



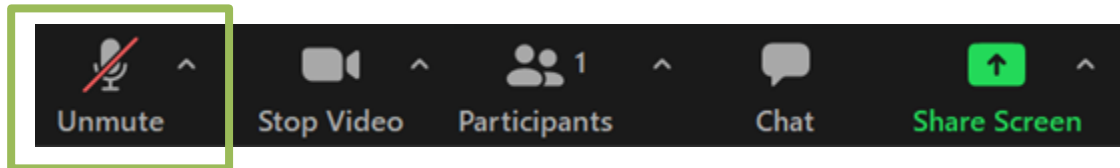
Provider Onboarding Process Massachusetts HAF

November 16, 2021

Engagement Best Practices

Please Mute

Please join the meeting muted during the session to keep interruptions to a minimum



Asking Questions

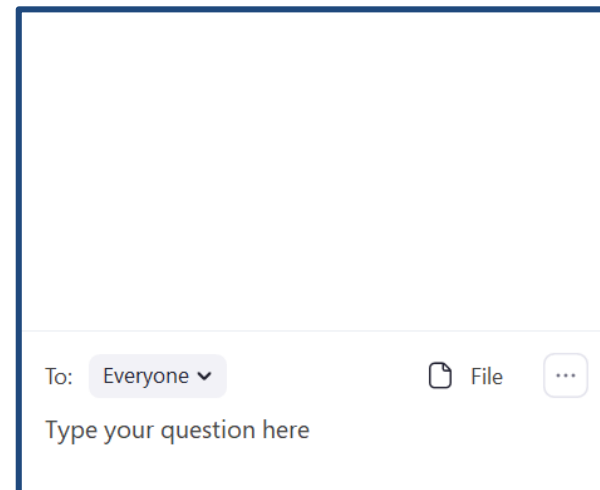
We will be monitoring the Q&A for questions

1



Click “Q&A” to open the chat window

2



Type your question in the box & hit enter (return on Macs) to send



Our Journey Today



HAF Program Overview

- ✓ Program Timeline, Goals and Design
- ✓ Homeowner Eligibility
- ✓ Eligible Uses of Funds
- ✓ Service Level Collaboration Agreements



Mortgage Servicer Onboarding

- ✓ Portal Registration
- ✓ Required Documentation
- ✓ Data Exchange and Communication via Common Data File (CDF)



