



UPDATED 03/10/23

## 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; 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.

Wes Moore, Governor  
Aruna Miller, Lt. Governor  
Jake Day, Secretary  
Owen McEvoy, Deputy Secretary



[dhcd.maryland.gov/WholeHome](https://dhcd.maryland.gov/WholeHome)

### 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

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### 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/Residents/Pages/WholeHome.aspx>

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### Are renters/tenants eligible for this assistance?

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

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### 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; (d) Preferred contractor form; and (e) w-9 form

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### Is there a lien on my property?

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

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### Is there a minimum credit score for this assistance?

No, there is no minimum credit score.

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### 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 calling 877-568-6105.

## 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	\$79,900	\$86,400	\$97,200	\$108,000	\$116,650	\$125,300	\$133,950	\$142,600
Anne Arundel	\$110,400	\$126,150	\$141,900	\$157,650	\$170,300	\$182,900	\$195,500	\$208,100
Baltimore	\$110,400	\$126,150	\$141,900	\$157,650	\$170,300	\$182,900	\$195,500	\$208,100
Baltimore city	\$110,400	\$126,150	\$141,900	\$157,650	\$170,300	\$182,900	\$195,500	\$208,100
Calvert	\$135,450	\$154,800	\$174,150	\$193,500	\$209,000	\$224,500	\$239,950	\$255,450
Caroline	\$79,900	\$86,400	\$97,200	\$108,000	\$116,650	\$125,300	\$133,950	\$142,600
Carroll	\$110,400	\$126,150	\$141,900	\$157,650	\$170,300	\$182,900	\$195,500	\$208,100
Cecil	\$99,250	\$113,400	\$127,600	\$141,750	\$153,100	\$164,450	\$175,800	\$187,150
Charles	\$135,450	\$154,800	\$174,150	\$193,500	\$209,000	\$224,500	\$239,950	\$255,450
Dorchester	\$79,900	\$86,400	\$97,200	\$108,000	\$116,650	\$125,300	\$133,950	\$142,600
Frederick	\$135,450	\$154,800	\$174,150	\$193,500	\$209,000	\$224,500	\$239,950	\$255,450
Garrett	\$79,900	\$86,400	\$97,200	\$108,000	\$116,650	\$125,300	\$133,950	\$142,600
Harford	\$110,400	\$126,150	\$141,900	\$157,650	\$170,300	\$182,900	\$195,500	\$208,100
Howard	\$110,400	\$126,150	\$141,900	\$157,650	\$170,300	\$182,900	\$195,500	\$208,100
Kent	\$82,450	\$94,200	\$106,000	\$117,750	\$127,200	\$136,600	\$146,050	\$155,450
Montgomery	\$135,450	\$154,800	\$174,150	\$193,500	\$209,000	\$224,500	\$239,950	\$255,450
Prince George's	\$135,450	\$154,800	\$174,150	\$193,500	\$209,000	\$224,500	\$239,950	\$255,450
Queen Anne's	\$110,400	\$126,150	\$141,900	\$157,650	\$170,300	\$182,900	\$195,500	\$208,100
St. Mary's	\$114,150	\$130,450	\$146,750	\$163,050	\$176,100	\$189,150	\$202,200	\$215,250
Somerset	\$79,900	\$86,400	\$97,200	\$108,000	\$116,650	\$125,300	\$133,950	\$142,600
Talbot	\$91,800	\$104,900	\$118,000	\$131,100	\$141,600	\$152,100	\$162,600	\$173,100
Washington	\$81,100	\$92,650	\$104,250	\$115,800	\$125,100	\$134,350	\$143,600	\$152,900
Wicomico	\$79,900	\$86,400	\$97,200	\$108,000	\$116,650	\$125,300	\$133,950	\$142,600
Worcester	\$83,800	\$95,800	\$107,750	\$119,700	\$129,300	\$138,900	\$148,450	\$158,050