

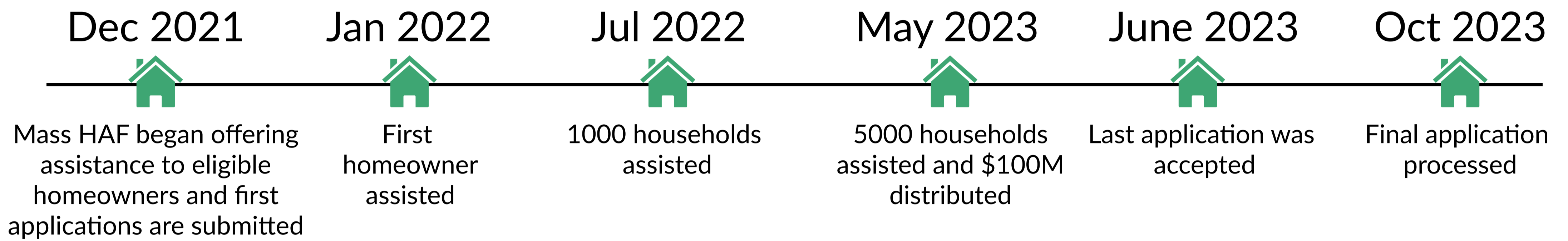


MASSACHUSETTS HOMEOWNER ASSISTANCE FUND (Mass HAF)



As a result of COVID-19, 2.15 million home loans were seriously delinquent by December 2020. The American Rescue Plan Act (ARPA) Allocated Over \$9 Trillion to HAF programs for all US States and territories.

The Mass HAF program was launched to help Massachusetts homeowners impacted by COVID-19 with the goal of preventing foreclosures and preserving homeownership.



Over \$126M Provided To Homeowners

5,949
Households Assisted

\$21,287
Average Amount Paid Out

350
Foreclosures Postponed*

8
Foreclosures Reversed*

*with support from Attorney General's Office, Division of Banks and Greater Boston Legal Services

HAF Assistance By Area Median Income (AMI)%

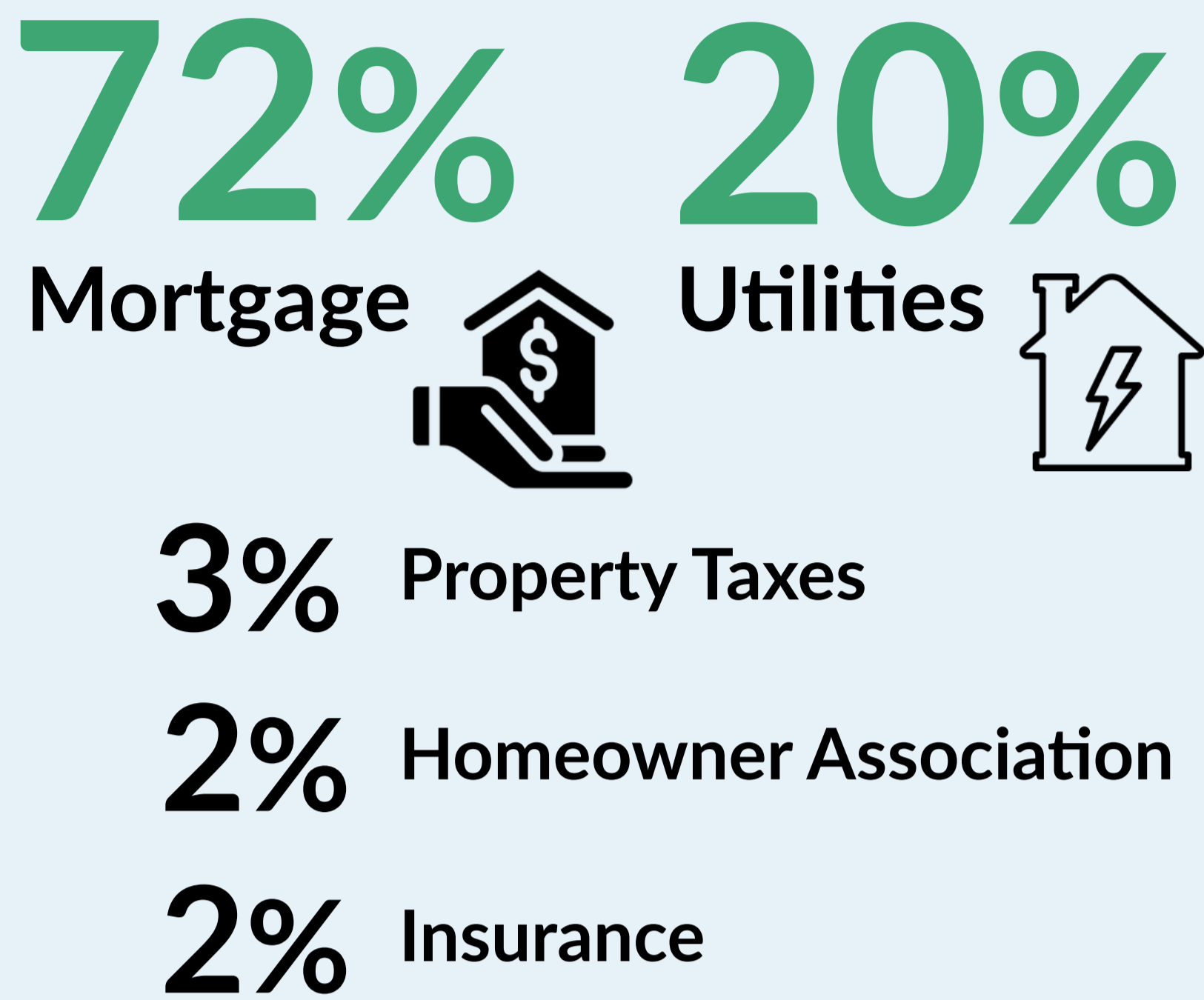
89%
of applicants below 100% AMI
Treasury's goal was 60%