Q&A



Resources & Next Steps

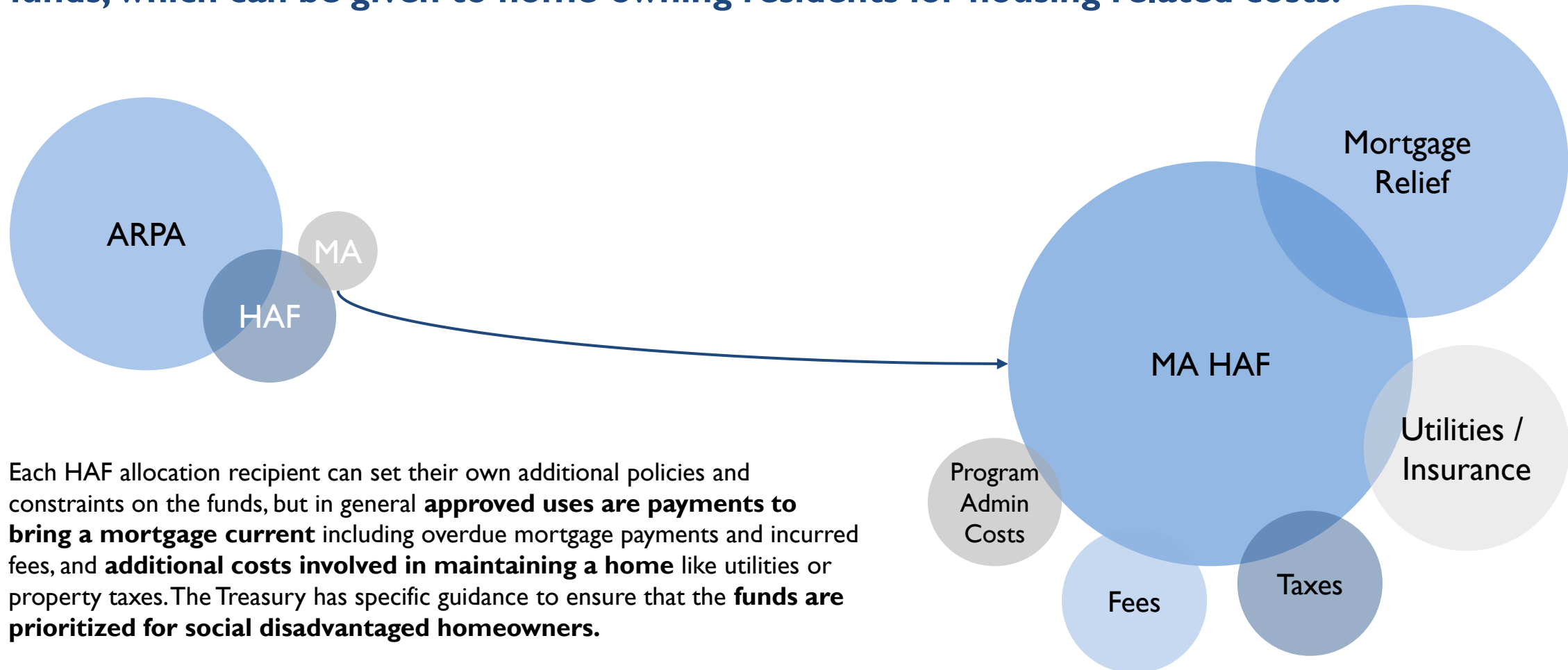


HAF PROGRAM OVERVIEW



What is HAF?

The **Homeowner Assistance Fund (HAF)** was created by the American Rescue Plan Act (ARPA) and is administered by the US Treasury. States, DC, tribes and US territories **get a portion of the funds, which can be given to home-owning residents for housing related costs.**



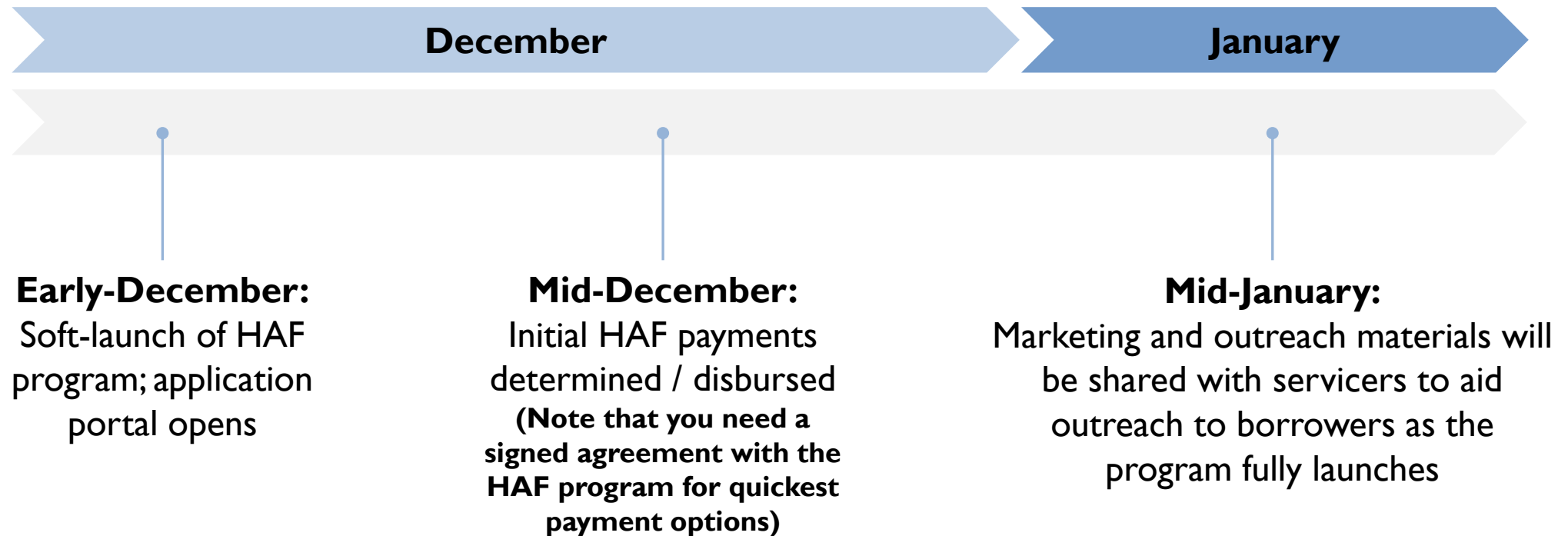
Each HAF allocation recipient can set their own additional policies and constraints on the funds, but in general **approved uses are payments to bring a mortgage current** including overdue mortgage payments and incurred fees, and **additional costs involved in maintaining a home** like utilities or property taxes. The Treasury has specific guidance to ensure that the **funds are prioritized for social disadvantaged homeowners.**



