

# Are You A Homeowner In Maryland Struggling To Pay Your Mortgage Due To Covid-Related Impacts?

Help is now available through the Maryland Homeowner Assistance Fund (HAF).

#### HAF can help with:

- Late mortgage and water bills
- HOA and condo fees
- Property taxes
- Emergency repairs



HIP is a HUD-approved housing counseling agency. We provide free, confidential counseling in-person, by phone or virtually. Our bilingual, certified housing counselors are available Monday - Friday. Join us for upcoming virtual Homeowner Information Sessions.

**SAVE THE DATES - 7pm on Zoom** 

Thursday, May 5th | in English Thursday, May 19th | in English

Zoom Meeting ID: 863 3688 2167 | Tele# +1 301 715 8592

For assistance, contact Housing Initiative Partnership:

Prince George's County 301-699-3835 Montgomery County 301-916-5946

www.HIPhomes.org





## **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

## 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

- 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

### 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**



#### Housing Initiative Partnership (HIP)

www.HIPhomes.org

Prince George's County Office |301-699-3835 Montgomery County Office |301-916-5946

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



homeownerassistance.maryland.gov