

# Mortgage Assistance Alabama

**Alabama Housing Finance Authority**

Special Achievement

**HFA Staff Contact**

Robert Strickland

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## **Alabama Housing Finance Authority**

Entry Title: Mortgage Assistance Alabama (MAA)

Category: *Special Achievement (NEW)*

The U.S. Treasury's Homeowner Assistance Fund, a mortgage foreclosure prevention program authorized by the American Rescue Plan Act of 2021, gave all states a much-needed infusion of funds to assist homeowners negatively impacted by the COVID-19 pandemic. AHFA's version of that program, called Mortgage Assistance Alabama (MAA), was designed to perform beyond the national fund's basic model and surpassed all goals and markers used to define its success. But what further distinguished MAA were its creation of innovative partnerships, extensive public outreach, and a commitment to ongoing assistance.

MAA was designed to prevent foreclosure by providing help with past due or delinquent mortgage expenses, future mortgage payment assistance, or lien extinguishment for low- to moderate-income Alabamians who experienced temporary, pandemic-related financial hardship. Before final program approval from Treasury, AHFA opted into the 10% up-front allocation offered by Treasury to administer a pilot program in August 2021. Using lessons learned from the success of, and demand for, the initial offering, we designed and launched the full MAA program in February 2022.

### **MARKERS MET**

Our outreach campaign to the public led us to not only meet the Treasury goal of 60% of recipients being socially disadvantaged, but also to far exceed it. As a result, Treasury consulted us on 'best practices' to be shared with other states to improve their programs. Nearly 82% of our approved applicants identify as non-white, and more than 71% have incomes of 50% or below AMI. The program has reached 66 of 67 counties, and 26% of the homeowners approved live in the state's poorest "Black Belt" counties, mainly composed of majority-minority census tracts.

Other key demographic findings to date:

- **95%** of recipients earn less than the median income in their area.
- **81.7%** percent of recipients identify as non-white, with 15.62% identifying as white and 2.68% choosing not to reveal their racial status.
- **75%** of participating homeowners are employed, retired, or disabled. Another 17% chose not to reveal their employment status.
- **14%** of approved applications have assisted those reporting disabilities (though we do not require applicants to reveal their disability status).

One of MAA's most successful aspects has been the lien extinguishment program. A total of 460 homeowners on fixed incomes or incomes at or below 100% AMI who owed less than \$50,000 on their mortgages received lien extinguishment from MAA. An additional 3,539 homeowners have had their delinquent mortgages brought current, and 3,668 homeowners have received monthly mortgage payment assistance for six to 12 months, with many households receiving more than one form of relief.

### **PRODUCTIVE PARTNERSHIPS**

From the program's beginning, our goal was to coordinate with stakeholders to ensure the varied needs of our urban and rural markets were met. Our plan was developed after a data-driven needs assessment with extensive input from our community, including housing counselors, legal aid professionals, banking leaders, municipal representatives, and tribal councils.

One of the best ways we accomplished that goal was through the creation of partnerships with United Way of Central Alabama and Alabama Industrial Development Training (AIDT), a state agency tasked with recruiting

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and training a skilled workforce. Through these partnerships we offered housing counseling, employment training opportunities, and a jobs database to 100% of approved MAA participants.

AHFA also capitalized upon its ongoing partnership with Alabama's 23 Habitat for Humanity affiliates. We hosted webinars to teach them how to help their homeowners apply, resulting in 155 applications for MAA funds. We distributed a digital flyer they could use to spread the word to their clients. In addition to individual assistance, at least one local affiliate held an application drive, providing paper applications and helping homeowners with completion and mail-in.

We also partnered with bankruptcy courts and attorneys, conducting education sessions and providing program resources in all federal districts. As a result, MAA has assisted 335 homeowners in bankruptcy to date.

Additional, customized training sessions were held online for multiple trade organizations, lending institutions, social service agencies, and tribal organizations statewide to assess needs and to prepare them to partner with us.

