



UPDATED 2/23/22

# HOMEOWNER ASSISTANCE FUND - WHOLEHOME GRANT

The Homeowner Assistance Fund WholeHome Grant will help Maryland homeowners who have an emergency repair 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. The grant will be capped at \$10,000 and will be used to address any emergency 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

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| <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 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 funds to support mortgage relief, weatherization, housing counseling and legal services.  |
| <b>PROGRAM INCEPTION AND DURATION</b>                  | The Maryland Homeowner Assistance Fund WholeHome Grant opened to homeowners statewide in January 2022. The program will continue until September 30, 2026, or until funding is fully reserved, whichever comes first.  |
| <b>GENERAL ELIGIBILITY REQUIREMENTS</b>                | In order to be eligible under the WholeHome HAF Grant, all borrowers will have to be/have: <ul style="list-style-type: none"> <li>• an eligible COVID-19 financial hardship after January 21, 2020</li> <li>• (Includes hardships that began before January 21, 2020, but continued after that date)</li> <li>• Maryland resident</li> <li>• homeowners residing in their primary residence</li> <li>• homeowners by evidence of the deed.</li> <li>• Applicant must be at/or below 150% County AMI per Household Size (see chart below)</li> <li>• Provide one work proposal estimate within the past 60 days for the emergency repair by a licensed and insured Maryland Home Improvement Contractor with appropriate photos or drawings.</li> </ul> |
| <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>                        | WholeHome HAF Grant: \$10,000,000  |
| <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 Homes are not permitted.  |
| <b>PROGRAM CONTACT INFORMATION</b>                     | <ul style="list-style-type: none"> <li>• Toll Free: 877-568-6105</li> <li>• Email: <a href="mailto:Rehab.HAFApplications@Maryland.gov">Rehab.HAFApplications@Maryland.gov</a></li> </ul>   |
| <b>OTHER CRITERIA</b>                                  | <p>CONTRACTOR BID AT THE TIME OF APPLICATION should state:</p> <ul style="list-style-type: none"> <li>• At the time of application submission; applicant(s) will provide a detail work proposal (within the past 60 days) including costs from a licensed and insured Maryland Home Improvement Contractor for their emergency repair with photos and/or drawings</li> <li>• A staff member will review said proposal that validates it is an eligible proposal</li> <li>• Contractor to complete Bid Form as well as supply their professional license, insurance, Letter of Good Standing from SDAT and an executed W-9</li> </ul>   |

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 |