



UPDATED 01/15/26

HOMEOWNER ASSISTANCE FUND - WHOLEHOME GRANT

FREQUENTLY ASKED QUESTIONS

What is the Homeowner Assistance WholeHome Grant?

The Homeowner Assistance Fund WholeHome Grant will help Maryland homeowners who have critical repairs in their primary residence that they are unable to address because of the financial impact of COVID-19. Without addressing these repairs, it will cause the homeowner to be “involuntarily displaced” from the property.

What type of assistance is available?

The grant addresses any critical repairs, including but not limited to: Mold/Mildew Remediation; Asbestos removal; No Heat/No Air; Electrical Repairs; Plumbing Septic Repairs; Wells; Roof repair/replacement; Reduce/eliminate Lead Paint Hazards; Structural/Maintenance issues; “Trip/Slip” issues

Who is eligible for the funding?

A homeowner who has been financially impacted by COVID-19 and occupies the property as their principal residence. The homeowner may apply for assistance to address healthy and safety repairs that if unaddressed would require the homeowner and family to be involuntarily displaced.

Are there income eligibility requirements?

Yes, the income limits are based on household size and cannot exceed 150 percent of the County median. Please see the income limits chart per county included.

Will assistance be in the form of a loan or grant?

If approved the financial assistance will be a grant.

Is there a minimum or maximum amount of assistance?

There will be a maximum of \$10,000 available per project. There is no current minimum.

Who is responsible for selecting the contractor?

At the time of application, the applicant will be responsible to provide at least one estimate from a Maryland licensed Home Improvement Contractor within the past 60 days for the work they would like addressed. Along with the work proposal, the contractor will have to complete the bid form and supply the following information:

- Currently licensed as a Maryland Home Improvement Contractor with the State of Maryland;
- Currently in good standing with the State of Maryland;
- Have active limited liability insurance
- Executed W-9

Our in-house staff will review the estimate to verify the work meets the requirement of health and safety needs and verifying that contractor meets the requirements to do business with the State of Maryland

What if there are other repairs that are outside of health and safety that I would like to be considered for repair?

While this funding will not be addressing those repairs; we have a portfolio of products in our division that you might be eligible for. Those programs do have other eligibility requirements but one of the DHCD staff members will explain what might be available and how to apply. <https://dhcd.maryland.gov/Energy-Home-Repair/Pages/Homeowner-Grants/Critical-Home-Repairs-Grant.aspx>

Are renters/tenants eligible for this assistance?

No, this is only available to owners of primary residence.

If approved for the grant, what documents am I responsible for signing?

Once the project is approved; the following items are required for signing: (a) Commitment letter; (b) grant agreement; (c) Rehabilitation contract; (e) w-9 form (f) The final invoice from the contractor(s) accepting the work as completed satisfactorily.

Is there a lien on my property?

No, since this is grant assistance, there will be no deed of trust recorded.

Is there a minimum credit score for this assistance?

No, there is no minimum credit score.

What if there are others named on the deed but who do not live at the subject property?

Anyone whose name appears on the deed but does not occupy the property must provide proof that they live

elsewhere. (i.e., copy of driver's license, utility bill, notarized statement or other evidence they live elsewhere).

How does a homeowner apply?

An applicant must complete the WholeHome Homeowner Assistance Fund (HAF) grant application and provide the following three items: (1) income documentation; (2) attesting that client has had a financial hardship due to COVID-19 after January 21, 2020; and (3) at least one detailed estimate within the past 60 days from a licensed Maryland Home Improvement Contractor for health and safety repairs with photo documentation. The Contractor must also complete the Bid Form and supply the following documentation: Professional license, insurance, "In Good Standing" Letter, and executed w-9.

Are these funds available to remodel my home?

No, these funds are available to address critical repairs that you are unable to address because of the impact of COVID-19 and would cause you to be involuntarily displaced.

Where do I get the application?

The application is available by emailing rehab.hafapplications@maryland.gov

How many times can I apply for this assistance?

The WholeHome Homeowner Assistance Fund (HAF) grant is **one-time** financial assistance per household.

Can I get reimbursed or deposits or material purchases that I've made?

Payments or deposits made by homeowners for work, materials, at any point, will **NOT** be reimbursed.

Will the program manage the work and perform quality control?

The WholeHome Homeowner Assistance Fund (HAF) is exclusively a funding source and does not monitor the quality of work performed. This is the responsibility of the homeowner and their chosen contractor(s). Concerns about workmanship that cannot be resolved through communication with the contractor(s) should be escalated to the Maryland Home Improvement Commission.

If I'm a Maryland Energy Assistance Program (MEAP) referral, can I address items other than my HVAC?

HAF applicants applying from the MEAP waitlist must utilize the HAF grant funding to remedy the critical HVAC repairs identified in their MEAP application.

Income Limits Chart

HAF 150% 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	97,350	111,300	125,250	139,200	150,300	161,550	172,650	183,750
Anne Arundel	136,950	156,450	175,950	195,450	211,200	226,800	242,400	258,000
Baltimore	136,950	156,450	175,950	195,450	211,200	226,800	242,400	258,000
Baltimore city	136,950	156,450	175,950	195,450	211,200	226,800	242,400	258,000
Calvert	166,650	190,350	214,200	237,900	256,950	276,000	295,050	314,100
Caroline	97,350	111,300	125,250	139,200	150,300	161,550	172,650	183,750
Carroll	136,950	156,450	175,950	195,450	211,200	226,800	242,400	258,000
Cecil	125,400	143,400	161,250	179,100	193,500	207,900	222,150	236,550
Charles	172,200	196,800	221,400	245,850	265,650	285,300	304,950	324,600
Dorchester	97,350	111,300	125,250	139,200	150,300	161,550	172,650	183,750
Frederick	172,200	196,800	221,400	245,850	265,650	285,300	304,950	324,600
Garrett	98,400	112,500	126,600	140,550	151,800	163,050	174,300	185,550
Harford	136,950	156,450	175,950	195,450	211,200	226,800	242,400	258,000
Howard	136,950	156,450	175,950	195,450	211,200	226,800	242,400	258,000
Kent	117,150	133,800	150,450	167,250	180,600	194,100	207,450	220,800
Montgomery	172,200	196,800	221,400	245,850	265,650	285,300	304,950	324,600
Prince George's	172,200	196,800	221,400	245,850	265,650	285,300	304,950	324,600
Queen Anne's	136,950	156,450	175,950	195,450	211,200	226,800	242,400	258,000
St. Mary's	97,350	111,300	125,250	139,200	150,300	161,550	172,650	183,750
Somerset	135,300	154,650	174,000	193,200	208,800	224,250	239,700	255,150
Talbot	120,750	138,000	155,250	172,500	186,300	200,100	213,900	227,700
Washington	98,400	112,500	126,600	140,550	151,800	163,050	174,300	185,550
Wicomico	98,400	112,500	126,600	140,550	151,800	163,050	174,300	185,550
Worcester	116,550	133,200	149,850	166,500	179,850	193,200	206,550	219,900