

Howard County's COVID-19 Foreclosure Prevention Program

FREQUENTLY ASKED QUESTIONS

- 1. Are there eligibility guidelines that must be met in order to receive assistance?**
Yes. Total household income cannot exceed 80% of Howard County median income at time of application (see chart below). The property must be in Howard County and must be your primary residence.

Maximum Permitted Household Income (effective 1/01/21)

1-person household	2-person household	3-person household	4-person household	5-person household	6-person household	7-person household	8+-person household
\$65,929	\$75,347	\$84,766	\$94,184	\$101,719	\$109,253	\$116,788	\$124,323

- 2. My income was reduced due to COVID-19 but I'm over the income limit. Can this program still help me?** If you can document that your income was reduced to below the maximum income limits at any time after March 2020, assistance may be available. Individual circumstances will be reviewed on a case by case basis.
- 3. How much assistance can I receive?** The maximum assistance will be based on need and funding availability.
- 4. How many months behind on my mortgage payments do I need to be before I can apply to receive assistance?**
If you are behind on your mortgage payments for at least 3 months after March 2020, you are eligible to apply for assistance.
- 5. I lost my job due to COVID-19 and am currently unemployed. Will this program assist me even though I'm unemployed?**
Yes. The program can assist to bring your mortgage current. Referral to a housing counseling agency will also be provided.
- 6. After the past due balance is brought current, will the program allow for additional assistance if I can't make my mortgage payments going forward?**
If you are still unemployed or underemployed, the program may be able to assist an additional time based on funding availability. For additional assistance, you must be at least 3 months behind. A referral to a housing counseling agency will be provided to review your household budget and feasibility of current ownership situation.
- 7. Do I need to be in foreclosure or just behind on my mortgage payments?**
You do not need to be in foreclosure to receive assistance.

8. **My mortgage is in forbearance with my lender. Am I eligible to apply?**
Yes, funding can be provided to bring mortgage current and discontinue forbearance agreement.
9. **I received a foreclosure notice. Will this program assist me?**
If you meet the eligibility requirements, the program can assist you in bringing the mortgage current.
10. **I'm behind on my HOA/condo dues. Will this program assist in bringing my HOA/condo dues current?**
Yes, the program can assist in bringing your dues current.
11. **Is this a loan? Do I need to pay it back?**
This is not a loan. It is a grant. No repayment is required.
12. **If I meet the eligibility requirements for assistance, how long does the processing take?**
Upon receipt of a complete application package, processing time is generally less than 30 days. If all required documentation is not received, this may increase the processing time.
13. **If I receive assistance, do I need to continue to live in the property for a certain amount of time?** No.
14. **Why was my application denied?** Applications are denied if eligibility requirements are not met.