



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

Baltimore City Emergency Mortgage & Housing Assistance Program

(EMHAP) May assist residents with overdue mortgage, rent, property taxes,
homeowners insurance and/or water bills

- ☒ Do you own and live in your Baltimore City home?
- ☒ Are you struggling to pay your housing-related bills due to financial hardship?
- ☒ Does your annual household income fall below the figures below?

If so, you may be eligible for EMHAP!

Applications are being accepted NOW !!

REQUIRED DOCUMENTS:

- ▶ Maryland State ID
- ▶ Social Security Card for applicant
- ▶ Mortgage Statement, BGE or Water Bill,
Real Property Tax Bill, or Homeowner
Association statement with
2-month ledger (address must match ID)
- ▶ Proof of Income-
 - Consecutive Paystubs for the past 30 days
 - Pension or Retirement Statements
 - Social Security Award Letter (SSA, SSDI, SSI)
 - Unemployment or Worker's Compensation
Statement
 - 2024 1040 Tax Return with all pages
- ▶ Two most recent bank statements w/ all pages
including the blank page for all open accounts

Number of People in Household	Max Annual Income
1	\$72,950
2	\$83,400
3	\$93,800
4	\$104,200
5	\$112,550
6	\$120,900
7	\$129,250
8	\$137,550

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



SCAN ME

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