48%
of applicants were Socially Disadvantaged
Treasury's goal was 25%

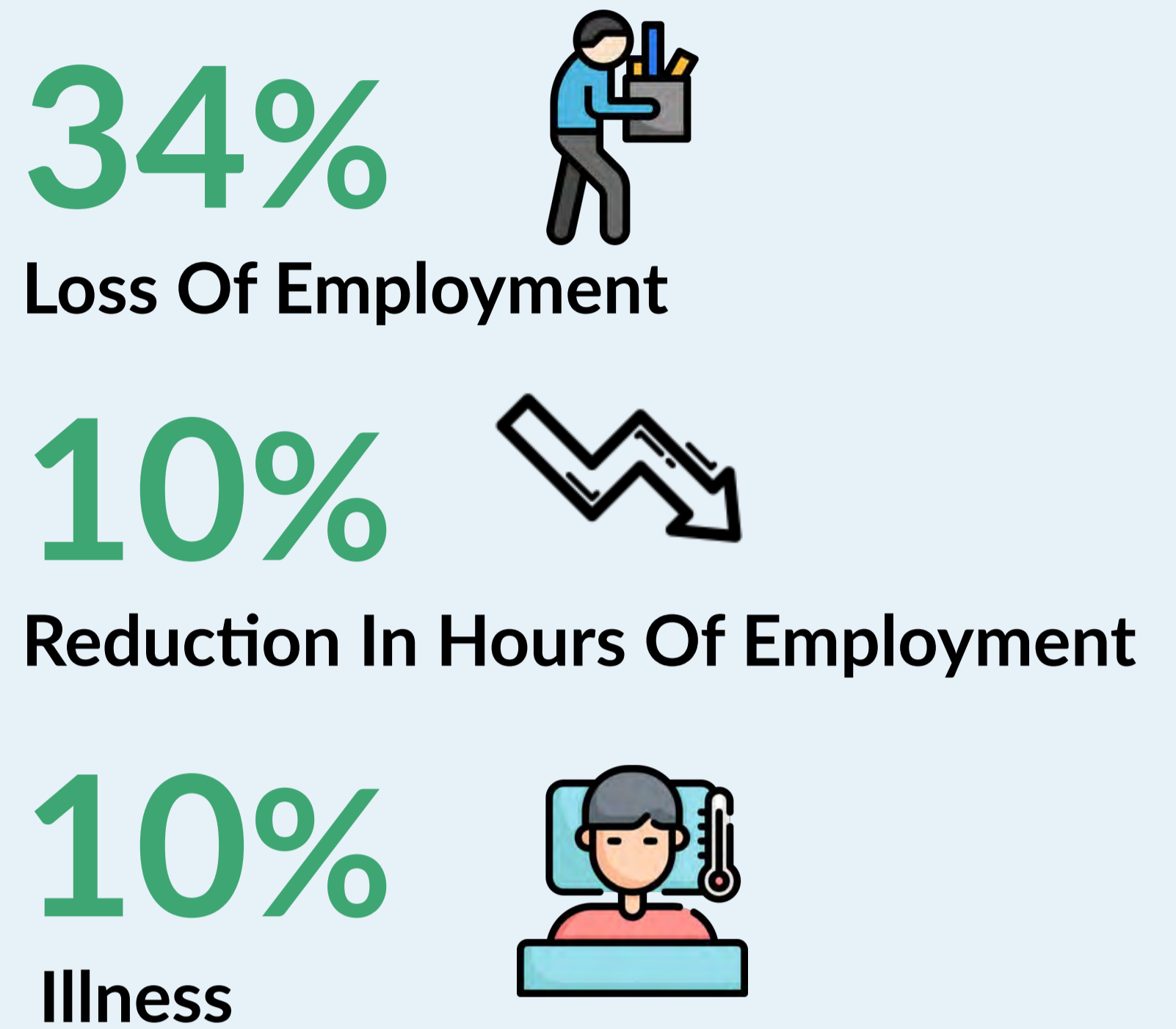
RANKED

10th
