



# MARYLAND HOMEOWNER ASSISTANCE FUND GRANT

The program will offer a one-time payment designed to avoid imminent displacement due to, but not limited to:

- Property tax delinquency
- Chattel loan, manufactured housing mortgage or loan, mobile home loan or land lease/ground rent delinquency
- Homeowner or Condominium Association fee delinquency
- Home Insurance fees delinquency
- Municipal sewer and water fees delinquency
- Mortgage delinquency

**SPECIFIC ELIGIBILITY:** The HAF Grant borrower’s household income may not exceed **100% of area median income (AMI)**.

Please see table below on the last page.

**SPECIFIC TERMS:** As a Grant, there is no mortgage on the property recorded; maximum assistance - \$20,000

The HAF Grant may be combined with the HAF Loan and the WholeHome Grant.

<b>MAIN PURPOSE AND GOALS</b>	The Homeowner Assistance Fund (HAF) was created under section 3206 of the American Rescue Plan Act of 2021. It provides residential mortgage assistance to Maryland homeowners who have experienced a hardship during the COVID-19 pandemic to avoid loss of residence for eligible homeowners. The Maryland Department of Housing and Community Development will administer the program by taking applications through an online portal and working with mortgage servicers so that HAF assistance is supplementary to standard loss mitigation efforts.
<b>PROGRAM INCEPTION AND DURATION</b>	The Maryland Homeowner Assistance Fund opened to homeowners statewide on December 20, 2021. The program will continue until September 30, 2026, or until funding is fully reserved, whichever comes first.
<b>GENERAL ELIGIBILITY REQUIREMENTS</b>	<p>In order to be eligible under HAF, all borrowers will have to be/have:</p> <ul style="list-style-type: none"> <li>• an eligible COVID-19 financial hardship after January 21, 2020 (Includes hardships that began before January 21, 2020, but continued after that date)</li> <li>• a Maryland resident</li> <li>• homeowners residing in their primary residence</li> <li>• 90 days in arrears</li> <li>• homeowners by evidence by the deed</li> </ul> <p>Additionally, the delinquent mortgage in need of assistance had the unpaid principal balance, <u>at the time of origination</u>, not more than the <u>conforming loan limit</u>.</p>
<b>COVID-19 RELATED FINANCIAL HARDSHIP REQUIREMENT</b>	In order to receive assistance, eligible homeowners must have experienced a COVID-19 related financial hardship, as defined in U.S. Treasury Department guidance, after January 21, 2020. The hardship will be self-attested by the borrower in the HAF application form and can be due to decrease in household income, increase in household expenses or other situations. Examples of COVID-19 related hardship include: having to perform essential work during the pandemic; child care/educational costs; costs of caring for an elderly, disabled, or sick family member; illness; death in the family; divorce/separation, etc.
<b>TOTAL PROGRAM ALLOCATION</b>	HAF Grant: \$34,000,000
<b>PROPERTY ELIGIBILITY CRITERIA AND TYPE</b>	The property must be a one-to-four unit, including condominium units, owner-occupied primary residence located in Maryland. Acceptable property types are: detached, single family, duplex, triplex, fourplex, condominium, co-op and manufactured housing/mobile home.