### **PUBLIC OUTREACH**

To target communities in need more effectively, AHFA engaged in a variety of marketing efforts:

1. **Dedicated Website** – We established a dedicated website at MortgageAssistanceAL.com. It contains a wealth of program information; tutorial videos; homeowner testimonials; a list of participating lenders; sample program materials in English and Spanish; links to emergency, legal, career planning, and long-term services; a mechanism for reporting suspected fraud; FAQs; weekly statistical reports; and more.
2. **Social Media Presence** – AHFA maintained a constant presence on the three major social media sites, hosting a separate MAA Facebook page and posting a steady stream of MAA content on Instagram and LinkedIn. Frequent topics included program announcements, homeowner success stories, prompts to seek housing counseling, and more.
3. **Texting/Email Campaigns** – Our texting program targeted minority homeowners with an AMI of 150% or less in 10 rural counties with the relatively highest rates of homeownership. Multiple text waves reached as many as 38,000 residents at a time. Homeowners who received these texts showed significant overlap with those in previously identified majority-minority census tracts. We also sent two waves of emails to homeowners with incomes below \$50,000 in 10 rural counties, comprising 31,295 email addresses.
4. **Screen Placements** – AHFA contracted to place ads on screens in public waiting areas. This effort generated an average of 1.3 million to 6.5 million monthly impressions in approximately 125 restaurants, fitness centers, outlet malls and hotel lobbies across the state. A similar campaign focusing on medical offices generated approximately 250,000 monthly impressions in 51 health care facilities.
5. **Radio ads** – AHFA contracted with the Alabama Broadcasters Association to air radio spots on 50 stations in 15 cities in English and Spanish. These stations comprised a wide range of formats (gospel, news/talk, urban contemporary, country, sports, smooth jazz, hip hop, oldies, and others) to ensure a variety of audiences were reached.
6. **Direct mail** – AHFA developed a statement stuffer announcing the MAA program to 11,000 of its loan servicing customers. This mailing contributed to a total of 615 submitted applications during the pilot program.

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**7. Earned Media** – We also took advantage of no-cost opportunities to spread the word about the MAA program. An announcement sent to our media contacts achieved an above-average 27% open rate, and we also received coverage in industry publications. AHFA’s single-family administrator was featured on a local morning news show, and her interview was broadcast by several TV stations statewide.

### **ONGOING ASSISTANCE**

Rather than simply sending checks to qualified recipients, we sought to extend the support we offered to our state’s lower-income residents. Our action plan was to provide assistance that would not only cure homeowners’ immediate delinquency, but also would offer stability in the longer term through ongoing monthly payments to allow the public health emergency and job and childcare closures to dissipate.

We also worked to plug MAA recipients into resources to help them prevent future financial hardship. Every participant was required to complete a housing counseling assessment and was referred to a local HUD-certified housing counselor for individual assistance. We also co-produced videos to introduce the concept of housing counseling and address frequently asked questions. In addition to the housing counseling, training opportunities, and jobs database mentioned above, we maintained a robust website where viewers could access a database of community services like food pantries, clothing giveaways, mental health and domestic violence relief, low-cost healthcare providers, and more.

Connecting our applicants – whether or not they ultimately qualified for MAA assistance – to the plethora of available services at a critical time helped to renew their optimism in a brighter future.

### **REAL RESULTS**


AHFA took advantage of Treasury directives to alleviate burdens while maintaining program integrity and reducing fraud, resulting in a very efficient use of resources. As of March 31, 2023, our administrative expenses represented just 7% of the obligated funds – less than half of Treasury’s permitted allowance of 15%. By operating carefully and conservatively, we truly maximized the financial assistance available to relieve homeowners in crisis.

The story of Mack and Brenda Autwell of Ashville is just one example of thousands. They revealed to us the devastating sequence of events – including COVID, job loss, other health crises, and a car crash – that left them feeling overwhelmed. In an emotional and uplifting story, they credited the MAA program with restoring their hope and their home.

*"Within six weeks of applying for assistance our mortgage was paid for a year. You can't imagine the heavy weight that was lifted from my shoulders," said Mack. "If it hadn't been for Alabama Housing Finance Authority and MAA, we would have lost our home of 24 years."*

By going beyond the basic emergency assistance outlined in the national program, AHFA exceeded all goals set for MAA. We employed creative partnerships to reach at-risk populations. We extended assistance to provide ongoing relief. We bridged gaps between struggling homeowners and the services available to help them. We far surpassed the measurements set by Treasury at half the administrative costs. For these reasons, we believe that the MAA program administered by AHFA has provided not just a quick fix in a time of crisis, but a lasting impact for our state’s homeowners in need.

# Dedicated website at MortgageAssistanceAL.com

FAQs | Required Documents | Report Fraud | Resources | Testimonials | [Login](#)

## A Helping Hand for Homeowners in Need

If you have experienced a temporary, COVID-19 related financial hardship after January 21, 2020, Mortgage Assistance Alabama (MAA) may be able to help.