Out of 50 State Programs in % of Allocation Spent on Homeowners

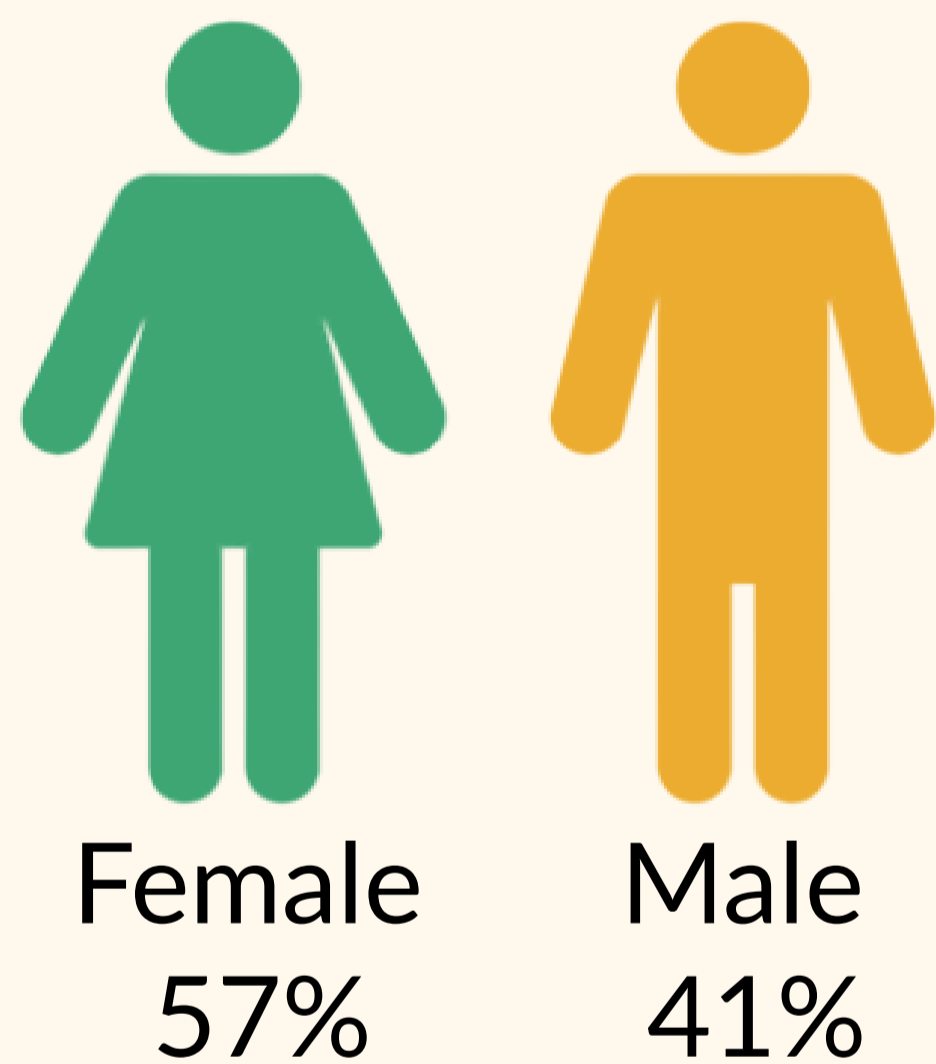
Type Of Assistance Requested By Homeowner



