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January 21, 2022

Treasury's Emergency Housing Team

The following is in response to the Treasury's Emergency Housing Team request for additional information or clarification as indicated by the questions below as received on January 13, 2022, regarding the Massachusetts HAF Plan submitted on September 10, 2021. The Budget has been updated in the Portal with a new measure to reflect the budget-related answer below.

Thank you

Massachusetts HAF Team

### Budget

**Question:** Budget: Regarding the budget allocation for uses other than mortgage assistance:

### Final Response:

- a. Under the Budget tab in the Portal, we added a new a new custom measure named "Property Charge Assistance" to allot budgeted funds towards property taxes, insurance, HOA fees, and municipal utilities as may be necessary to avoid or extinguish a lien.
- b. We reviewed the statistics of over 1,000 applications received to date and determined that approximately 5% of the total amount of funds requested are for these Property Charge Assistance uses, the balance is for Mortgage Assistance. So, in order to give us some flexibility, we have set the budget higher at 10%, or \$14m+, for Property Charge Assistance. No changes have been made to our commitment to the 5% HCA budget, which we think will be very helpful in resolving a variety of matters (with and without HAF funds). Below is the language we updated in the Portal to set this new budget allotment.
  - i. *Property Charge Assistance: The Massachusetts HAF program is designed as a single program with one application with same*

*eligibility requirements for different design elements. The first phase of the program is primarily designed as a mortgage reinstatement program to provide funds to eliminate or reduce past due payments, **and other delinquent amounts as may be necessary to facilitate a mortgage reinstatement (e.g., to avoid or extinguish a lien)**, including payments under a forbearance plan, on forward mortgages, reverse mortgages, loans secured by manufactured homes, or contracts for deed, due to a financial hardship associated with the Coronavirus pandemic for the purposes of preventing mortgage delinquencies, defaults, and foreclosures. Please see the Terms Sheet for more information. **The Mass HAF Plan allots 80% of the state allocation, or \$142,834,686, for these purposes, which includes 10%, or \$14,283,686, budgeted for Property Charge Assistance (e.g., taxes, insurance, HOA fees, municipal utilities) for avoiding or extinguishing a lien as necessary to perform a reinstatement.** Massachusetts has allotted the full 5% available for statewide housing counseling and legal aid services (5% is \$8,927,167).*

#### Marketing, Outreach, and Accessibility

1. **Question:** Regarding strategies for outreach in languages other than Spanish.

#### **Final Response:**

- a. Here is some information to provide a clearer picture on the different languages we will be using to communicate about HAF. All of these languages are reflected in the Portal so we did not alter the current submission. These marketing strategies are tailored to best suit the community we are targeting based on current data and feedback from HCAs and CBOs.
  - i. The consumer fact sheet is available in nine languages: English, Simplified Chinese, Traditional Chinese, Haitian Creole, Khmer, Portuguese, Russian, Spanish and Vietnamese. Those fact sheets in those languages are here: <https://masshousing.com/haf> .
  - ii. The application portal [www.massmortgagehelp.org](http://www.massmortgagehelp.org) can be viewed in English, Chinese, Haitian Creole, Khmer, Portuguese, Russian, Spanish, and Vietnamese.
  - iii. 15-second animated ad, which will be used for TV, radio (audio only), social media and digital ads will have versions in English, Spanish, and Portuguese.
  - iv. TV ads are planned for English, Spanish, and Haitian Creole stations.
  - v. Radio ads will be English, Spanish, and Portuguese.
  - vi. We will be advertising in Spanish-, Portuguese-, and Chinese-language newspapers.
  - vii. Google ads are running in English, Spanish, Portuguese, Haitian Creole, Chinese, Vietnamese, and Russian.