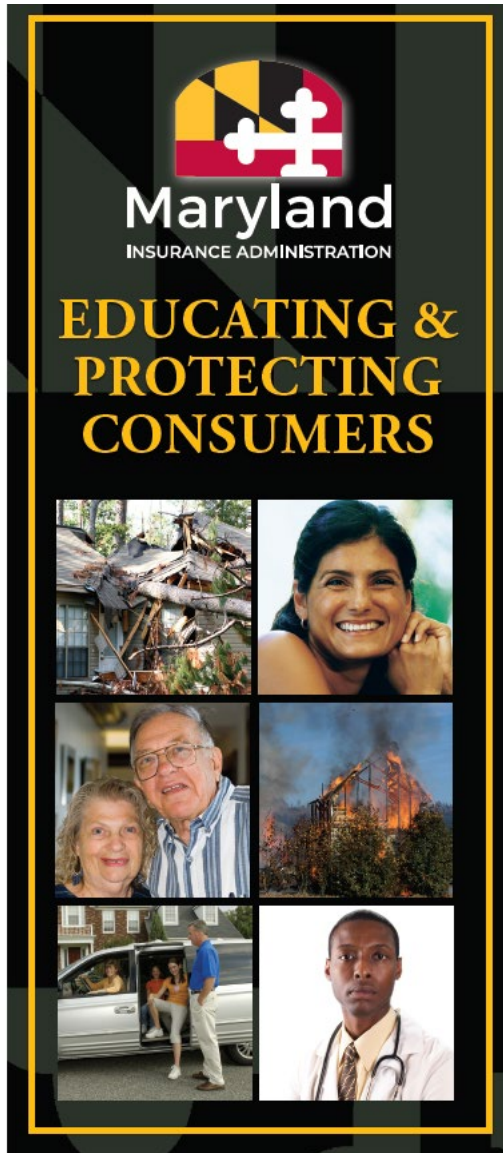


What is the Maryland Insurance

Administration?



The Maryland Insurance Administration (MIA) is the state agency that regulates insurance in Maryland. The MIA:

- Licenses insurers and insurance producers (agents or brokers).
- Examines the business practices of licensees to ensure compliance.
- Monitors solvency of insurers.
- Reviews/approves insurance policy forms. Reviews insurance rates to ensure rates are not inadequate, excessive or unfairly discriminatory.
- Investigates consumer and provider complaints and allegations of fraud.

800-492-6116

www.insurance.maryland.gov



Maryland Department of Veterans Affairs

Contact Information

<https://veterans.maryland.gov/>
mdveteransinfo@maryland.gov
410-260-3838

Newsletter Sign Up: Join from our homepage

Facebook: MDVeterans

Twitter: @MdVeterans

YouTube: [MDVeterans](#)

Dana Burl, Director
Outreach and Advocacy Program
dana.burl@maryland.gov/410-260-3842



HOMESTEAD PROPERTY TAX CREDIT

- Limits the increase in taxable assessments each year to a fixed percentage.
 - Each Maryland county determines their own rate
- Baltimore City's homestead cap is 4%
- Must be owner-occupant



TARGETED HOMEOWNERS TAX CREDIT

- Baltimore City-specific property tax credit which is automatically given to every owner-occupied residence that has an approved Homestead Tax Credit application
- Reduces property tax to a lower effective rate for owner-occupants
- Appears as “Special Credit” on your bill



MARYLAND HOMEOWNERS' PROPERTY TAX CREDIT

- State of Maryland program which sets the limit on the amount of property taxes to be paid based on homeowners' income.
- Combined gross household income of less than \$60,000
- Must apply every year by September 1st



CHAP PROPERTY TAX CREDIT

- Commission for Historical and Architectural Preservation
- Must be located in a historic district
- 10 Year Tax Credit that stays with the property

- Example:
 - Original Tax Bill = \$5000; After Renovation Tax Bill = \$12,000
 - Years 1 -10 = \$7000 Credit
 - Total Savings = \$70,000



MD HISTORIC REVITALIZATION INCOME TAX CREDIT

- State income tax credit for renovating historic homes
- Income tax rebate = 20% of eligible rehab costs
- Max \$50,000
- Must be certified historic structure
 - A locally designated structure or contributing resource within a local historic district that MHT determines to be eligible for the National Register
- **EXAMPLE:**
 - Renovation costs \$200,000 x 20% = \$40,000 income tax rebate



PUBLIC SAFETY OFFICERS TAX CREDIT

- Firefighter/EMT/Law Enforcement Officer
- Primary Residence
- \$2500 Credit
- Apply for Annually prior to April 1st