[Apply Online](#) | [Required Documents](#)

Mortgage Assistance Alabama is currently closed for new applications. To shorten wait time and ensure the prompt handling of applications, we have temporarily closed the application portal to process completed applications. If you would like to be notified when the portal reopens, please sign up here: <https://bit.ly/3N0J9H6>.


If you have an application in process, you may continue to access your application by selecting the "Login" option at the top right of the page. Call Center hours of operation are Monday-Friday, 8 a.m.-5 p.m.




### About the Program

Funding for the MAA program is provided by the Homeowner Assistance Fund established by the U.S. Department of Treasury to help eligible Alabama homeowners wrestling with mortgage delinquency. There are three options for assistance:

### What is Mortgage Assistance Alabama?



### Eligibility Requirements



### How to Apply



### Mortgage Payment Assistance


MAA will provide assistance to pay past due or delinquent mortgage payments, pay off a COVID-19 related forbearance, or pay off a partial claim. MAA may also provide 12 monthly mortgage payments including principal, interest, and escrow expenses. Total assistance per eligible homeowner may not exceed \$50,000.

### Loan Modification

Provides assistance to pay down the principal balance of the 1st mortgage lien. Homeowners with investor liens such as Fannie Mae, Freddie Mac, FHA, VA, & USDA should seek Loan Modification assistance from their mortgage servicer. MAA will provide a one-time payment to the homeowner's participating servicer to recast the loan or be used to fill a financial gap that limits a homeowner's eligibility for a loan modification or to extinguish the lien. The one-time payment will be the first and final disbursement. Total assistance per eligible homeowner may not exceed \$50,000.

### Lien Extinguishment

Available to homeowners on a first income and who have a 1st mortgage balance at or below \$50,000. Total assistance per eligible homeowner may not exceed \$50,000.



### Application Process

1. Pre-Screen
2. Apply
3. Upload Documents
4. Eligibility Review
5. See How We Can Help

[Begin Application](#)

### Eligibility

- Must attest to inability to pay mortgage due to a COVID-19 related financial hardship.
- Must have a total annual household income of less than 150% of the area median income.
- Must currently occupy property as primary residence.
- Residence must be located in the state of Alabama.
- Eligible structures include: single-family homes (attached or detached) and manufactured housing.
- Maximum original principal mortgage amount on all existing mortgage loans on the property may not total more than the conforming loan limit.

### Exclusions

- Homeowners receiving federal mortgage payment assistance from another agency
- Homeowners seeking assistance on second homes, seasonal / vacation homes, or vacant property

[See More Details](#)

Find out if you're eligible for assistance.

[Begin Screening](#)

Already applied? Check the status of your application.

### Contact

Call us at: 1-888-460-9977

The Alabama Housing Finance Authority (AHFA) was authorized to administer the Homeowners Assistance Fund established by the U.S. Department of Treasury AHFA program to operating as Mortgage Assistance Alabama.



ALABAMA HOUSING FINANCE AUTHORITY  
*Live in Love. Alabama.*

### FAQs

[Required Documents](#)  
[Report Fraud](#)  
[Terms of Service](#)  
[Privacy Policy](#)

[Select Language](#)

*Check it out!*



[WWW.MORTGAGEASSISTANCEAL.COM](http://WWW.MORTGAGEASSISTANCEAL.COM)



