

<p>GENERAL ELIGIBILITY REQUIREMENTS</p>	<p>In order to be eligible under HAF, all borrowers will have to be/have:</p> <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) • Maryland residents • 90 days in arrears • homeowners residing in their primary residence • homeowners by evidence of the deed. <p>The delinquent mortgage must have had a principal balance that did not exceed the <u>conforming loan limit at the time of origination</u>.</p>
<p>COVID-19 RELATED FINANCIAL HARDSHIP REQUIREMENT</p>	<p>In order to receive assistance, eligible homeowners must have experienced a COVID-19 related financial hardship, as defined in the U.S. Treasury Department guidance, after January 21, 2020 (including hardships that began before January 21, 2020, but continued after that date). 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, etc.</p>
<p>TOTAL PROGRAM ALLOCATION</p>	<p>HAF Grant: \$34,000,000 HAF Loan: \$156,300,521</p>
<p>GENERAL PROPERTY ELIGIBILITY CRITERIA AND TYPE</p>	<p>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.</p>
<p>OTHER CRITERIA</p>	<p>HAF GRANT: ELIGIBLE PROPERTY TAX ASSISTANCE For property taxes to be an eligible cost under the MD HAF Grant, the following criteria must be met:</p> <ul style="list-style-type: none"> • The property taxes can be paid directly to the taxing authority rather than through an escrow arrangement with a home mortgage servicer if the respective taxes are not part of an escrow arrangement, and • The payment for the property tax bill could have become due before January 21, 2020 and continued after January 21, 2020 due to pandemic hardship. <p>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 due after January 21, 2020.</p> <p>ELIGIBLE HOMEOWNER FEE ASSISTANCE For Homeowner Fees to be an eligible cost under the MD HAF Grant, the following criteria must be met:</p> <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. • The payment for the Homeowner Fees could have become before January 21, 2020 and continued after January 21, 2020 due to pandemic hardship. • 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. <p>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.</p> <hr/> <p>HAF LOAN: ADDITIONAL ELIGIBILITY CRITERION The payment affordability (housing) ratio (PITI/household gross monthly income) will be capped at 40% (including after mortgage reinstatement or modification).</p>



FACT SHEET: HOMEOWNER ASSISTANCE FUND

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	\$83,550	\$89,300	\$95,050
Anne Arundel	\$79,900	\$84,100	\$94,600	\$105,100	\$113,550	\$121,950	\$130,350	\$138,750
Baltimore	\$79,900	\$84,100	\$94,600	\$105,100	\$113,550	\$121,950	\$130,350	\$138,750
Baltimore city	\$79,900	\$84,100	\$94,600	\$105,100	\$113,550	\$121,950	\$130,350	\$138,750
Calvert	\$90,300	\$103,200	\$116,100	\$129,000	\$139,350	\$149,650	\$160,000	\$170,300
Caroline	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,550	\$89,300	\$95,050
Carroll	\$79,900	\$84,100	\$94,600	\$105,100	\$113,550	\$121,950	\$130,350	\$138,750
Cecil	\$79,900	\$79,900	\$85,050	\$94,500	\$102,100	\$109,650	\$117,200	\$124,750
Charles	\$90,300	\$103,200	\$116,100	\$129,000	\$139,350	\$149,650	\$160,000	\$170,300
Dorchester	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,550	\$89,300	\$95,050
Frederick	\$90,300	\$103,200	\$116,100	\$129,000	\$139,350	\$149,650	\$160,000	\$170,300
Garrett	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,550	\$89,300	\$95,050
Harford	\$79,900	\$84,100	\$94,600	\$105,100	\$113,550	\$121,950	\$130,350	\$138,750
Howard	\$79,900	\$84,100	\$94,600	\$105,100	\$113,550	\$121,950	\$130,350	\$138,750
Kent	\$79,900	\$79,900	\$79,900	\$79,900	\$84,800	\$91,100	\$97,350	\$103,650
Montgomery	\$90,300	\$103,200	\$116,100	\$129,000	\$139,350	\$149,650	\$160,000	\$170,300
Prince George's	\$90,300	\$103,200	\$116,100	\$129,000	\$139,350	\$149,650	\$160,000	\$170,300
Queen Anne's	\$79,900	\$84,100	\$94,600	\$105,100	\$113,550	\$121,950	\$130,350	\$138,750
St. Mary's	\$79,900	\$87,000	\$97,850	\$108,700	\$117,400	\$126,100	\$134,800	\$143,500
Somerset	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,550	\$89,300	\$95,050
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	\$95,750	\$101,950
Wicomico	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,550	\$89,300	\$95,050
Worcester	\$79,900	\$79,900	\$79,900	\$79,900	\$86,200	\$92,600	\$99,000	\$105,350

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

Larry Hogan, Governor
 Boyd K. Rutherford, Lt. Governor
 Kenneth C. Holt, Secretary
 Owen McEvoy, Deputy Secretary



homeownerassistance.maryland.gov