120% of HUD Area Median Income FY 2010 Income Limits

County/Town Name	1 person household	2 person household	3 person household	4 person household	5 person household	6 person household	7 person household	8 person household
Allegany County	$ 58,300	$ 66,600	$ 74,950	$ 83,300	$ 89,950	$ 96,600	$ 103,250	$ 109,950
Anne Arundel County	$ 69,050	$ 78,900	$ 88,800	$ 98,650	$ 106,550	$ 114,400	$ 122,300	$ 130,200
Baltimore City	$ 69,050	$ 78,900	$ 88,800	$ 98,650	$ 106,550	$ 114,400	$ 122,300	$ 130,200
Baltimore County	$ 69,050	$ 78,900	$ 88,800	$ 98,650	$ 106,550	$ 114,400	$ 122,300	$ 130,200
Calvert County	$ 86,950	$ 99,350	$ 111,800	$ 124,200	$ 134,150	$ 144,050	$ 154,000	$ 163,950
Caroline County	$ 58,300	$ 66,600	$ 74,950	$ 83,300	$ 89,950	$ 96,600	$ 103,250	$ 109,950
Carroll County	$ 69,050	$ 78,900	$ 88,800	$ 98,650	$ 106,550	$ 114,400	$ 122,300	$ 130,200
Cecil County	$ 65,750	$ 75,150	$ 84,550	$ 93,950	$ 101,500	$ 109,000	$ 116,500	$ 124,050
Charles County	$ 86,950	$ 99,350	$ 111,800	$ 124,200	$ 134,150	$ 144,050	$ 154,000	$ 163,950
Dorchester County	$ 58,300	$ 66,600	$ 74,950	$ 83,300	$ 89,950	$ 96,600	$ 103,250	$ 109,950
Frederick County	$ 86,950	$ 99,350	$ 111,800	$ 124,200	$ 134,150	$ 144,050	$ 154,000	$ 163,950
Garrett County	$ 58,300	$ 66,600	$ 74,950	$ 83,300	$ 89,950	$ 96,600	$ 103,250	$ 109,950
Harford County	$ 69,050	$ 78,900	$ 88,800	$ 98,650	$ 106,550	$ 114,400	$ 122,300	$ 130,200
Howard County	$ 69,050	$ 78,900	$ 88,800	$ 98,650	$ 106,550	$ 114,400	$ 122,300	$ 130,200
Kent County	$ 58,300	$ 66,600	$ 74,950	$ 83,300	$ 89,950	$ 96,600	$ 103,250	$ 109,950
Montgomery County	$ 86,950	$ 99,350	$ 111,800	$ 124,200	$ 134,150	$ 144,050	$ 154,000	$ 163,950
Prince George's County	$ 86,950	$ 99,350	$ 111,800	$ 124,200	$ 134,150	$ 144,050	$ 154,000	$ 163,950
Queen Anne's County	$ 69,050	$ 78,900	$ 88,800	$ 98,650	$ 106,550	$ 114,400	$ 122,300	$ 130,200
St. Mary's County	$ 73,750	$ 84,300	$ 94,800	$ 105,350	$ 113,800	$ 122,200	$ 130,650	$ 139,100
Somerset County	$ 58,300	$ 66,600	$ 74,950	$ 83,300	$ 89,950	$ 96,600	$ 103,250	$ 109,950
Talbot County	$ 61,650	$ 70,450	$ 79,250	$ 88,100	$ 95,150	$ 102,150	$ 109,200	$ 116,250
Washington County	$ 58,300	$ 66,600	$ 74,950	$ 83,300	$ 89,950	$ 96,600	$ 103,250	$ 109,950
Wicomico County	$ 58,300	$ 66,600	$ 74,950	$ 83,300	$ 89,950	$ 96,600	$ 103,250	$ 109,950
Worcester County	$ 58,300	$ 66,600	$ 74,950	$ 83,300	$ 89,950	$ 96,600	$ 103,250	$ 109,950

Look for the row with your city or county, then go across to the column that has the size of your household; your household income must be less than the dollar amount in that box.

Prime Counseling Agencies for EMA Program

City of Frederick/Frederick CAA 100 South Market St. Frederick, MD 21701	301-600-1506 www.cityoffrederick.com
Consumer Credit Counseling Services of Maryland & Delaware 757 Frederick Rd., 2nd Floor Baltimore, MD 21228	410-747-7414 www.cccs-inc.org
Diversified Housing Development, Inc. 8311 Liberty Rd. Windsor Mill, MD 21244	410-496-1214 www.diversifiedhousing.org
Eastside Community Development Corp. 7835 Eastern Ave. Baltimore, MD 21224	410-284-9861 www.eastsidecdc.org
HARBEL 5807 Harford Rd. Baltimore, MD 21214	410-444-2100 www.harbel.org
Home Free USA 3401A East West Hwy. Hyattsville, MD 20782	301-891-8400 www.homefreeusa.org
Home Partnership, Inc. 626 Towne Center Dr., Suite 301 Joppatowne, MD 21085	410-679-3200 www.homepartnershipinc.org
Housing Initiative Partnership, Inc. 6527 Belcrest Rd. Hyattsville, MD 20782	301-699-3835 www.hiphomes.org
Latino Economic Development Corp. 2405 Price Ave. Wheaton, MD 20902	1-866-977-5332 www.ledcmetro.org
Q.A. Dept. of Housing & Com. Dev. Services 107 N. Liberty St. Centreville, MD 21617	410-758-3977 www.qac.org
Southern Maryland Tri-County CAC 8383 Old Leonardtown Rd. Hughesville, MD 20637	301-274--4474 www.smtccac.org
St. Ambrose Housing Aid Center 321 East 25th St. Baltimore, MD 21218	410-366-8550 www.stambros.org