# Mortgage Assistance Alabama

## Logo Sheet & Brand Guidelines

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### LOGO DESIGN & COLORS



### FONTS

## Franklin Gothic Demi

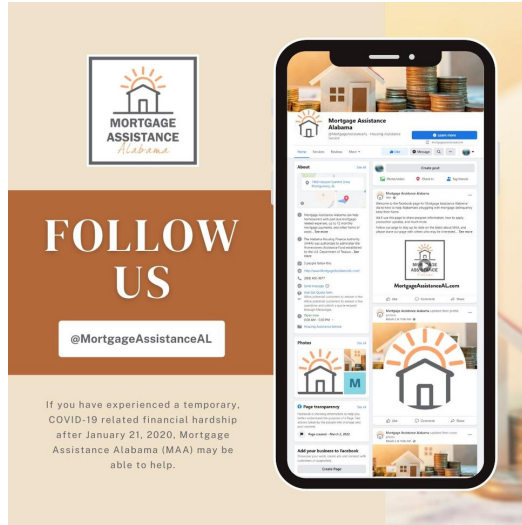
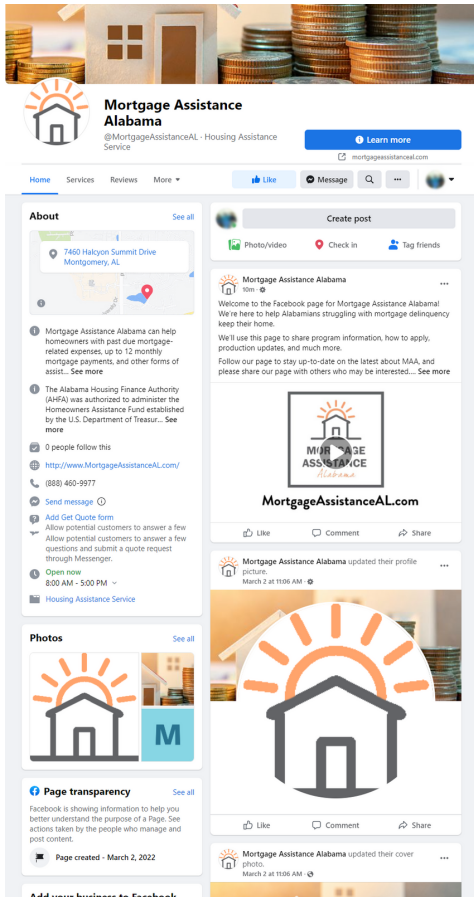
*Dear Joe Four*

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### ACCENT COLORS



# Social Media



## MAA Program Highlights

All MAA recipients have been offered **free housing counseling** services through the **United Way Housing Counseling Alliance** and **employment opportunities** through **Alabama Industrial Development Training** in an effort to prevent future financial hardship.

- 100%** Of the **2,808 approved applicants** to date, **95 percent** earn less than the median income in their area.
- About **79 percent** of recipients to date identify as **non-white**, with **17.8 percent** identifying as **white** and **2.91 percent** choosing not to reveal their racial status.
- More than **72 percent** of participating homeowners to date are **employed, retired or disabled**. Another 18 percent chose not to reveal their employment status.

The latest program updates can be found at [MortgageAssistanceAL.com](http://MortgageAssistanceAL.com).

**Mortgage Assistance Alabama**  
April 21, 2022

Considering applying for Mortgage Assistance Alabama? Don't wait! It's simple & easy. For more information, check out the "How to Apply" video on the MAA website at [www.MortgageAssistanceAL.com](http://www.MortgageAssistanceAL.com).

Mortgage Assistance Alabama (MAA) is a program implementing the Homeowner Assistance Fund established by the U.S. Department of Treasury to help eligible Alabama homeowners wrestling with mortgage delinquency.

Homeowners must have a financial hardship occurring as of, or after, January 21, 2020.

Qualified homeowners are eligible to receive:

- Past due mortgage-related expenses + 12 monthly mortgage payments, and/or
- A one-time payment to a homeowner's participating servicer to recast the loan or fill a financial gap in order to establish eligibility for a loan modification or to extinguish the lien

Total assistance per eligible homeowner may not exceed \$50,000.

#mortgageassistancealabama #mortgageassistance #foreclosureprevention #mortgagerelief

**Mortgage Assistance Alabama**  
May 3, 2022

Although we have closed the portal for new applications, it WILL reopen once we have processed applications.

This is the time to review and start compiling the required documents you'll need to apply.

Visit the Required Documents section of our website at [www.mortgageassistanceAL.com](http://www.mortgageassistanceAL.com) to view the list of ID, income, and property verification documents, as well as other documents you may need to apply.

#mortgageassistancealabama #mortgageassistance #foreclosureprevention #mortgagerelief

**Mortgage Assistance Alabama**  
May 27, 2022

Mortgage Assistance Alabama launched in January to help Alabama homeowners struggling with mortgage delinquency. As of May 24, MAA exceeded the mark of 1,000 homeowners assisted. More than \$15.1 million has been disbursed to 1,395 Alabama households. Another \$51.5 million is under obligation.

Nearly every county has been impacted by the program as homeowners in 59 of Alabama's 67 counties have received assistance. Ninety-two veterans have also been helped.