- \$178 million from US Treasury ARPA program has been allocated to MA
- Program Goal: Prevent homeowner mortgage delinquencies, defaults, foreclosures, and displacements that have been exacerbated by COVID-19
- MHP is an administering agency for MA HAF
 - MHP has partnered with Tidal Basin to provide a comprehensive technology and administrative services solution
- Online application portal for homeowners and servicers
- Built-in housing counseling support



The HAF Program will follow this tentative timeline for soft-launch, application processing, and development of marketing materials.



*Please note that HAF Program dates are flexible and subject to change.



In order to be eligible, homeowners must:

- 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 \(AMI\)](#)



Eligible uses of HAF funds include but are not limited to:

Mortgage Assistance

Including but not limited to:

- Financial assistance to allow a homeowner to reinstate a mortgage
 - Principal, interest, taxes, insurance (homeowner's and mortgage)
- Payment assistance for other housing related costs related to a period of forbearance, delinquency, or default

Property Charges Assistance

(Eligible only as necessary to facilitate a reinstatement)

Including but not limited to Payment assistance for homeowner's:

- Municipal Utilities (water, sewer, electricity, etc.)
- Homeowner's or condo association fees or liens

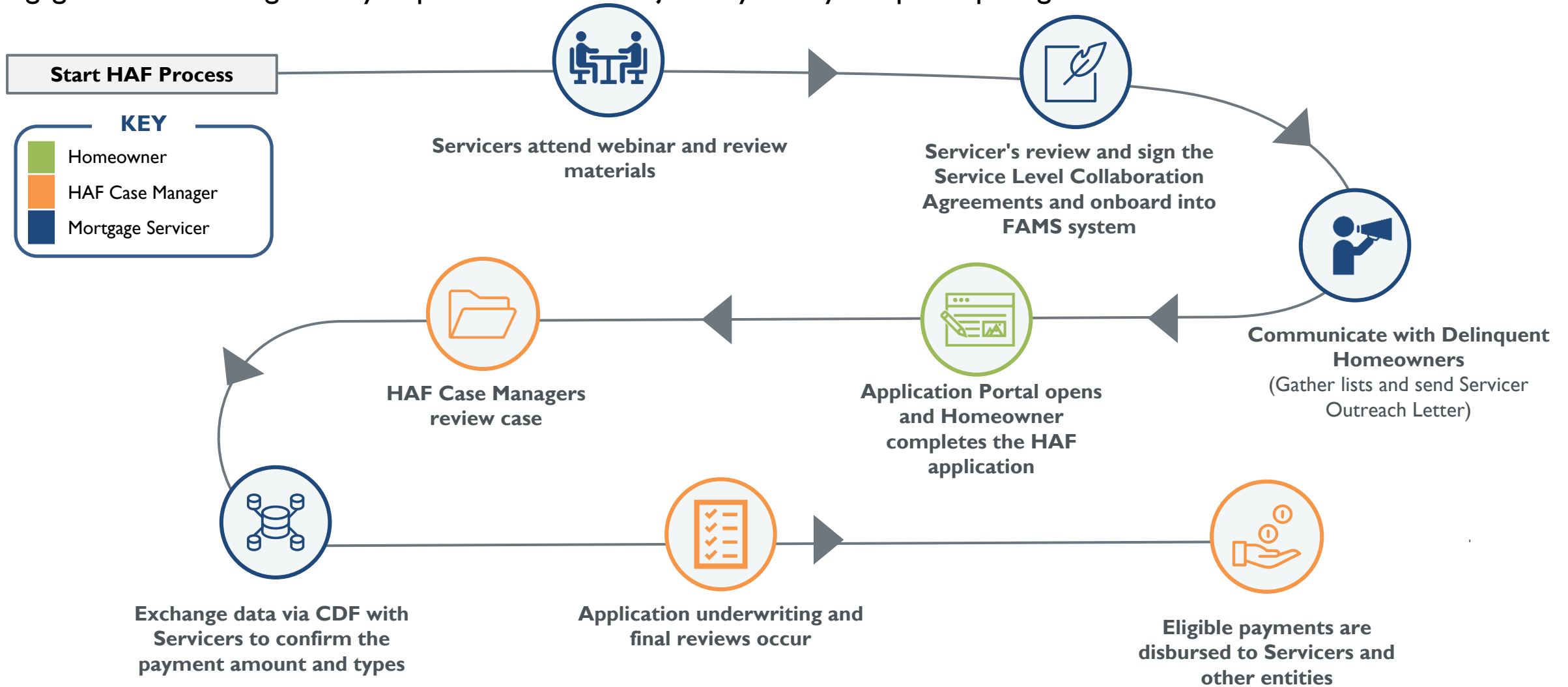


- Programmatic agreement between MHP and servicer
- Outlines the terms of servicer participation
- Mutual understanding about the program's intent, its function, and the important roles that both MHP and the servicer play
 - Timing
 - Nonpublic Personal information
 - Data and information exchange
 - Points of contact
- These agreements make it easier for you to see and track your borrowers in our system, help ensure correct payment amounts, and significantly expedite your receipt of funds for approved borrowers. *We strongly* recommend these agreements for those interested in receiving aid on behalf of borrowers from MA HAF.

HAF MORTGAGE SERVICER JOURNEY



Mortgage Servicers can generally expect to follow this journey if they are participating in HAF.



Note: This is not an exhaustive list of activities



MA HAF Program & Subcontractors

- Host the application & case management portals
- Accept applications and necessary documentation
- Review applications and documentations to determine eligibility against Admin Plan and Treasury guidance
- Communicate with Servicers to confirm amounts owed for each borrower, types of fees needed for reinstatement, and to facilitate payments
- Onboard and train servicers (including gathering Service Level Collaboration agreements)
- Onboard and train HCA support for HAF applicants
- Conduct marketing & outreach to potentially eligible borrowers alongside Servicer outreach

Servicers

- Attend Servicer webinar and any follow up trainings
- Review and sign the Service Level Collaboration Agreements
- Onboard into the FAMS Servicer portal for easy access
- Gather a list of borrowers in your portfolio(s) that have missed 3 or more payments
- Facilitate communication to potentially eligible borrowers (option to leverage material that will be made available in January)

