



MARYLAND HOMEOWNER ASSISTANCE FUND GRANT

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

- Tax delinquency, chattel loan or land lease delinquency
- Homeowner fee / condominium association fee delinquency
- Home Insurance fees
- Mortgage delinquency

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

SPECIFIC TERMS: As a Grant, there is no lien on the property recorded; maximum assistance - \$10,000

The HAF Grant may be combined with the HAF Loan.

MAIN PURPOSE AND GOALS	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.
PROGRAM INCEPTION AND DURATION	The Maryland Homeowner Assistance Fund is expected to open to homeowners statewide in late 2021. The program will continue until September 30, 2026, or until funding is fully reserved, whichever comes first.
GENERAL ELIGIBILITY REQUIREMENTS	In order to be eligible under HAF, all borrowers will have to be/have: <ul style="list-style-type: none"> • an eligible COVID-19 financial hardship after January 21, 2020 (Includes hardships that began before January 21, 2020, but continued after that date) • a Maryland resident • homeowners residing in their primary residence • homeowners by evidence by the deed of trust 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> .
COVID-19 RELATED FINANCIAL HARDSHIP REQUIREMENT	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.
TOTAL PROGRAM ALLOCATION	HAF Grant: \$34,000,000
PROPERTY ELIGIBILITY CRITERIA AND TYPE	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.
ELIGIBLE PROPERTY TAX ASSISTANCE	For property taxes to be an eligible cost under the HAF Grant , the following criteria must be met: <ul style="list-style-type: none"> • The property taxes must be paid directly to the taxing authority rather than through an escrow arrangement with a home mortgage servicer, and • The payment for the property tax bill must have become due after January 21, 2020. 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 came due after January 21, 2020.
ELIGIBLE HOMEOWNER FEE ASSISTANCE	For Homeowner Fees to be an eligible cost under MD HAF Grant, the following criteria must be met: <ul style="list-style-type: none"> • 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 must have become due after January 21, 2020 . • 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. • The cost must be a requirement for residency and the applicant must provide an explanation and document the cost. 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.



HOMEOWNER ASSISTANCE FUND GRANT: FACT SHEET

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	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,600	\$89,300	\$95,100
Anne Arundel	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Baltimore	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Baltimore city	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Calvert	\$90,300	\$103,200	\$116,100	\$129,000	\$139,400	\$149,700	\$160,000	\$170,300
Caroline	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,600	\$89,300	\$95,100
Carroll	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Cecil	\$79,900	\$79,900	\$85,100	\$94,500	\$102,100	\$109,700	\$117,200	\$124,800
Charles	\$90,300	\$103,200	\$116,100	\$129,000	\$139,400	\$149,700	\$160,000	\$170,300
Dorchester	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,600	\$89,300	\$95,100
Frederick	\$90,300	\$103,200	\$116,100	\$129,000	\$139,400	\$149,700	\$160,000	\$170,300
Garrett	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,600	\$89,300	\$95,100
Harford	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Howard	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Kent	\$79,900	\$79,900	\$79,900	\$79,900	\$84,800	\$91,100	\$97,400	\$103,700
Montgomery	\$90,300	\$103,200	\$116,100	\$129,000	\$139,400	\$149,700	\$160,000	\$170,300
Prince George's	\$90,300	\$103,200	\$116,100	\$129,000	\$139,400	\$149,700	\$160,000	\$170,300
Queen Anne's	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
St. Mary's	\$79,900	\$87,000	\$97,900	\$108,700	\$117,400	\$126,100	\$134,800	\$143,500
Somerset	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,600	\$89,300	\$95,100
Talbot	\$79,900	\$79,900	\$79,900	\$87,400	\$94,400	\$101,400	\$108,400	\$115,400
Washington	\$79,900	\$79,900	\$79,900	\$79,900	\$83,400	\$89,600	\$95,800	\$102,000
Wicomico	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,600	\$89,300	\$95,100
Worcester	\$79,900	\$79,900	\$79,900	\$79,900	\$86,200	\$92,600	\$99,000	\$105,400