The Weekly Program Update, available on the MAA website, details production and includes utilization by county, demographics, and new participating servicers. MAA offers three forms of assistance – mortgage payment assistance, loan modification, and lien extinguishment. The funds are provided by the Homeowner Assistance Fund established by the U.S. Department of Treasury. For more information about MAA, visit [www.mortgageassistanceAL.com](http://www.mortgageassistanceAL.com).

#mortgageassistancealabama #mortgageassistance #foreclosureprevention #mortgagerelief

### current program highlights

- \$100,556,920 in total funding
- 1,395 households assisted
- \$15,158,480 funds disbursed
- \$51,529,406 in obligated funds

as of 05.24.22

**Statement stuffer sent to loan servicing customers during MAA pilot program:**

*Do you need help paying your mortgage?*  
**Mortgage Assistance Alabama (MAA)** is here to help you save your home.



Alabama Housing Finance Authority has been authorized to administer the Homeowner Assistance Fund established by the U.S. Department of Treasury to help eligible Alabama homeowners wrestling with mortgage delinquency. Homeowners must have a COVID-19 related hardship which occurred after January 21, 2020.

Qualified homeowners are eligible to receive a grant to cover past due mortgage-related expenses, up to 12 monthly mortgage payments, and other forms of assistance. The maximum total combined assistance per household may not exceed \$50,000.

For more information, visit [www.MortgageAssistanceAL.com](http://www.MortgageAssistanceAL.com) or call **1-888-460-9977**.



**Spanish-language flyer:**

¿EL COVID-19 HA AFECTADO SU CAPACIDAD DE PAGO DE SU HIPOTECA?

**HOMEOWNERS:**  
Mortgage Assistance Alabama is here to help.



**Ayuda Hipotecaria de Alabama (MAA)** es un programa que implementó el Fondo de Ayuda para Propietarios de Viviendas establecido por el Departamento del Tesoro de EE.UU. para ayudar a los propietarios de viviendas elegibles de Alabama a enfrentar la morosidad de la hipoteca.

Los propietarios de viviendas deben tener una dificultad relacionada con el COVID-19, que se haya producido después del 21 de enero de 2020.

Reconocemos que los propietarios de viviendas que enfrentan la morosidad de la hipoteca también pueden necesitar otras formas de ayuda. MAA está asociada con United Way of Central Alabama (UWCA) y Alabama Industrial Development Training (AIDT) para brindar un conjunto ininterrumpido de servicios a los destinatarios de MAA.

UWCA proporcionará servicios de asesoramiento en materia de vivienda, recursos de ayuda para el pago de servicios públicos y acceso a programas de ayuda contra el hambre. AIDT proporcionará recursos y capacitación para solicitantes de empleo.



**Para obtener más información y realizar la solicitud, visite**  
[www.MortgageAssistanceAL.com](http://www.MortgageAssistanceAL.com).

**AYUDA**  
Propietarios de viviendas calificados son elegibles para recibir:

1. Gastos relacionados con la hipoteca atrasada + 12 pagos mensuales de la hipoteca
2. Un pago único al administrador participante del propietario de vivienda para reestructurar el préstamo, o que se utilizará para cubrir una brecha financiera que limite la elegibilidad del propietario de vivienda para una modificación del préstamo, o para extinguir el gravamen

La ayuda total por propietario de vivienda elegible no puede superar los \$50,000.

**ELEGIBILIDAD**

- Testificar la incapacidad de pagar la hipoteca debido a una dificultad financiera relacionada con el COVID-19
- Tener ingresos anuales totales de grupo familiar menores de 150% del ingreso promedio del área
- Ocupar la propiedad como residencia principal
- La residencia debe estar ubicada en Alabama
- Sistemas sociales elegibles: viviendas unifamiliares (adossadas o separadas), viviendas prefabricadas hipotecadas como propiedad inmobiliaria
- El monto máximo de hipoteca de capital original de todos los préstamos hipotecarios existentes sobre la propiedad no podrá ser un total superior al límite de préstamo conforme

# Sample Weekly Data Summary

## Mortgage Assistance Alabama Program Update

Data from April 26th, 2022



## Current Program Highlights

**\$109,495,705**  
Total Funding

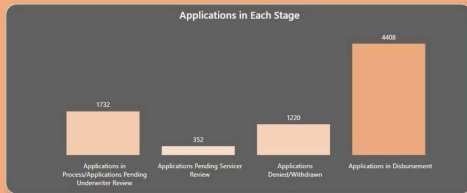
**4408**  
Households Assisted

**\$60,934,277**  
Funds Disbursed

**\$84,310,009**  
Obligated Funds

Data in this report may fluctuate week over week based on applicant and servicer responses to information requests.