# HOMEOWNER ASSISTANCE FUND GRANT: FACT SHEET

<b>ELIGIBLE PROPERTY TAX ASSISTANCE</b>	<p>For property taxes to be an eligible cost under the <b>HAF Grant</b>, the following criteria must be met:</p> <ul style="list-style-type: none"> <li>• The property taxes must be paid directly to the taxing authority rather than through an escrow arrangement with a home mortgage servicer, and</li> <li>• The payment for the property tax bill could have become due before January 21, 2020 but continued after January 21, 2020 due to pandemic hardship.</li> <li>• Applicants cannot receive more than the documented property tax bill and/or costs necessary to remove a lien placed on the property due to failure to pay property taxes which could have become due before January 21, 2020 but continued after January 21, 2020 due to pandemic hardship.</li> </ul> <p><b>FLEXIBLE THRESHOLD BETWEEN THE GRANT AND THE LOAN:</b></p> <p>If the non-mortgage related arrears exceed the proposed new cap of \$20,000 Grant, we will use a portion of the loan available under the HAF program not exceeding the proposed new cap of \$40,000 Loan. Concomitantly, in the circumstances the mortgage related arrears exceed the proposed new cap of \$40,000 Loan, we will use a portion of the Grant available under the HAF program not exceeding the proposed new cap of \$20,000 to assist with saving a homeowner's primary residence, in line with the purpose and mission of the MD HAF program. In any instance, the total HAF money available for each file will not exceed an aggregate amount of \$60,000.</p>
<b>ELIGIBLE HOMEOWNER FEE ASSISTANCE</b>	<p>For Homeowner Fees to be an eligible cost under MD HAF Grant, the following criteria must be met:</p> <ul style="list-style-type: none"> <li>• The Homeowner Fees must be paid directly to the imposing entity rather than through an escrow arrangement with a home mortgage servicer for a HAF Grant. Payment for the Homeowner Fees could have become due before January 21, 2020 and continued after January 21, 2020, as a pandemic hardship.</li> <li>• The following Homeowner Fees are eligible for payment through the MD HAF program: homeowner's insurance, flood insurance, mortgage insurance, homeowner's association fees or lien, condominium association fee, common charges, etc.</li> <li>• The fee must be a requirement for residency. Payments to local taxing authorities, homeowner insurance companies, or entities that assessed Homeowner Fees cannot be more than the documented bills, invoices, and/or liens plus the respective accumulated interest, fees and penalties, if applicable.</li> </ul>

## HAF 100% AMI LOW INCOME LIMITS BY HOUSEHOLD SIZE (CAPPED AT US MEDIAN)

JURISDICTION	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Allegany	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$93,400	\$99,850	\$106,300
Anne Arundel	\$90,000	\$92,900	\$104,500	\$116,100	\$125,400	\$134,700	\$144,000	\$153,300
Baltimore	\$90,000	\$92,900	\$104,500	\$116,100	\$125,400	\$134,700	\$144,000	\$153,300
Baltimore city	\$90,000	\$92,900	\$104,500	\$116,100	\$125,400	\$134,700	\$144,000	\$153,300
Calvert	\$99,650	\$113,850	\$128,100	\$142,300	\$153,700	\$165,100	\$176,500	\$187,850
Caroline	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$93,400	\$99,850	\$106,300
Carroll	\$90,000	\$92,900	\$104,500	\$116,100	\$125,400	\$134,700	\$144,000	\$153,300
Cecil	\$90,000	\$90,000	\$94,900	\$105,400	\$113,850	\$122,300	\$130,700	\$139,150
Charles	\$99,650	\$113,850	\$128,100	\$142,300	\$153,700	\$165,100	\$176,500	\$187,850
Dorchester	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$93,400	\$99,850	\$106,300
Frederick	\$99,650	\$113,850	\$128,100	\$142,300	\$153,700	\$165,100	\$176,500	\$187,850
Garrett	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$93,400	\$99,850	\$106,300
Harford	\$90,000	\$92,900	\$104,500	\$116,100	\$125,400	\$134,700	\$144,000	\$153,300
Howard	\$90,000	\$92,900	\$104,500	\$116,100	\$125,400	\$134,700	\$144,000	\$153,300
Kent	\$90,000	\$90,000	\$90,000	\$90,000	\$94,850	\$101,850	\$108,900	\$115,900
Montgomery	\$99,650	\$113,850	\$128,100	\$142,300	\$153,700	\$165,100	\$176,500	\$187,850
Prince George's	\$99,650	\$113,850	\$128,100	\$142,300	\$153,700	\$165,100	\$176,500	\$187,850
Queen Anne's	\$90,000	\$92,900	\$104,500	\$116,100	\$125,400	\$134,700	\$144,000	\$153,300
St. Mary's	\$90,000	\$91,450	\$102,900	\$114,300	\$123,450	\$132,600	\$141,750	\$150,900
Somerset	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$93,400	\$99,850	\$106,300
Talbot	\$90,000	\$90,000	\$90,000	\$97,700	\$105,550	\$113,350	\$121,150	\$129,000
Washington	\$90,000	\$90,000	\$90,000	\$90,000	\$93,250	\$100,150	\$107,050	\$113,950
Wicomico	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$93,400	\$99,850	\$106,300
Worcester	\$90,000	\$90,000	\$90,000	\$90,000	\$96,350	\$103,500	\$110,650	\$117,750