



## MARYLAND HOMEOWNER ASSISTANCE FUND

You may be eligible for FREE help through the State of Maryland if COVID-19 has affected your ability to pay your mortgage or other housing related costs.

### WHAT TYPE OF ASSISTANCE?

- Mortgage payments (must be 3 months delinquent)
- Property taxes
- Mobile home loan payments
- Land lease and ground rent delinquencies
- Homeowner's and condo association fee
- Water and sewer
- Home insurance fees
- Emergency home repairs:
  - Mold remediation
  - Asbestos/lead paint removal
  - No heat or air
  - Electrical repairs
  - Plumbing and septic repairs
  - Other structural and maintenance issues

### WHO CAN APPLY?

- Homeowners with an eligible COVID-19 financial hardship after January 21, 2020, whether it be a loss or reduction of income, or increased living expenses
- Must be a Maryland resident

### REQUIREMENTS

- Homeowners MUST live in the residence
- Homeowners by evidence of deed
- Household income below 150% of area median income (AMI) for the Maryland Homeowner Assistance Fund Loan and WholeHome Grant; Household income below 100% AMI for the Maryland Homeowner Assistance Fund Grant

For more information, visit: [homeownerassistance.maryland.gov](https://homeownerassistance.maryland.gov)



If you need legal help,  
call our intake line at  
410-547-6537  
or visit  
[www.mvlslaw.org/apply-for-services](https://www.mvlslaw.org/apply-for-services).

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



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# HOMEOWNER ASSISTANCE FUND LOAN: FACT SHEET

*Larry Hogan, Governor  
Boyd K. Rutherford, Lt. Governor  
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