## Current Processing Status



Data in this report may fluctuate week over week based on applicant and servicer responses to information requests.

## Payment Details

Assistance Paid (By Type)	Applications with Payment Issued	Average Assistance Paid	Total Payments Issued
Mortgage Reinstatements	3539	\$6,170	\$21,835,061
Ongoing Monthly Assistance	3668	\$6,593	\$24,184,743
Loan Modification	1	\$50,000	\$50,000
Lien Extinguishment	460	\$32,314	\$14,864,473
<b>Total</b>	<b>4408</b>	<b>\$13,874</b>	<b>\$60,934,277</b>

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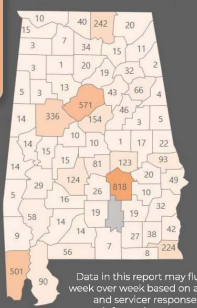
## Projected Coverage

Year	Month	Remaining in Program	No Longer in the Program	% of Households No Longer in the Program
2022	August	1910	4	0.11%
2022	September	2154	28	1.04%
2022	October	2296	71	1.54%
2022	November	2305	187	5.10%
2022	December	2410	289	7.77%
2023	January	2219	334	8.11%
2023	February	2971	353	9.62%
2023	March	3054	430	11.72%
2023	April	2963	705	19.25%
2023	May	2656	1012	27.59%
2023	June	2149	1519	41.41%
2023	July	1594	2054	54.52%
2023	August	933	2755	74.56%
2023	September	538	3130	85.33%
2023	October	111	3417	95.34%
2023	November	115	3553	96.86%
2023	December	97	3571	97.36%
2024	January	69	3608	98.38%
2024	February	35	3633	99.05%
2024	March	12	3656	99.67%
2024	April	0	3666	100.00%

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## Program Utilization by County

Property County	Applicant	Property County	Applicant	Property County	Applicant
Montgomery	618	Blount	19	Calhoun	3
Jefferson	271	Butler	19	Cherokee	1
Mobile	202	Etowah	19	Chilton	1
Tallapoosa	196	Tallapoosa	17	Madison	1
Madison	242	Wilcox	16	Chickasaw	1
Houston	224	Colbert	15	Clay	1
Shelby	194	Macon	15	Wilcox	1
Chickasaw	124	Madison	15	Greene	1
Etowah	123	Percy	15		
Lee	99	Cherokee	14		
Jackson	85	Greene	14		
Autauga	81	Monroe	14		
Caldwell	76	Pratt	14		
Catawba	58	Sumner	14		
Escambia	54	Walker	13		
Russell	49	DeKalb	11		
Barbour	46	Etowah	12		
St. Clair	43	Butler	12		
Henry	42	Chilton	12		
Limestone	40	Limestone	10		
DeKalb	36	Washington	9		
Morgan	34	Geneva	8		
Barbour	32	Craig	7		
Etowah	31	Lawrence	7		
Marion	29	Cherokee	5		
Coffee	27	Lamar	5		
Louisiana	26	Bartholomew	3		
Cherokee	22	Caldwell	4		
Culman	20				
Jackson	20				
Madison	20				



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## Homeowner Demographics

**317**  
Veterans

### Homeowner Ethnicity

69.9% Hispanic, 14.8% Not Provided, 4.9% Not Hispanic or Latino, 1.2% Other, 0.0% Black

### Homeowner Employment Status

10.0% Employee, 15.8% Not Provided, 8.6% Unemployed, 8.1% Disabled, 8.1% Retired, 7.8% Self-Employed, 44.7% Other, 0.0% Blank

### Homeowner Race

Black - African American: 60.9%, White: 15.2%, His or her race is not reported: 2.0%, American Indian / Alaska Native: 0.0%, Asian - sub-category data: 0.0%, Not Provided: 0.0%, Asian - Vietnamese: 0.0%, Asian - Other: 0.0%, Native Hawaiian / Other Pacific Islander: 0.0%, Asian - Indian: 0.0%, Asian - Korean: 0.0%, Asian - Chinese: 0.0%, Asian - Filipino: 0.0%, Native Hawaiian / Other Pacific Islander: 0.0%

### Homeowner Ages

Bar chart showing distribution of homeowner ages from 4 to 100.

