



2013 Annual Awards Entry Form
(Complete one for each entry.)

Entry Name Maryland Homefront: The Veterans and Military Family Mortgage Program

Fill out the entry name *exactly* as you want it listed in the awards program.

HFA Maryland Department of Housing and Community Development

Submission Contact Wiley Hall, Office of Communications and Marketing

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Program Contact Cecilia Weller, program coordinator, Community Development Administration

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Entry form with description, check(s), and visual aids (optional) must be received by NCSHA by **Monday, July 1, 2013**.

ommunications	Homeownership	Legislative Advocacy	Management Innovation
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media	<input checked="" type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Federal Advocacy <input type="checkbox"/> State Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology
Rental Housing	Special Needs Housing	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs	<input type="checkbox"/> Special Achievement	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

Category: Homeownership
Sub-Category: Empowering New Buyers
Entry Name: Maryland Homefront: The Veterans and Military Family Mortgage Program

Introduction

Maryland has historically played a significant role in the military history of the United States, with military commands performing critical functions in war and in peace and Maryland companies providing integral support to the nation's endeavors. There are 11 military installations in the state, employing 30,000 active duty personnel, and contributing more than \$36 billion to the state's economy. In addition, more than 465,000 veterans make Maryland their home. A significant percentage of these men and women dream of homeownership but may lack the cash for downpayment and settlement costs. Through Maryland Homefront: The Veterans and Military Family Mortgage Program, DHCD launched a major outreach effort to a group that has contributed so much to the state and the nation. The program proved successful – DHCD doubled previous loan activity with this important target audience.

Program Objective

To enable veterans and military families to achieve the stability and satisfaction of homeownership by offering a lower interest rate mortgage and increased down payment assistance.

Program Description

The Maryland Homefront program offers a half-percent reduction to the regular Maryland Mortgage Program rate, and provides \$10,000 in down payment and settlement cost assistance (twice as much as the regular program assistance). The assistance is in the form of a zero percent deferred loan which can be layered with funding from other sources. Borrowers can be active military or honorably discharged veterans.

Implementation

Building on the patriotic spirit surrounding Independence Day, DHCD launched the program on July 3, 2012 at a special press event. Lt. Governor Anthony Brown (the nation's highest-ranking elected official to have served a tour of duty in Iraq) and Congresswoman Donna Edwards joined DHCD to announce the program.

Along with the press event, Maryland Homefront was announced with a press release, a directive, numerous tweets and Facebook posts. Several blogs, such as The Realty Professional, featured the announcement and continued to share the

"Our veterans have made an incredible sacrifice in leaving their families to serve on our behalf. Through Maryland Homefront, we can help repay that debt by ensuring that they and their families have access to secure, affordable housing opportunities."

--Lt. Gov. Anthony Brown

program highlights for the duration. There were articles in the Baltimore Sun, the Star Democrat, and other local newspapers.

Innovation

The aspect of the Maryland Homefront program which opened up more opportunities was the inclusion of active military as well as former military members who may not meet the criteria for a VA loan. Qualification as a veteran requires a certain length of service and/or participation in specific types of military activity. Maryland Homefront allows honorably discharged veterans in any branch or type of military service—Army, Navy, Air Force, Coast Guard—as well as reservists and active military who have served for any length of time. While veterans can still use a VA loan under the Maryland Homefront program, the inability to qualify for that does not prevent them from participation in this program. This broader definition of “eligible military personnel” was well received by the military community.

Effective Use of Resources

The Maryland Homefront program built on existing programs offered by DHCD. The Maryland Mortgage Program already offers \$5,000 in down payment assistance, as the initial down payment and closing costs have been identified as the biggest obstacle to home purchase. Many would-be homeowners have the means to make a monthly mortgage payment, but find it difficult to pull together the upfront cash. Doubling the assistance amount to \$10,000 made a significant difference in what borrowers had to bring to the table.