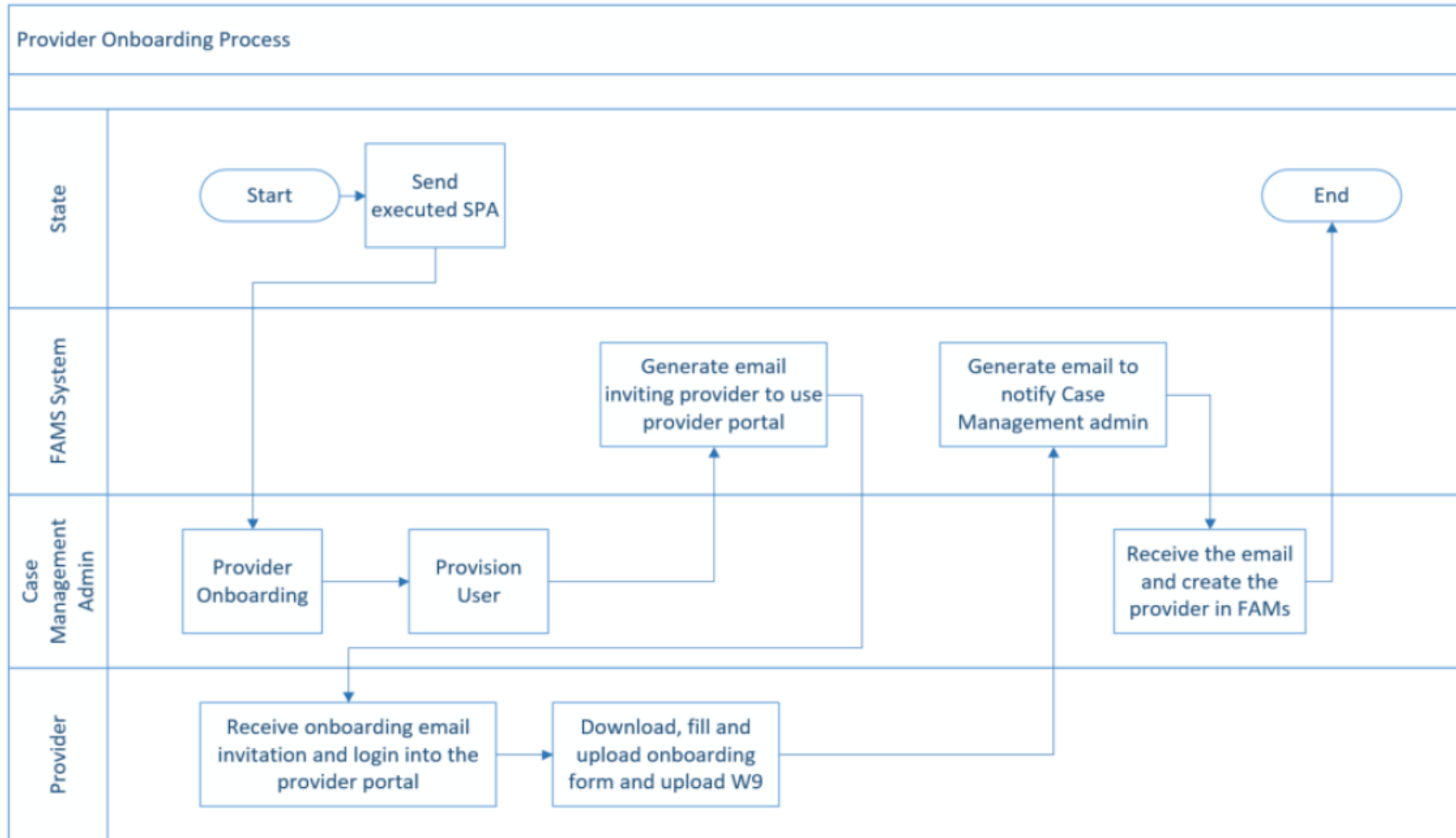


MORTGAGE SERVICER ONBOARDING



- **Financial Assistance Management System (FAMS)** provides a self-service portal for providers who wish to participate in the HAF program.
- This portal will allow providers such as mortgage service companies, HOAs, property insurance companies, counties, municipalities, and other property tax collection agencies to interact with entities who administer HAF programs.
- Providers will be able to **submit their onboarding information, service agreements (if required), and payment information, as well as set up a secure FTP channel** to send/receive Common Data Files (CDF).
- This portal can also be used to exchange other data extracts between the Program and providers.

