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Governor Mills, Senator King & Representative Pingree Announce \$50 Million Homeowner Assistance Program to Help Maine People Hardest Hit by Pandemic Pay Their Mortgage, Utilities, Other Home Expenses

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Governor Janet Mills, U.S. Senator Angus King, and Representative Chellie Pingree announced today a \$50 million Homeowner Assistance Fund through the Maine Bureau of Consumer Credit Protection to provide direct relief to Maine homeowners at risk of losing their homes because of hardships created by the COVID-19 pandemic. The national program, authorized and funded through the American Rescue Plan, can be used by homeowners in default because of COVID-19 to pay home-related expenses including their mortgage, utilities, and property taxes.

*"The pandemic has been hard for a lot of Maine people, stretching wallets thinner and forcing hardworking folks to reach deeper in their pockets to make ends meet. Thankfully, the American Rescue Plan is delivering relief for those who need it," said **Governor Janet Mills**. "With the Homeowner Assistance Fund, Maine people may be eligible for support with their mortgage, utilities, property taxes, and other expenses that can help get them through this tough time."*

*"The American Rescue Plan was designed to help families and communities recover from the lingering impacts of the COVID-19 pandemic, and this program displays how the legislation is continuing to deliver on those goals," said **Senator King**. "People across our state have been impacted by the pandemic's economic fallout and today's action will help families access the support they need to stabilize their household budgets. I'm deeply grateful to Governor Mills for her ongoing leadership in the face of this crisis, and will continue to work hand-in-hand with her administration to help Maine people weather these challenges."*

*"Thousands of Mainers are still struggling to make ends meet due to pandemic hardships and urgently need relief to stay in their homes," said **Congresswoman Chellie Pingree**. "Thanks to the historic American Rescue Plan, eligible homeowners in Maine won't have to choose between buying groceries or gas and paying their electric bills or mortgage. I'm proud to have supported this legislation from the beginning, and I'm thrilled to see its investments are delivering lasting relief to Mainers."*

*"If you fell behind on paying your mortgage, your utilities, your property taxes, or other home-related expenses during the pandemic, financial relief may be available through the federal government and we are ready to help you apply for it," said **Will Lund, Superintendent of the Bureau**. "I encourage all eligible Maine homeowners who have past due bills to apply for this assistance."*

The American Rescue Plan provided [all states and territories funds](#) to help homeowners at risk of default, foreclosure, and displacement as a result of the COVID-19 pandemic. The Maine Homeowner Assistance Fund can help homeowners:

- Pay off past due mortgage payments;
- Reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default;
- Pay off past due homeowner's insurance, flood insurance, and mortgage insurance;
- Pay off property taxes to prevent tax foreclosures;
- Pay off utilities, including electric, gas, sewage and water bills that are past due;
- Pay off past due amounts for Internet services, including broadband Internet access service;
- Pay off past due homeowner association or condominium association fees;
- and Pay off past due manufactured home loan debt.

Homeowners can apply for up to \$25,000 in mortgage benefits, including up to \$15,000 in property tax assistance and \$10,000 in utility payment relief. Maximum benefits under all aspects of the program cannot exceed \$25,000 per household. Payments will be made on behalf of homeowners directly to creditors including mortgage servicers, municipalities, or utility companies.

To be eligible for assistance, homeowners must be below [certain income limits](#), own and occupy a 1 to 4-unit dwelling in Maine, and have experienced a COVID-19 related financial hardship after January 21, 2020. Those hardships can include, for example, a temporary job loss. Answers to common questions about the Homeowner Assistance Fund can be found [here](#).

To determine if they are eligible for assistance, homeowners can begin the application process at www.Maine.gov/HomeAssist. Those with questions can contact the Bureau of Consumer Credit Protection's hotline at 1-888-664-2569 or [Maine Housing Counselors](#) who are partnering with the Bureau. Legal assistance provided by Pine Tree Legal Assistance and Legal Services for the Elderly is also available to homeowners who are facing imminent loss of their home.

The Homeowner Assistance Fund builds on Governor Mills' [efforts](#) to ensure all Maine people have a safe place to call home, including investing millions in state and federal funds to build more affordable housing; modernizing outdated zoning restrictions; banning pandemic-related evictions and providing significant rental relief; providing property tax relief and restoring revenue sharing to Maine's municipalities, which helps reduce property taxes, and more.

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