DHCD

Maryland Department of Housing and Community Development

100 Community Place
Crownsville, MD 21032

1.800.756.0119
www.mdhousing.org

TTY/Relay: 711 (in Maryland) or 1.800.735.2258

Revised 06.15.11

EMERGENCY Mortgage Assistance PROGRAM

Frequently Asked Questions

MARYLAND

Martin O'Malley, *Governor*
Anthony G. Brown, *Lt. Governor*
Raymond A. Skinner, *Secretary*
Clarence J. Snuggs, *Deputy Secretary*

What is the Emergency Mortgage Assistance Program?

The Emergency Mortgage Assistance program is administered by the Maryland Department of Housing and Community Development. The U.S. Department of Housing and Urban Development recently awarded $39 million to the DHCD to help Maryland homeowners who are facing foreclosure due to an involuntary loss of employment or a reduction in wages or hours due to economic adversity or a medical condition.

Who May Be Eligible?

Homeowner(s) who at the time of EMA loan application:

- Are experiencing an involuntary loss of employment income because of the economy or a medical condition. Homeowner(s) must have a current income that is at least 15% less than it was prior to the loss of employment.
- Are more than three months behind on their mortgage payments and pending foreclosure. It must be the first mortgage on the principal residence of the homeowner.
- Have a total household income equal to, or less than, 120% of the Area Median Income, including wages, unemployment, and other income. (See chart on reverse side.)
- Have a reasonable likelihood (based on industry underwriting standards) of being able to resume mortgage payments within two years, when full employment has been regained.

How Does the Program Work?

If the homeowner meets the initial pre-application requirements, the next step is to compile documentation for the application. Homeowners will receive assistance in this process through specially trained housing counseling agencies or via certain foreclosure prevention events. When the application is complete, it will be submitted to the DHCD, which will review applications and make final loan determinations. If approved for an EMA loan, the borrower(s) monthly contribution to the mortgage payment would be 31% of their gross monthly income or $25.00, whichever is greater.

How Long Does EMA Provide Assistance?

The homeowner may be able to receive emergency mortgage assistance for up to 12 months of arrears and up to 24 months going forward, with a maximum combined total of $50,000. The assistance will terminate when approved funds are expended or loan conditions are not met. If the homeowner defaults on their portion of the loan payment or fails to report changes in income, the assistance will terminate immediately.

What are the Terms of Repayment?

The Note is in the form of a zero interest loan with no payments for five years. The borrower(s) must keep the property as their principal residence and stay current and timely with their mortgage payments during that period. If these conditions are met, the balance due shall decline by 20% annually until the Note is forgiven after five years. If the borrower defaults on payments or does not comply with conditions, they become responsible for repayment of all loan amounts paid on their behalf.

Tax Implications?

The IRS has provided guidelines relating to the impact of these loans on borrowers at:

www.irs.gov/pub/irs-drop/n-11-14.pdf.

Borrowers should address any tax questions to the IRS or their tax preparer.

EMA PRE-APPLICATION CHECKLIST

	YES	NO
Are you three or more months behind on your mortgage payments?		
Are you unable to make full mortgage payments, but are NOT in bankrupcty?		
Have you received a notice or indication from your lender/servicer that your home is in danger of foreclosure?		
Is your delinquency due to involuntary: • Unemployment; OR • Underemployment (reduction in wages or hours); OR • Lost income due to a medical condition?		
Has your income dropped by 15% or more?		
Is the delinquent mortgage the first mortgage on your home?		
Is the delinquent mortgage on your principal residence?		
Is the property a single-family residence (1-4 unit structure or condominium unit)?		
Is your current total household income less than or equal to the 120% Area Median Income for your area? *(See HUD chart on the reverse side - look for the row with your city or county, then go across to the column that has the size of your household: your household income must be less than that amount)*		

If you answered "NO" to any question, you should explore other loss mitigation avenues.

If you answered "YES" to all of the above questions, you may be eligible for assistance from the Emergency Mortgage Assistance program. See our website at http://www.mdhope.org/EMA.aspx for additional information. If you click on the "EVENTS" tab at the top of that page, you can see events which offer EMA assistance highlighted in red. There is also a link to a Complete Emergency Mortgage Assistance Application; this can be submitted at an EMA DIRECT event or through a Prime Counselor. Prime Counseling Agencies are listed on the back of this brochure.

All applicants should participate in financial counseling with an approved agency. Please see the full list of HOPE Housing Counseling Agencies on the website or pick one up at an EMA event. There is no charge for this counseling.

For more information, contact the HOPE Hotline:

1.877.462.7555

www.mdhope.org