

MONTGOMERY COUNTY, MD - DISABILITY NETWORK DIRECTORY

Housing - Financial Assistance

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This is a project of the Montgomery County Commission on People with Disabilities. To submit an update, add or remove a listing, or request an alternative format, please contact: MCCPWD@montgomerycountymd.gov, 240-777-1246 (V), MD Relay 711.

City of Gaithersburg - Division of Housing and Community Development

31 S. Summit Avenue
Gaithersburg, MD 20877
240-805-1119 (V)

www.gaithersburgmd.gov/services/housing-services

Gaithersburg Resident Accessibility Services

Program (GRASP): Provides 0% deferred loans to qualified residential property owners who wish to add accessibility modifications to their homes. Applications submitted by long-term renters who meet program requirements and have permission from the property owner will also be considered on a case by case basis. Some examples of eligible improvements include but are not limited to: providing ramps and no-step entrances to the property; installing an exterior or interior elevator, lift or stair-glide unit; widening interior and exterior doorways to a minimum of 32 inches; installing a walk-in or roll-in shower or tub; reinforcing bathrooms walls; and adding improvements to assist with sensory disabilities. For more information, e-mail lauren.sukal@gaitthersburgmd.gov.

Homebuyer Assistance Loan Program: Provides closing cost and down payment assistance to eligible first-time homebuyers who purchase within the City of Gaithersburg corporate limits. Properties within the official city limits of Gaithersburg are eligible for up to \$12,000 or \$25,000 depending on location. These funds are available in a 0% deferred loan. The buyer will be required to sign a promissory note and second deed of trust at settlement. Homebuyers wishing to use these funds must use a City of Gaithersburg approved lender.

Healthy Neighborhoods

Purchase & Rehab Loan Program

410-332-0387 (V)

<https://healthyneighborhoods.org/our-loans/purchase-rehab/>

A nonprofit organization founded in 2004, helps strong but undervalued Baltimore neighborhoods increase home values, market their communities, create high standards for property improvements, and forge strong connections among neighbors. Available for eligible borrowers purchasing a home on a target block within a Healthy Neighborhood. Eligible Borrowers must also use this loan to make improvements to the property in conjunction with the purchase. The loan carries a fixed interest rate that's always 1% below the 60-day Fannie Mae rate but in no event less than 4%. After contributing 3% of the purchase price from their own funds, buyers may borrow the balance of funds needed to buy and renovate the home, as much as 110% of the after-rehabilitation appraisal of the property. No private mortgage insurance is required. Design assistance from an architectural firm is available at no cost to help buyers plan improvement and review contractor proposals. In combination with the Purchase and Rehab loan or Home Improvement loan, borrowers may be eligible for a matching grant of up to \$10,000.

Home Owners Preserving Equity (HOPE)

Maryland Department of Housing & Community Development

1-877-462-7555 (Toll Free)

www.mdhope.org

Resources available to assist both homeowners and renters facing foreclosure. Free foreclosure prevention counseling and mediation.

HomeFree-USA Metro DC

6200 Baltimore Avenue

Riverdale, MD 20737

301-891-8400 (V)

1-855-493-4002 (Toll Free)

E-mail: homefreeusa@homefreeusa.org

www.homefreeusa.org

HUD-approved homeownership development, foreclosure intervention, and financial coaching organization.

Housing & Community Initiatives, Inc. (HCI)

640 E. Diamond Avenue, Suite C
Gaithersburg, MD 20877
301-590-2765 (V)
E-mail: info@hcii.org
www.hcii.org

First-time Home-buyer Education Classes: HCI conducts pre- and post-purchase education sessions given by real estate professionals that cover the entire process of buying and successfully maintaining a home in Maryland. HCI also administers the MPDU Orientation session on behalf of the Montgomery County DHCA. These classes are required by many state and county home buyer assistance programs. Home-buyer classes are free, but registration is required.

R.E.A.C.H. Program: The City of Rockville's "Real Estate Effort for Affordable Community Housing" program provides first-time home-buyers with down payment and/or closing cost assistance. The program gives 0%, 7-year loans up to \$12,000 to purchasers who currently live and/or work in the incorporated city limits of Rockville and plan to buy their first home there.

Housing Opportunities Commission (HOC)

10400 Detrick Avenue
Kensington, MD 20895
240-627-9400 (V)
www.hocmc.org/homeownership.html

Mortgage Purchase Program provides first-time homebuyers with information to help them make responsible financial decisions as they prepare for homeownership. Buyers must locate their own home to purchase. Borrowers apply directly to an HOC participating lender.

HOC Homeownership Program for HOC

Residents: HOC helps prepare residents to move from rental to homeownership. Residents must have an annual income of \$35,000 or higher to be eligible to participate in this initiative. This income level does not guarantee a mortgage or a home to purchase. Residents may choose to purchase a moderate priced dwelling unit (MPDU) from HOC through its random selection process in either program described below or locate a home independently.