HIGH-PERFORMANCE NEWLY CONSTRUCTED DWELLING PROPERTY TAX CREDIT

- 5 Year Phase-In Tax Credit
- New Construction OR Substantially Rehabbed

	City Taxes	Credit %	Credit Amount
Column Calculation	<i>(1)</i>	<i>(2)</i>	<i>(3)</i> <i>(1) x (2)</i>
Year 1	\$7,000	50%	\$3,500
Year 2	\$8,250	40%	\$3,300
Year 3	\$9,500	30%	\$2,850
Year 4	\$9,650	20%	\$1,930
Year 5	\$9,800	10%	\$980

VACANT DWELLING PROPERTY TAX CREDIT

- 5 YEAR PHASE-IN TAX CREDIT
- 100% relief from the increase to assessment value for a substantially renovated property in year one
- 20% decline in relief each year after
- EXAMPLE
 - Original Tax Bill = \$2,500; After-Rehab Tax Bill = \$5,000
 - Year 1 - \$2500 credit
 - Year 2 - \$2000 credit
 - Year 3 - \$1500 credit
 - Year 4 - \$1000 credit
 - Year 5 - \$500 credit

MD Renters Tax Credit

- MD renters over the age of 60 OR renters 100% disabled
- Up to \$1000 credit
- Based on total income compared to monthly rent

- Application Form: <https://livebaltimore.com/wp-content/uploads/2019/10/RTC-1.pdf>



Lunch with MIA

Alisa Bralove-Scherr

Deputy Director, Mediation Unit

Consumer Protection Division

abralove@oag.state.md.us

What to do if you are facing eviction or
foreclosure

April 7, 2022



Residential Eviction in Maryland

- Eviction is a legal process. A landlord cannot use “self help” to evict a tenant. This means a landlord cannot just tell you that you have to move, change your locks, cut off your utilities, or put your belongings out on the street.
- Types of evictions: Failure to Pay Rent, Breach of Lease, and Tenant Holding Over.



Residential Eviction in Maryland

- A landlord must give written notice before filing in court.
 - Failure to Pay Rent: 10 days' notice
 - Breach of Lease: 30 days' notice or 14 days' notice for “clear and imminent danger.”
 - Tenant Holding Over: Varies based on length of lease
- If the tenant does not pay the amount owed / fix the violation / move out in the allotted time, the landlord must file in court.



What to do if you get an Eviction Notice

- Act immediately. Do not wait to look for help.
- If it is a Failure to Pay Rent case, apply for rental assistance. Call 1-877-546-5595.
- If you have a court date soon, show up. This is your only chance to tell your side of the story.
- If you have a court date coming up, look for a lawyer who can represent you.



Access to Counsel

- During the 2021 legislative session, the General Assembly passed a law that makes Maryland the second state to create a statewide access to counsel in evictions program.
- There is a goal of October 1, 2025 to fully implement this.



Access to Counsel

- According to the January 2022 report of the Attorney General’s Access to Counsel in Evictions Task Force, there is a “clear imbalance in rent court, where over 90% of housing providers are represented and over 90% of tenants are not.”



Finding Legal Representation

- Maryland Legal Aid Bureau
 - Visit mdlab.org to request help or find the phone number for the office nearest to you.

- Maryland Volunteer Lawyer Service
 - 410-547-6537
 - mvls.org



Finding Legal Representation

- Public Justice Center (Baltimore area)
 - 410-625-9409
 - publicjustice.org

- Homeless Persons Representation Project
 - 410-685-6589
 - hprplaw.org



Finding Legal Representation

- Prince George's County Community Legal Services
 - 240-391-6370
 - clspgc.org
- Mid-Shore Pro Bono (Eastern Shore)
 - 410-690-8128
 - midshoreprobono.org



Other Legal Help

- If you plan on representing yourself in court, the Maryland Court Self-Help Center may be able to help you prepare your case.
 - 410-260-1392
 - mdcourts.gov/helpcenter
 - In person at many courthouses around the state.



Maryland Office of the Attorney General

Consumer Protection Division

- File a complaint with the Attorney General's Office. The Consumer Protection Division mediates complaints between tenants and landlords.
- Mediation is a voluntary process, best attempted before a landlord files in court.
- We can mediate for a payment plan, more time to vacate, etc.