### Homeowner Disability Status

14.4% Yes, 85.6% No

### Homeowner AMI %

50% to 100%: 23.31%, 100% to 150%: 5.17%, 0% to 50%: 71.52%

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## Who are the Participating Servicers?

New Servicers This Week:

- Triad Financial Services

For the full list of Participating Servicers please visit:  
<https://mortgageassistanceal.com/resources>

## SUCCESS STORIES



### **Anonymous; Montgomery, AL**

Before COVID-19, Montgomery resident Z.P. was working full time as an administrative assistant. Then she received the news no one wants. She was laid off due to the pandemic. She quickly fell behind on her bills, including her mortgage. She first heard about Mortgage Assistance Alabama via a phone call from her mortgage company. She says, “As a single mother, this program has provided a tremendous amount of financial stability and is giving me the opportunity to work towards getting back on track with much less stress.”



### **Anonymous; Helena, AL**

T.H. says Mortgage Assistance Alabama was, “An answered prayer.” For many reasons, 2020 was a very difficult year for her and her family. She says, “The impact of the COVID-19 pandemic hit hard. My job consisted of 100% travel, but that all came to a screeching halt during quarantine and thereafter. Then my household was affected with the virus. I was really sick and unable to work, and eventually the bottom fell out financially.”



### **Anonymous; Harvest, AL**

When the year 2020 started, M.H. says, “Everyone was working, and we were all doing well.” The coronavirus pandemic would soon change everything. Struggling to pay the bills, she learned about Mortgage Assistance Alabama. She turned there for help. “The application wasn’t difficult. The process reminded me of applying for a mortgage.” M.H. learned quickly that she was eligible and is now receiving mortgage payment assistance. She wants others to know of this program and encourages them to check it out. “I would suggest that every family that has a need take the time to apply for the program. They paid my mortgage less than 30 days after I completed the application process, and I’m so grateful.”



### **The Autwells; Ashville, AL**

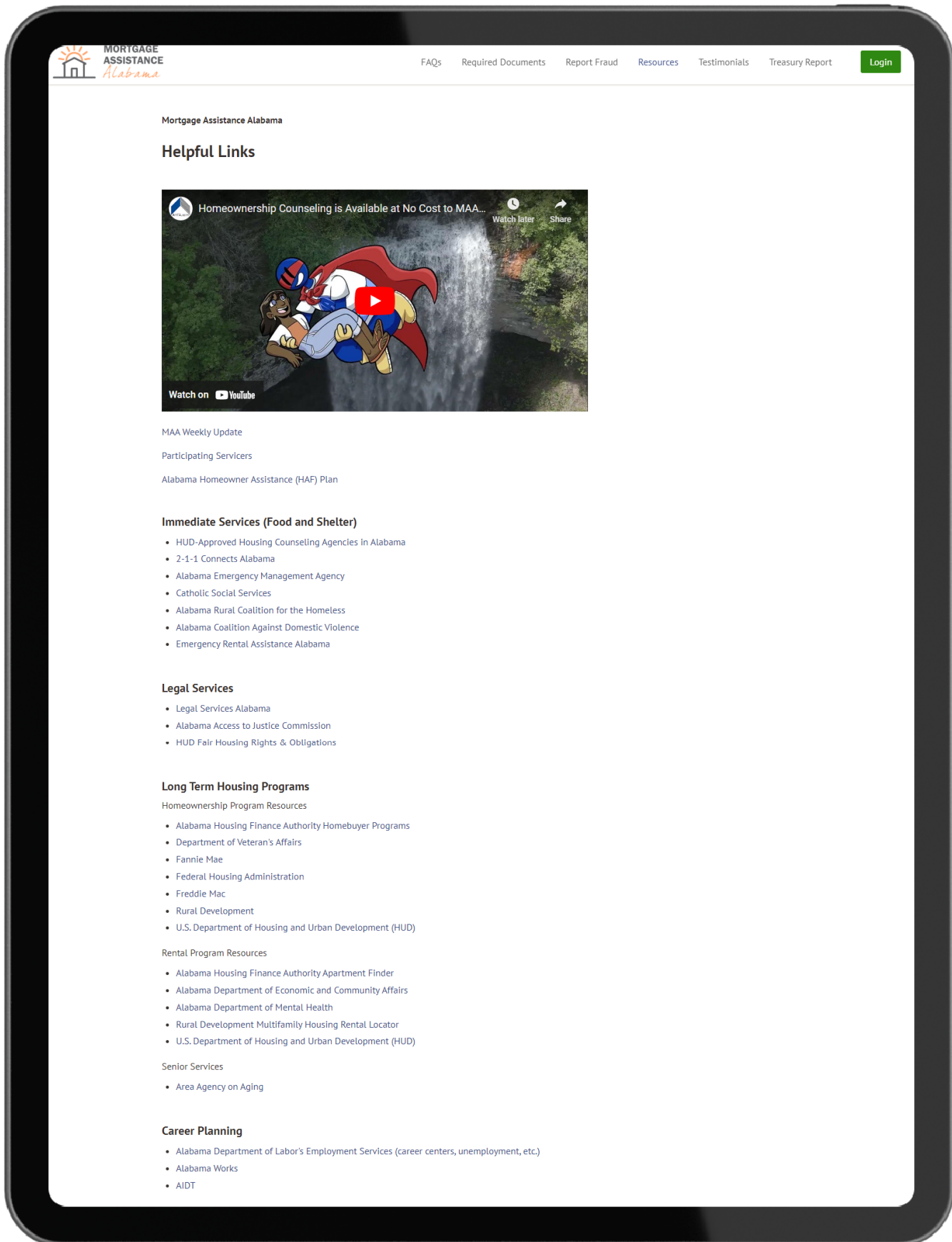
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Mack said, "Within six weeks of applying for assistance our mortgage was paid for a year. You can't imagine the heavy weight that was lifted from my shoulders. If it hadn't been for Alabama Housing Finance Authority, and the MAA, we would have lost our home of 24 years."