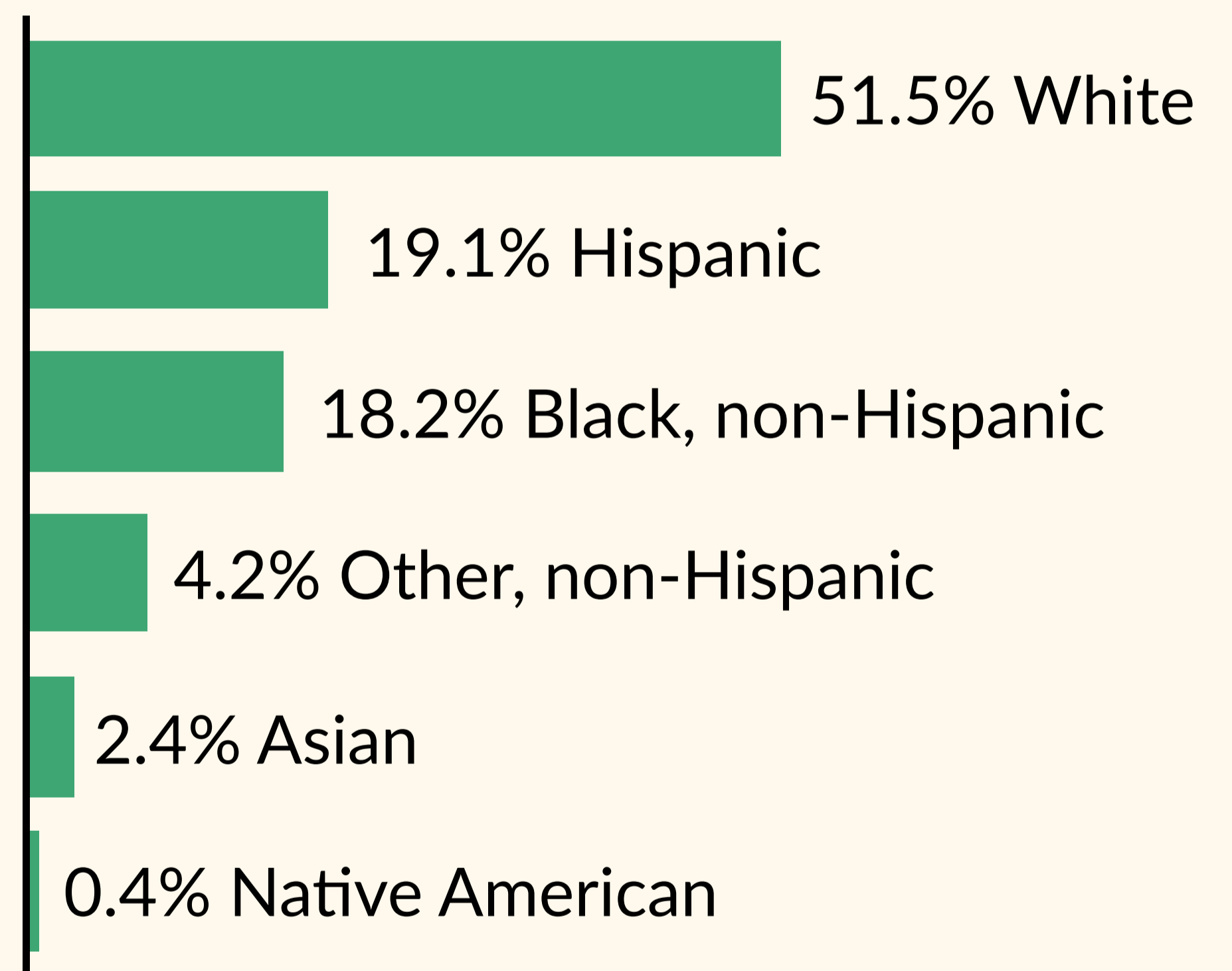
Top 3 Reasons For Delinquency During Pandemic