How to contact the Consumer Protection Division

- **Consumer hotline for disputes with businesses or landlords:**

410-528-8662 or 888-743-0023 toll-free

consumer@oag.state.md.us

- **Medical billing/health insurance problems/health scams:**

410-528-1840 or 877-261-8807 toll-free

heau@oag.state.md.us

www.marylandcares.org

En español: 410-230-1712



Find more information or
file a complaint at:
www.marylandattorneygeneral.gov





Homeowner Assistance Fund (HAF) & Housing Counseling Programs

April 7, 2022

What is the Maryland Homeowner Assistance Fund (HAF) Program?

- This program is designed to help homeowners that are experiencing financial hardship after January 21, 2020
- The fund can help homeowners struggling with their mortgage payments or other housing related costs due to the COVID-19 pandemic.
- It offers support for mortgage relief, weatherization, housing counseling, and legal services.

2 Types of Financial Assistance

- **Maryland Homeowner Assistance Fund Loan**
- **Maryland Homeowner Assistance Fund Grant**

Maryland Homeowner Assistance Fund Loan

- Designed to offer a one-time payment for a delinquent mortgage amount
- Not limited to adding additional funds to facilitate a principal curtailment or rate reduction
- Principal curtailment is the process of applying funds to reduce the existing unpaid principal balance of a first mortgage loan.
- Rate reduction is where the interest rate may not rise, but may decline.

Am I Eligible?

- Eligible financial hardship after January 21, 2020
- 150% of area median income
- Maryland homeowners
- Home owners residing in their primary residence
- Evidence of homeownership by the deed of trust

Income Guidelines for the HAF Loan

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	\$116,700	\$125,400	\$133,950	\$142,650
Anne Arundel	\$110,400	\$126,150	\$141,900	\$157,650	\$170,400	\$183,000	\$195,600	\$208,200
Baltimore	\$110,400	\$126,150	\$141,900	\$157,650	\$170,400	\$183,000	\$195,600	\$208,200
Baltimore city	\$110,400	\$126,150	\$141,900	\$157,650	\$170,400	\$183,000	\$195,600	\$208,200
Calvert	\$135,450	\$154,800	\$174,150	\$193,500	\$209,100	\$224,550	\$240,000	\$255,450
Caroline	\$79,900	\$86,400	\$97,200	\$108,000	\$116,700	\$125,400	\$133,950	\$142,650
Carroll	\$110,400	\$126,150	\$141,900	\$157,650	\$170,400	\$183,000	\$195,600	\$208,200
Cecil	\$99,300	\$113,400	\$127,650	\$141,750	\$153,150	\$164,550	\$175,800	\$187,200
Charles	\$135,450	\$154,800	\$174,150	\$193,500	\$209,100	\$224,550	\$240,000	\$255,450
Dorchester	\$79,900	\$86,400	\$97,200	\$108,000	\$116,700	\$125,400	\$133,950	\$142,650
Frederick	\$135,450	\$154,800	\$174,150	\$193,500	\$209,100	\$224,550	\$240,000	\$255,450
Garrett	\$79,900	\$86,400	\$97,200	\$108,000	\$116,700	\$125,400	\$133,950	\$142,650
Harford	\$110,400	\$126,150	\$141,900	\$157,650	\$170,400	\$183,000	\$195,600	\$208,200
Howard	\$110,400	\$126,150	\$141,900	\$157,650	\$170,400	\$183,000	\$195,600	\$208,200
Kent	\$82,500	\$94,200	\$106,050	\$117,750	\$127,200	\$136,650	\$146,100	\$155,550
Montgomery	\$135,450	\$154,800	\$174,150	\$193,500	\$209,100	\$224,550	\$240,000	\$255,450
Prince George's	\$135,450	\$154,800	\$174,150	\$193,500	\$209,100	\$224,550	\$240,000	\$255,450
Queen Anne's	\$110,400	\$126,150	\$141,900	\$157,650	\$170,400	\$183,000	\$195,600	\$208,200
St. Mary's	\$114,150	\$130,500	\$146,850	\$163,050	\$176,100	\$189,150	\$202,200	\$215,250
Somerset	\$79,900	\$86,400	\$97,200	\$108,000	\$116,700	\$125,400	\$133,950	\$142,650
Talbot	\$91,800	\$105,000	\$118,050	\$131,100	\$141,600	\$152,100	\$162,600	\$173,100

Loan Terms

- Recorded Lien
- \$30,000 Maximum Loan Amount
- 0% Interest Rate
- Deferred payments for the life of the first mortgage
- Payment due in full when the first mortgage ends (repayment, refinance, transfer, sale)
- Repayment is subject to review and the department may, based on homebuyer situation and needs at the time of repayment:
 - Require payment in full
 - Establish a payment plan
 - Allow full or partial forgiveness

Maryland Homeowner Assistance Fund Grant

- Designed to avoid imminent displacement (within 90-days) due to, but not limited to:
 - Tax delinquency
 - Chattel loan or land lease delinquency
 - Homeowners association fee
 - Condominium association fee delinquency
 - Mortgage delinquency

Am I Eligible?

