

**HAFP-0144-Massachusetts**  
**Treasury Feedback for Resubmission of Plan**

Please revise the HAF plan by providing a response to the questions below.

**Completeness**

- Your plan lists Katherine Mayer as the Authorized Official, while the original application for HAF payments was signed by Mark Attia. To ensure prompt payment upon approval, the Authorized Official needs to be the same as the signatory on the original application for HAF payments. If you need to establish a new authorized representative for HAF payments, a request should be submitted by email to [HAF@treasury.gov](mailto:HAF@treasury.gov).

**Homeowner Needs and Community Engagement**

***Data***

- Please explain how the plan targeting and outreach reflect the data referenced in your plan.

***Community Engagement and Public Participation***

- Your plan notes public input and community engagement in the plan development process. Please explain how community engagement informed your plan's programmatic and outreach design.
- Please provide an update indicating any public comments you have received since you submitted your HAF Plan, from which organization you received any such comment, and whether you have responded to the comments.

***Ongoing Assessment of Homeowner Need***

- Please explain how the program will address changes in homeowner needs in the coming years.

**Program Design**

- Please explain how the sources of data listed in the section on Homeowner Needs informed the Program Design Elements included in your plan.
- Will there be a method in your HAF program, early in the process of engaging with a household, to evaluate immediate threats to the housing stability of applicants, which may need to be addressed under an expedited or prioritized timeline (e.g., HOA liens, tax delinquencies, utility shut off)?
- How will your program leverage resources available through a loss mitigation process to benefit eligible homeowners and how will your program avoid using HAF funds in ways that duplicate relief that available loss mitigation options might provide? In particular, when HAF assistance will be limited to payments for mortgage reinstatement, please explain whether and how you will assess what loss mitigation may be available through the servicer.
- Please explain what steps, if any, your program will take to assist the homeowner in determining whether a HAF-resolution will result in a sustainable monthly payment?
- Are you anticipating increased winter home energy costs and their potential impact on the homeowners that HAF will serve?

**Eligibility**

- Please provide rationale for requiring statement of current ability to resume any required regular payments after account is reinstated (OR) statement of current inability to resume mortgage payments due to unemployment, underemployment, or other continuing hardship, and ability to resume any required regular payments with a loan modification.

**Outreach**

- Please explain how the program will target outreach and provide access to homeowners with limited English proficiency.
- Please explain how the program will provide culturally relevant marketing.

**Prioritization**

- No questions.

**Performance Goals**

- Please explain how you intend to communicate your progress towards performance to the public.
- Please indicate which three metrics will serve as the best indicators of the success of your program.
- Please indicate whether you intend to disaggregate metrics by income, race, gender, etc.
- Please consider including as an additional metric the number of homeowners assisted/foreclosures prevented solely through counseling or legal services without payment of HAF funds to resolve the homeowner's defaults or delinquencies.

**Readiness**

- Please provide the most recent available information about your program's readiness, including staffing, contractors, etc.
- Is your program prepared to launch upon approval and, if not, by what date will you be ready to launch following approval?
- Please provide updated information about your progress in spending the initial 10% payment from your jurisdiction's full allocation and the status of any pilot assistance already offered or made available to homeowners.

**Budget**

- Your plan provides a total budget amount of \$178,543,358, an amount greater than your full allocation amount of \$178,543,357. Please revise your budget to reflect this allocation amount.
- Please provide a budget allocation by each program design element. Alternatively, you may group similar types of program design elements, i.e., mortgage-related program design elements (i.e., payment assistance, principal reduction, or reinstatement), taxes and insurance (outside of mortgage), etc.