Another plus for the Maryland Homefront program’s target audience is the natural advantage to

“The Maryland Homefront program was fantastic. I’ve been with the military, so I was able to use my VA, but with the difficult economic times, I was very lucky to be able to find this program; otherwise I would not have been able to buy my home. It was a breath of fresh air to find something that could help me. Now I have a home, and it’s gorgeous, and it’s seriously a dream come true.”

--Krystal Santrizos (former Sergeant, U.S. Marine Corps)

veterans. The Maryland Mortgage Program is limited to first-time homebuyers except for two scenarios: any borrower purchasing in a federally targeted area does not have to be a first-time homebuyer, and a qualified military veteran can get a waiver of this requirement by providing their DD-214 discharge form. This opens up the field considerably since qualified veterans can purchase statewide and those who can’t qualify for the waiver can still purchase in federally targeted areas without being first-time homebuyers.

Program Metrics

In less than a year, DHCD has provided \$12 million in loans to 57 veterans and military families. An additional 32 reservations for another \$8 million are in the pipeline. *This more than doubles our previous loan activity with veterans in spite of earlier programs designed to reach this important target audience.*

Partnerships

In addition to partnering with elected officials to launch the program, the MDHCD was able to gain recognition for MD Homefront with postings on numerous partner websites, including:

- Prince George's County Association of Realtors
http://www.pgcar.com/pghome_homebuying/Vets-Homefront-Program.htm
- Maryland Association of Realtors
<http://www.mdrealtor.org/HousingStatistics/HousingPrograms/ctl/ArticleView/mid/975/articleId/586.aspx>
- Maryland Department of Veterans Affairs
<http://www.mdva.state.md.us/news/index.html>
- The Realty Professional
therealtyprofessional.com/home-buyer-savings.asp
- DC Military/Comprint Military Publications Online
<http://www.dcmilitary.com/article/20120720/NEWS03/707209884/.../SEARCHCached>

More partnership opportunities were found with the Veterans Administration and the military bases. The Maryland Homefront program has been promoted at a Maryland National Guard Yellow Ribbon event, an Aberdeen Proving Ground All Hands Meeting, and a Maryland Military Installation Council event, among others. The human resources offices at several military bases (including Ft. Meade and Andrews Air Force Base) keep a stock of Maryland Homefront flyers and fact sheets available. A best practices note: With the turnover rate at the military bases, it's important to touch base with them frequently!

“Maryland Homefront is an important step [toward] guaranteeing that veterans have access to the affordable housing that they and their families deserve.”

--Congresswoman Donna Edwards

Maryland Homefront Sample Flyer



Maryland Homefront: The Veterans and Military Family Mortgage Program

For more information,
go to the Maryland
Mortgage Program
website,
www.mmprogram.org
and click on
NEW HOMEOWNERSHIP
PROGRAMS.

- The interest rate will be half of a percent (.50%) below the regular Maryland Mortgage Program (MMP) non-targeted interest rate.
- Provides \$10,000 of down payment assistance.
- Can be combined with funds from applicable Partner Match programs and assistance from local jurisdictions.
- Qualified veterans and purchasers in federally targeted areas do not have to be first-time homebuyers.
- Will remain open for reservations until September 30, 2013.
- Can be used with FHA, VA, RHS, or Conventional loans.
- This program is designed to help current active duty military and veteran homebuyers.