- Eligible financial hardship after January 21, 2020
- 100% of AMI
- Maryland homeowners
- Homeowners residing in their primary residence
- Evidence of homeownership by the deed of trust

Income Guidelines for the HAF Grant

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	\$83,600	\$89,300	\$95,100
Anne Arundel	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Baltimore	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Baltimore city	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Calvert	\$90,300	\$103,200	\$116,100	\$129,000	\$139,400	\$149,700	\$160,000	\$170,300
Caroline	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,600	\$89,300	\$95,100
Carroll	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Cecil	\$79,900	\$79,900	\$85,100	\$94,500	\$102,100	\$109,700	\$117,200	\$124,800
Charles	\$90,300	\$103,200	\$116,100	\$129,000	\$139,400	\$149,700	\$160,000	\$170,300
Dorchester	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,600	\$89,300	\$95,100
Frederick	\$90,300	\$103,200	\$116,100	\$129,000	\$139,400	\$149,700	\$160,000	\$170,300
Garrett	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,600	\$89,300	\$95,100
Harford	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Howard	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
Kent	\$79,900	\$79,900	\$79,900	\$79,900	\$84,800	\$91,100	\$97,400	\$103,700
Montgomery	\$90,300	\$103,200	\$116,100	\$129,000	\$139,400	\$149,700	\$160,000	\$170,300
Prince George's	\$90,300	\$103,200	\$116,100	\$129,000	\$139,400	\$149,700	\$160,000	\$170,300
Queen Anne's	\$79,900	\$84,100	\$94,600	\$105,100	\$113,600	\$122,000	\$130,400	\$138,800
St. Mary's	\$79,900	\$87,000	\$97,900	\$108,700	\$117,400	\$126,100	\$134,800	\$143,500
Somerset	\$79,900	\$79,900	\$79,900	\$79,900	\$79,900	\$83,600	\$89,300	\$95,100
Talbot	\$79,900	\$79,900	\$79,900	\$87,400	\$94,400	\$101,400	\$108,400	\$115,400

Grant Terms

- Grant – no instrument recorded
- Maximum assistance - \$10,000

Note: Grants do not require you to repay.



Do you have Emergency Home Repairs?

Maryland Homeowner Assistance Fund WholeHome Grant

- This grant will help Maryland homeowners who have an emergency repair in their primary residence due to the financial impact of COVID-19.
- Without addressing these repairs, it will cause the homeowner to be “involuntarily displaced” from the property.
- The grant will be capped at \$10,000 and will be used to address any emergency repairs, including mold remediation, asbestos and lead paint removal, no heat or no air, electrical repairs, plumbing and septic repairs, and other structural and maintenance issues.



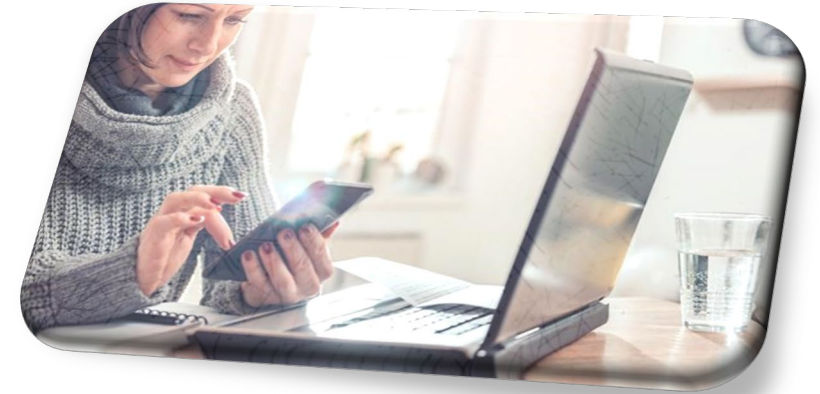
Eligibility

- Eligible financial hardship after January 21, 2020
- 150% of AMI (see chart in program fact sheet)
- Maryland homeowners
- Homeowners residing in their primary residence
- Evidence of homeownership by the deed of trust
- Provide a work proposal for the emergency repair by a licensed and insured Maryland Home Improvement Contractor with appropriate photos or drawings.

