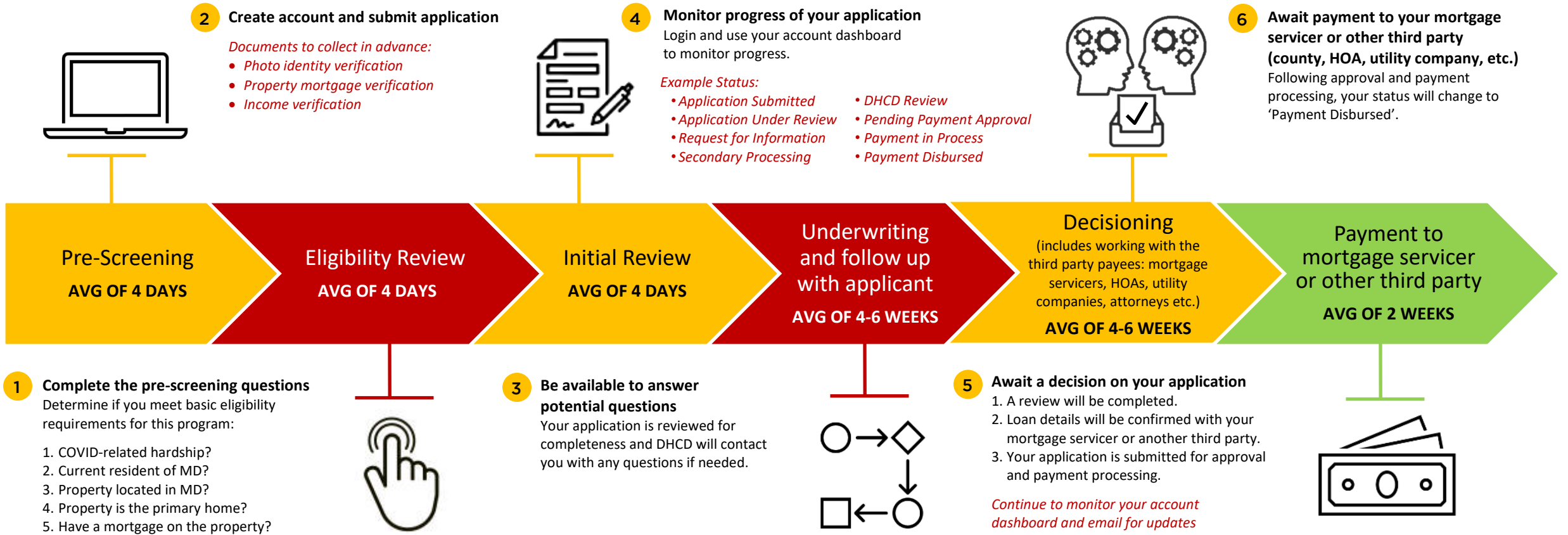# HOMEOWNER ASSISTANCE FUND APPLICATION PROCESS

**Maryland**

This chart shows the application process and average timeline for COVID-related mortgage assistance when you apply for the Maryland Homeowner Assistance Fund. On average, it takes 12-16 weeks for the entire process to be completed.

**2** **Create account and submit application**

*Documents to collect in advance:*
- *Photo identity verification*
- *Property mortgage verification*
- *Income verification*

**4** **Monitor progress of your application**
Login and use your account dashboard to monitor progress.

*Example Status:*
- *Application Submitted*
- *Application Under Review*
- *Request for Information*
- *Secondary Processing*
- *DHCD Review*
- *Pending Payment Approval*
- *Payment in Process*
- *Payment Disbursed*

**6** **Await payment to your mortgage servicer or other third party (county, HOA, utility company, etc.)**
Following approval and payment processing, your status will change to 'Payment Disbursed'.

## Process Flow

| Pre-Screening | Eligibility Review | Initial Review | Underwriting and follow up with applicant | Decisioning (includes working with the third party payees: mortgage servicers, HOAs, utility companies, attorneys etc.) | Payment to mortgage servicer or other third party |
|---|---|---|---|---|---|
| AVG OF 4 DAYS | AVG OF 4 DAYS | AVG OF 4 DAYS | AVG OF 4-6 WEEKS | AVG OF 4-6 WEEKS | AVG OF 2 WEEKS |

**1** **Complete the pre-screening questions**
Determine if you meet basic eligibility requirements for this program:

1. COVID-related hardship?
2. Current resident of MD?
3. Property located in MD?
4. Property is the primary home?
5. Have a mortgage on the property?

**3** **Be available to answer potential questions**
Your application is reviewed for completeness and DHCD will contact you with any questions if needed.

**5** **Await a decision on your application**
1. A review will be completed.
2. Loan details will be confirmed with your mortgage servicer or another third party.
3. Your application is submitted for approval and payment processing.

*Continue to monitor your account dashboard and email for updates*

You can call the Application Support Line at **1-833-676-0119** if you need online assistance or have any questions.