Call (410) 514-7530



Maryland Homefront Fact Sheet

Maryland Homefront: The Veterans and Military Family Mortgage Program

FACT SHEET

- PURPOSE:** To help active duty military and veteran homebuyers to purchase a home by offering a lower-than-market interest rate and additional down payment and closing cost assistance.
- DURATION:** Program will remain open until 9/30/2013 or until the \$50 million of allocated program funds have been committed.
- DOWNPAYMENT AND CLOSING COST ASSISTANCE:**
\$10,000 of down payment assistance. This can be combined with funds from applicable CDA Partner Match programs and assistance from local jurisdictions.
- LOCATION:** Anywhere in the State of Maryland.
- INTEREST RATES:**
The interest rate will be one-half of a percent (.50%) below the prevailing Maryland Mortgage Program (MMP) non-targeted interest rate. Rates are updated daily on the MMP website at <http://www.mmprogram.org/rates.aspx>.
- ELIGIBLE MD HOMEFRONT BORROWERS:**
The program is open to active duty military (including Reserves and National Guard) or honorably discharged veterans. Active duty status will be documented by submission of a current Leave and Earnings Statement (LES) and confirmed through the Department of Defense Manpower Data Center site (<https://www.dmdc.osd.mil/appj/scra/scraHome.do>). Veteran status will be confirmed by submission of a Certificate of Release or Discharge From Active Duty form (DD-214). Qualification for a VA loan is not required.

Must qualify for a CDA loan according to the Maryland Mortgage Program (MMP) requirements, i.e. credit score, income limitations, etc. All borrowers must take approved homebuyer education and utilize an approved lender. For more information on general MMP requirements, go online to http://www.mmprogram.org/30years_factsheet.htm or browse the MMP website at www.mmprogram.org.
- FIRST-TIME HOMEBUYER REQUIREMENT:**
While CDA loans generally are limited to first-time homebuyers, the requirement is waived if:
- o Borrower is purchasing in a targeted area (<http://www.mmprogram.org/TargetedAreas.aspx>);
 - o It has been more than three years since borrower has owned a principal residence; or
 - o Borrower is an honorably discharged veteran who has not previously used the exemption. This is in accordance with the Heroes Earnings Assistance and Relief Tax Act of 2008, as amended. A DD-214 form must be submitted to document honorably discharged veteran status, and a Veteran First-Time Homebuyer Exemption form (Attachment V) must be completed.
- LOAN TYPES:** MD Homefront loans can be FHA, VA, RHS, or Conventional.

7/1/2013

Lt. Governor Release: July 3, 2012

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LT. GOVERNOR BROWN, DHCD ANNOUNCE NEW HOMEOWNERSHIP INCENTIVES FOR VETERANS AND MILITARY FAMILIES

*"Maryland Homefront" Program Benefits Active and Non-Active Military and
Families*

UPPER MARLBORO, Md. (July 3, 2012) – Today, Lt. Governor Anthony G. Brown joined Congresswoman Donna Edwards, Department of Housing and Community Development (DHCD) Secretary Raymond Skinner and other officials at a home for sale in Prince George's County to announce a new Maryland Mortgage Program (MDMP) initiative to benefit veterans and military families. *Maryland Homefront: the Veterans and Military Family Mortgage Program* gives qualified current and former military members a discounted mortgage interest.

"As we prepare to celebrate Independence Day, a time to be thankful for our freedom, we must also demonstrate our gratitude to the brave men and women who make that freedom possible," said Lt. Governor Brown, a Colonel in the U.S. Army Reserves and the nation's highest-ranking elected official to have served a tour of duty in Iraq. "Our Veterans have made an incredible sacrifice in leaving their families to serve on our behalf. Through Maryland Homefront, we can help repay that debt by ensuring that they and their families have access to secure, affordable housing opportunities."

"It is fitting that we take time before Independence Day to announce a new initiative to benefit our veterans and their families," said Congresswoman Edwards. "It is our responsibility to match their efforts with equal dedication to ensure they receive the essential health care, training, education, and housing services upon their return. Maryland Homefront is an important step in that direction, guaranteeing that veterans have access to the affordable housing that they and their families deserve."

The MDMP offers a variety of low-interest, fixed-rate mortgage loan options with down payment and closing cost assistance, primarily for first-time homebuyers. Maryland Homefront is a \$50 million initiative that offers half a percent rate discount off the regular MDMP rate for loans reserved up to June 30, 2013 or until the program funds have been expended. A service member purchasing a home today worth \$174,000 would save approximately \$865 a year on mortgage payments. Purchasers in targeted areas and qualified veterans do not have to be first-time homebuyers.

In addition, all qualified borrowers under this initiative are eligible to receive \$10,000 for down payment and closing cost assistance through the Maryland Department of Housing and Community Development's Down Payment and Settlement



Lt. Governor July 3, 2012 Release (cont.)