Terms

- Grant – no instrument recorded
- Maximum assistance - \$10,000

Getting help is as easy as 1,2,3!!



1. Website – homeownerassistance.maryland.gov
2. Application Support Call Center – [833-676-0119](tel:833-676-0119)
3. Maryland Homeowner Assistance Hotline: [1-877-462-7555](tel:1-877-462-7555)

For more information for the Maryland Homeowner Assistance Fund WholeHome Grant:

- Call [877-568-6105](tel:877-568-6105)
- Email rehab.hafapplications@maryland.gov

What is the Maryland Housing Counseling Fund Program?

- The Maryland Housing Counseling Fund (MHCF) supports non-profit and local government organizations that provide a range of housing counseling services, as well as legal assistance to avoid foreclosure.
- Awards are made annually on a competitive basis.
- HUD-approved housing counseling agencies with HUD-certified counselors on staff receive priority funding consideration.

Eligibility

- Non-profit organizations
- Local government agencies.

Eligible Activities

The program provides operating support for housing counseling programs that include:

- Homebuyer Education
- Pre-purchase counseling
- Foreclosure counseling
- Rental counseling
- Financial capability coaching

Eligible Activities

The program also supports non-profit legal services providers that assist homeowners with avoiding foreclosure.

Reporting Requirements

Grantees are required to submit a progress and expenditure report on the fifteenth of each month following the end of each quarter.

There are separate progress report forms for housing counseling, legal, and support services.

Grantees should only complete the form relevant to the services supported by their MHCF grant.

Instructions on how to submit reports can be found on the dhcd.Maryland.gov website.

How to Apply & Get More Information

**Poverty Solutions Team
Division of Neighborhood Revitalization
Maryland Department of Housing and Community
Development
7800 Harkins Road
Lanham, MD 20706
E: mhcf.dhcd@maryland.gov
P: 301-429-7525**

Housing Counseling & Legal Services Network

As a Maryland homeowner you are strongly encouraged to contact a HUD-approved housing counseling agency before entering into any agreements with anyone in connection with the foreclosure of your home.

These government agencies and nonprofit organizations can provide you with free and objective information about your options.

Contact a housing counseling agency that serves the county where your home is located.

Housing Counseling & Legal Services Network

If your mortgage company has filed a foreclosure action in court, you have a short window of time to act to prevent foreclosure.

If you have received a Notice of Intent to Foreclose (NOI) or an Order to Docket (OTD) from the courts, consider contacting a nonprofit legal services provider as soon as possible.

Contact a provider that serves the area where your home is located.

Help for Renters

The “Protecting Tenants at Foreclosure Act”, provides most renters with certain rights during foreclosure, namely, that most leases will survive foreclosure and the foreclosure sale purchaser becomes the new landlord.

Most renters have the right to continue renting the property for the rest of their lease term, or at least to receive a 90-day notice to vacate after the foreclosure process is complete.

Help for Renters

You should seek legal advice to determine whether you have these legal rights under the new law.

Facing Eviction or Need Advice on your Rights as a Tenant

TENANT ASSISTANCE AGENCY CONTACT	SERVICE AREA
Public Justice Center 410-625-9409 www.publicjustice.org	Statewide
Allegany Law 301-722-3390 www.alleganylaw.com	Allegany County
Montgomery Bar Association 301-424-3454 www.montbar.org	Montgomery County
Community Legal Services 240-391-6370 www.clspgc.org	Prince George's County

If you are in need of emergency housing or assistance through social services, please call the United Way/First Call for Help Hotline at 211 in most areas or:

- 410-685-0525 - Greater Baltimore
- 800-492-0618 - Outside Baltimore, within MD

Emergency Rental Assistance

The Maryland Department of Housing and Community Development has started to administer federal emergency rental funding in light of the global pandemic.

Application process varies depending on the county of residence. To find out more visit dhcd.Maryland.gov.

Housing search is also a useful tool that the department offers <https://www.mdhousingsearch.org/>

Browse and post listings of Maryland apartments and homes for rent on this free, accessible service.

Connect With Us

Website

www.dhcd.maryland.gov

Facebook

@marylandhousing

Twitter

@MDhousing

Maryland Department of Veterans Affairs

Contact Information

<https://veterans.maryland.gov/>
mdveteransinfo@maryland.gov
410-260-3838

Newsletter Sign Up: Join from our homepage

Facebook: MDVeterans

Twitter: @MdVeterans

YouTube: [MDVeterans](#)

Dana Burl, Director
Outreach and Advocacy Program
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