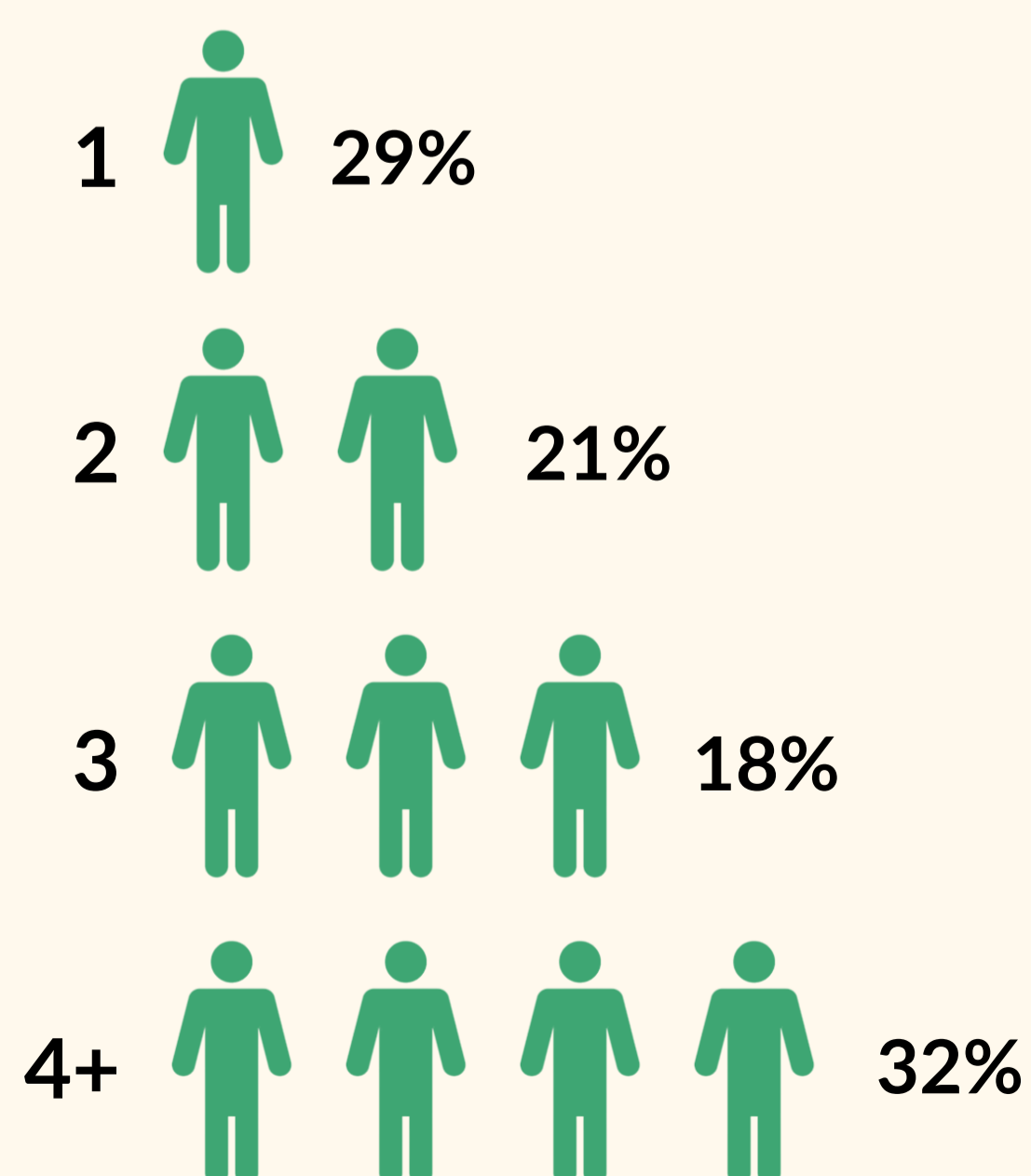
Applicants By Gender



Applicants By Race/Ethnicity



Applicants Assisted By Household Size



Top 5 Languages Of Applicants



English, Spanish, Portuguese, Chinese, Haitian Creole

650

Senior Applicants (65+) Assisted



MASS HAF HOUSING COUNSELING

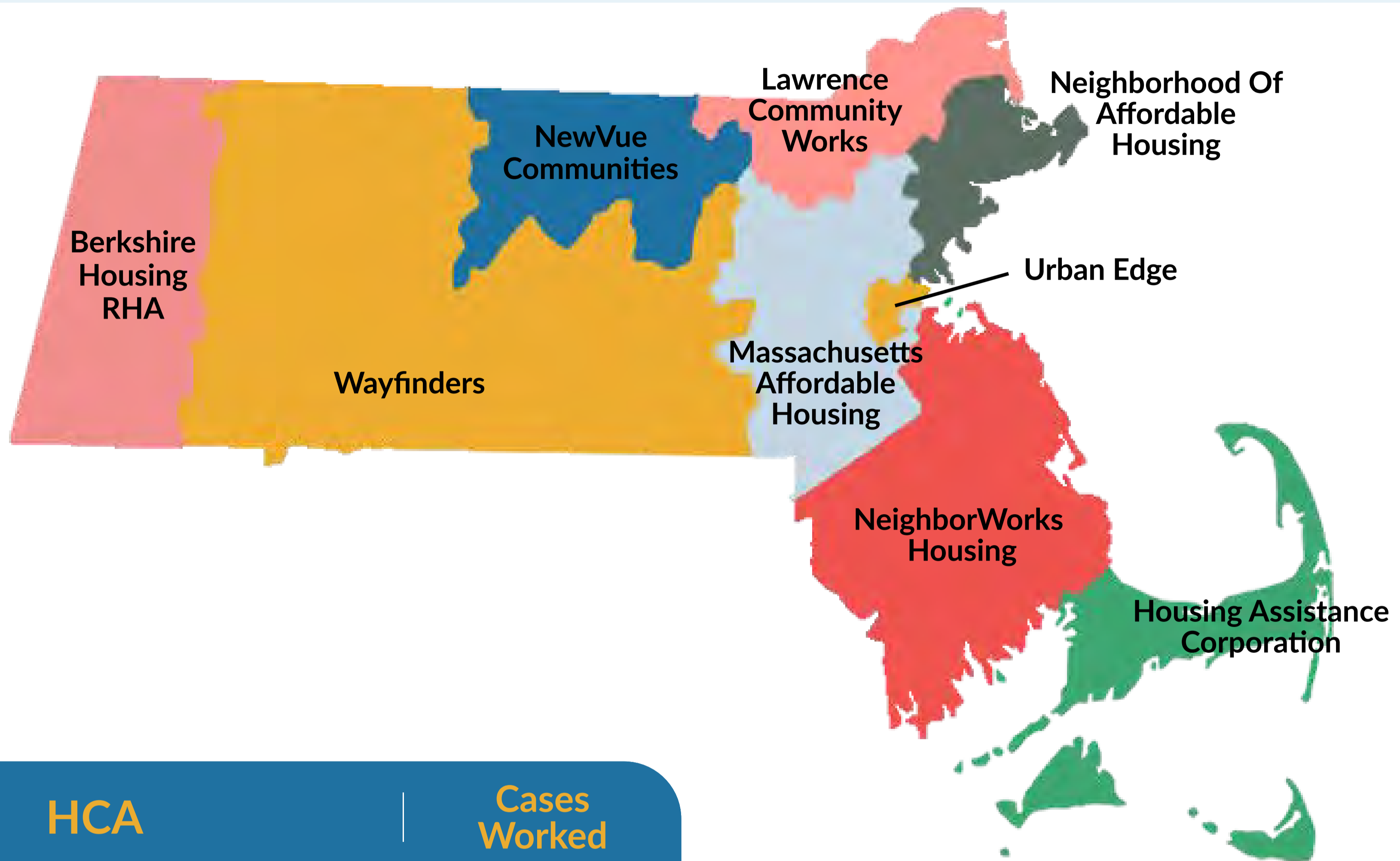


10

HAF-Contracted HUD Certified Housing Counseling Agencies

71%

Total Applicants Assisted By HCAs



HCA	Cases Worked
Way Finders	2267
NeighborWorks Housing	1990
Massachusetts Affordable Housing	892
Credit.org*	883
Lawrence Community Works	588
Neighborhood Of Affordable Housing	570
NewVue Communities	407
Urban Edge	315
Housing Assistance Corporation	274
Berkshire County Regional Housing	110

* National provider

Top 3 Reasons For Homeowner Referral To HCAs

34%



Preventing Foreclosure

26%



Other Program Services Eligibility

26%



Budgeting + Managing Debt

Mass HAF Marketing And Outreach

6.7M

Completed Video Views On Mass HAF's 15 Second Video

447K

Total Page Views to Mass HAF Website

75K

Google Ads Clicks to Mass HAF Website