Expense Loan Program. Borrowers who qualify for a Maryland Mortgage Program loan can receive additional funds if their employers participate in the House Keys 4 Employees Program or their home purchase is covered by the Community Partners Incentive Program.

"The Maryland Department of Housing and Community Development has always been committed to helping qualified buyers make that important investment in homeownership," said DHCD Secretary Raymond A. Skinner. "Our veteran and military families are a good example of the kind of consumer that would most benefit from the homeownership opportunities we provide through the Maryland Mortgage Program."

Under the leadership of Governor O'Malley and Lt. Governor Brown, Maryland has become a national leader in protecting homeowners. Since launching the HOPE Hotline in 2007, they have helped an estimated 18,000 Maryland homeowners avoid foreclosure and stay in their homes. Altogether, more than 75,000 families at risk of foreclosure have received assistance through the HOPE Network. This year, the Administration worked with the General Assembly to pass legislation to allow homeowners at risk of foreclosure to meet with their mortgage servicer before a foreclosure is filed, giving them a much greater chance of saving their homes.

Maryland's flagship mortgage purchase program has been managed by the department's Community Development Administration for more than 30 years. Program loans are administered by a network of approximately 35 private lending institutions across the state. For more information on the Maryland Mortgage Program, especially details on income and purchase price limits and a map of targeted areas, please visit www.mmprogram.org or contact the Community Development Administration by phone at 410-514-7530 or by e-mail at SingleFamilyHousing@mdhousing.org.

The Maryland Department of Housing and Community Development (DHCD) works with partners to promote affordable housing opportunities and revitalize great places for Maryland citizens to live, work and prosper. To learn more about DHCD and its programs, visit www.mdhousing.org. News updates also are available by following DHCD on Twitter (www.twitter.com/MDHousing) and Facebook (www.facebook.com/marilandhousing).

Lt. Governor Brown leads the O'Malley-Brown Administration's efforts to provide veterans with better services and resources. Since taking office in 2007, Lt. Governor Brown has championed successful efforts to pass the Veterans Behavioral Health Act, protect veterans' business loans programs and fully fund the Iraq and Afghanistan Scholarship Program. Last year, the Lt. Governor launched the Mil2FedsJobs web portal, located on the Maryland Workforce Exchange (MWEjobs.maryland.gov), the first of its kind in any state to directly match transitioning service members with careers in the Federal Government.

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**Maryland Officials Announce Maryland Homefront
July 3, 2012**



**Lt. Governor Anthony Brown with Rep. Donna Edwards, U.S. Senator Ben Cardin
and DHCD Secretary Raymond Skinner**

**Maryland Officials Announce Maryland Homefront
July 3, 2012 Blog Post**

**New Homeownership Program is Helping Those Who Defend
the American Dream Achieve the American Dream**

Posted on [July 3, 2012](#) by [mdhousing](#)

Upper Marlboro, MD – Homebuyers in Maryland could save hundreds of dollars each month and receive significant downpayment and settlement cost assistance through a new program designed to make homeownership more accessible for veterans and members of the military, state officials [announced](#).

Secretary Skinner on July 3 joined Lt. Governor Anthony Brown, Senator Benjamin Cardin and Rep. Donna Edwards to announce *Maryland Homefront: the Veterans and Military Family Mortgage Program*.



Standing before a \$250,000 Colonial home in a quiet middle class neighborhood in Upper Marlboro, Secretary Skinner said a qualified current and former service member purchasing that home through the program would save approximately \$840 a year on mortgage payments and could receive \$10,000 through the Downpayment and Settlement Expense Loan Program. The \$50 million initiative offers half a percent rate discount off the regular Maryland Mortgage Program rate for loans reserved up to June 30, 2013 or until funds have been expended.

Maryland Homefront is the latest of several new [homeownership initiatives](#) designed to help families take advantage of low prices and record low rates through the Maryland Mortgage Program, the state's flagship homeownership program.