing-related costs such as mortgage and property charges.

HAF was created by the American Rescue Plan Act (ARPA) and is administered by the US Treasury. To learn more about the Massachusetts HAF program, visit [mass.gov/haf](https://mass.gov/haf).

### HOUSEHOLD ELIGIBILITY

To be eligible for HAF:



Applicants must own the property for which they are applying for assistance and have missed 3 mortgage payments on that property



The expenses an applicant is applying for must be related to their primary residence, located in MA



Applicants must have experienced a financial hardship associated with COVID-19 after January 21, 2020



Applicants must have an income less than or equal to 150% of the [Area Median Income \(AMI\)](#)

### HAF PROCESS

Applicants apply to HAF at [mass.gov/haf](https://mass.gov/haf)



Case Manager reviews app eligibility



Case managers determine what funding structure best addresses the need



Eligibility of payments is determined



Application status and award shared with homeowner



### ELIGIBLE USES OF FUNDS

#### Mortgage Assistance

*Including but not limited to:*

- Financial assistance to allow a homeowner to reinstate a mortgage
- Payment assistance for other housing related costs related to a period of delinquency or default

#### Property Charges Assistance

(Eligible only as necessary to facilitate a reinstatement)

*Including, but not limited to, payment assistance for homeowners':*

- Municipal utilities
- Homeowners' insurance
- Association/condo fees or liens
- Property taxes

Servicers and other entities are paid

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