Provider Onboarding Process



Note: Service Provider Agreements (SPAs) may only be required of Mortgage Providers; other entities may skip this step, instead providing contact information for outreach



- Once a Mortgage provider has agreed to participate in the HAF Program, the Provider will be requested to execute a Service Provider Agreement with MHP (as required).
- Once the SPA is obtained by the Program, the Provider's designated representative will receive an email from the Program inviting the Provider to the Portal to submit additional information.



- Each Provider will be setup in the FAMS Provider Portal with a pre-defined directory structure for exchanging information with the Program. Individuals representing these providers will be provisioned in the Portal with access to a directory structure.
- Mortgage Providers will have access to the following directories:
 - 1) W9 Form
 - 2) Reports
 - 3) Servicer Participation Agreements (SPA's)
 - 4) Onboarding Form
 - 5) Common Data File (CDF)
 - a) | Outbound Folder Structure
 - b) | Inbound Folder Structure
- The onboarding form, found in the Portal, must then be completed by the provider to complete the setup process and receive payments from the Program.



Mortgage Provider Onboarding Form

Provider name	
Federal Tax ID #	
Address	
Mailing address (if different)	
Primary Contact Name	
Primary Contact Phone #	
Primary Contact Email	
Alternate SFTP ID (if other than primary contact)	
Purpose for SFTP Site	

Sample FAMS Provider Onboarding Form – Mortgage Providers



Is the provider capable of doing CDF? Yes ____ No ____ If yes, what is the 3-character provider code? _____

Did you submit your W9 form? Yes ____ No ____

(This is a requirement for onboarding)

How would you like to receive payment? ACH ____ Check ____

(ACH Preferred)

If ACH, please complete below:

Account Type	ACH Account #	Confirm ACH Account #	ACH Routing #	Confirm ACH Routing #
Checking __ Saving ____				

What is the Common Data File?



- The Common Data File (CDF) is a foundational business tool designed to be a standardized communication method for confidential homeowner, loan and program information between state agencies and mortgage loan servicers –particularly multi-state servicers.
 - It was used to support and standardize servicer participation in the Hardest Hit Fund (HHF) Programs and will serve the same function for Treasury-approved Homeowner Assistance Fund (HAF) Programs.
 - The CDF will help states send and receive information with participating servicers as necessary to determine HAF program eligibility.
 - CDF version.7.3 has been modified with six, new data fields designed to support HAF Program processing.
 - Training and other supplemental materials are intended to complement the revised CDF Toolkit v.7.3
 - The Program will provide servicer training on CDF exchange protocols



RESOURCES & NEXT STEPS



MHP Site

Visit <https://www.mhp.net/one-mortgage/homeowner-assistance-fund> for more Servicer-specific details



STEPS TO COMPLETE FOR HAF

Before you participate in Mass HAF and start communicating with borrowers, there are a few actions **you must first take**. Not completing these tasks will prevent funds from reaching you quickly:

1

Review Servicer
FAQs, HAF One
Pager & DOB letter



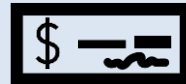
2

Review and Sign
Servicer
Collaboration
Agreement (SCA)



3

Receive FAMS
portal access and
complete
registration



4

Gather borrowers
who are 90+ days
delinquent and start
planning outreach to
encourage
participation



5

Send outreach letter
to delinquent
borrowers (info on
how to apply to the
Mass HAF program)

