

# ARE YOU A BALTIMORE CITY HOMEOWNER WITH OVERDUE HOUSING-RELATED BILLS?

Are you struggling to pay your housing-related bills due to financial hardship?



## Baltimore City Emergency Mortgage & Housing Assistance Program (EMHAP) May pay a homeowner's overdue mortgage, property taxes, homeowners insurance and/or water bills



Do you own and live in your Baltimore City home?



Has your income been negatively impacted by COVID-19?



Does your annual household income fall below the figures below?

Number of People in Household	Max Annual Income
1	\$102,650
2	\$117,300
3	\$132,000
4	\$146,650
5	\$158,350
6	\$170,100
7	\$181,850
8	\$193,550

If so, you may be eligible for EMHAP!

Applications are being accepted NOW !!

Applications are accepted on a first come, first served basis, so don't wait!!

Learn if you qualify and how to apply at  
[dhcd.baltimorecity.gov/hho/emergency-mortgage-housing-assistance-program](https://dhcd.baltimorecity.gov/hho/emergency-mortgage-housing-assistance-program)  
or call: (410) 396- 3023



BALTIMORE CITY  
DEPARTMENT OF HOUSING &  
COMMUNITY DEVELOPMENT