*Read more:*

**[Help for Homeowners | Mortgage Assistance Alabama](#)**

## Sample list of linked services and partnerships supporting MAA program:



The screenshot displays the Mortgage Assistance Alabama website. At the top, the logo features a house icon with a sun above it, followed by the text "MORTGAGE ASSISTANCE Alabama". The navigation menu includes links for "FAQs", "Required Documents", "Report Fraud", "Resources", "Testimonials", "Treasury Report", and a green "Login" button.

The main content area is titled "Mortgage Assistance Alabama" and "Helpful Links". A featured video thumbnail shows a woman and a superhero (Spider-Man) sitting on a rock by a waterfall. The video title is "Homeownership Counseling is Available at No Cost to MAA...". Below the video are options for "Watch later" and "Share".

Below the video, there are several categories of services and links:

- MAA Weekly Update**
- Participating Servicers**
- Alabama Homeowner Assistance (HAF) Plan**
- Immediate Services (Food and Shelter)**
  - HUD-Approved Housing Counseling Agencies in Alabama
  - 2-1-1 Connects Alabama
  - Alabama Emergency Management Agency
  - Catholic Social Services
  - Alabama Rural Coalition for the Homeless
  - Alabama Coalition Against Domestic Violence
  - Emergency Rental Assistance Alabama
- Legal Services**
  - Legal Services Alabama
  - Alabama Access to Justice Commission
  - HUD Fair Housing Rights & Obligations
- Long Term Housing Programs**
  - Homeownership Program Resources**
    - Alabama Housing Finance Authority Homebuyer Programs
    - Department of Veteran's Affairs
    - Fannie Mae
    - Federal Housing Administration
    - Freddie Mac
    - Rural Development
    - U.S. Department of Housing and Urban Development (HUD)
  - Rental Program Resources**
    - Alabama Housing Finance Authority Apartment Finder
    - Alabama Department of Economic and Community Affairs
    - Alabama Department of Mental Health
    - Rural Development Multifamily Housing Rental Locator
    - U.S. Department of Housing and Urban Development (HUD)
  - Senior Services**
    - Area Agency on Aging
- Career Planning**
  - Alabama Department of Labor's Employment Services (career centers, unemployment, etc.)
  - Alabama Works
  - AIDT

**VIDEOS**

**Spotlighting MAA Underwriter Brad Luster & MAA Recipient Dr. Edwina Hart - YouTube**



**MAA Recipient Debt Free Thanks to Lien Extinguishment - YouTube**



**Homeownership Counseling is Available at No Cost to MAA Customers - YouTube**



**Free Homeownership Counseling is Available for MAA Customers - YouTube**



**“What is Mortgage Assistance Alabama?” video for applicants on MortgageAssistanceAL.com**



**“How to Apply” video for applicants on MortgageAssistanceAL.com**