Closing Cost Assistance: Offer downpayment and/or closing cost assistance which can be combined with the HOC first mortgage in the MPP. The assistance can be used only to pay for various closing fees or the downpayment.

Maryland Department of Housing and Community Development

7800 Harkins Road
Lanham, MD 20706
301-429-7400 (Main Line)
301-429-7852 (Disability Program)
1-800-638-7781 (Toll Free)

E-mail: singlefamilyhousing.dhcd@maryland.gov
<http://mmp.maryland.gov/Pages/default.aspx>

Maryland Mortgage Program (MMP) provides 30-year fixed-rate home loans to eligible homebuyers purchasing in Maryland. The main loan product types available through MMP are Grant Assist, Loan Assist and Rate Assist. **Maryland SmartBuy** is a program that makes selected state-owned homes available for sale and allows eligible homebuyers to use special MMP financing to pay off their outstanding student debt as part of the home purchase. Other programs may be available for limited times for targeted locations or eligible groups. **Down Payment and Closing Cost Assistance:** Down payment and closing cost assistance is money that you can use to meet the requirements for securing a home loan, and which makes the purchase of a home more affordable. Funds available for down payment and closing costs may be provided in the form of a grant (Grant Assist Program) or as a deferred, no-interest loan (Loan Assist Program). **Maryland HomeCredit Program (Federal Tax Credits):** A Maryland HomeCredit, otherwise known generically as a "mortgage credit certificate" is issued to the homebuyer at the time of the purchase of a home and allows the homeowner to claim a federal tax credit of up to \$2,000 each year for the life of the loan. The amount that can be claimed each year is based on the amount of mortgage interest paid on the loan. Fees may apply. **Partner Match Program:** Many organizations and employers in Maryland have programs to help homebuyers including grants, loans and other helpful assistance. If you're using the Loan Assist Program, any financial assistance you receive from these organizations is matched (up to \$3,500) as additional down payment assistance. **HomeAbility:** A special product designed to assist disabled Maryland homebuyers to finance their home purchase. This is a Conventional Loan product and provides an 80% LTV first lien and up to 25% in a second lien to assist with down payment and closing costs. No mortgage insurance is required. To be eligible for HomeAbility, one of the borrowers is disabled OR one of the borrowers is a guardian for, resides with, and is the principal caregiver for an immediate family member who is disabled (regardless of age). HomeAbility replaces the Department's previous Homeownership for Individuals with Disability Program (HIDP) and is designed to assist more borrowers with disabilities.

Montgomery County Dept. of Housing & Community Affairs (DHCA)

100 Maryland Avenue, 4th Floor
Rockville, MD 20850
311 (in the County)
240-777-0311 (outside of the County)
www.montgomerycountymd.gov/dhca

Moderately Priced Dwelling Units (MPDUs)

MPH Law requires that between 12.5% and 15% of the houses in new subdivisions of 20 or more units be moderately priced dwelling units (MPDUs). The MPH Law requires that 40% of the MPDUs be offered to the Housing Opportunities Commission (HOC) and other non-profit housing agencies for use by low- and moderate-income families. DHCA does not provide financing to purchase an MPDU, or rental assistance to help you pay the rent in an MPDU. Participants must be able to qualify for financing and to pay down payment, settlement and other costs that are necessary to purchase a home.

Energy Efficiency Program: Free program through DHCA and administered by Habitat Metro Maryland aimed at reducing home energy usage for qualified PEPCO customers. Energy efficiency upgrades include attic insulation; heating and cooling upgrades; water heater replacement; LED light bulbs; programmable thermostat; solar powered attic fan; chimney sealing; and upgrades to major home appliances (refrigerator, washer, dryer, and dishwasher). Eligibility: Be a current resident of Montgomery County; own and occupy the home where services are requested; be a PEPCO customer; and meet household income requirements.

Design for Life Property Tax Incentive Program

Montgomery County Dept. of Permitting Services
2425 Reedie Drive, 7th Floor Wheaton, MD 20902
240-777-0311 (V)
www.montgomerycountymd.gov/design

Design for Life, managed by the Department of Permitting Services, provides partial tax credits to property owners or home builders who install measures that improve accessibility, visit-ability and/or live-ability of residential homes. This legislation was promoted through efforts of the Commission for People with Disabilities and embraced by the County Council and the County Executive. For retrofits to existing single family homes, such accessibility measures can include things like installing entry doors wide enough for wheelchairs, providing a no-step entry into the home, improving bathroom access with grab bars or roll-in showers, wider doorways, etc. This model program was initiated in Montgomery County to improve the ability of all residents to manage more successfully in homes, to improve people's ability to age in place and to make homes more accessible to visitors of all ages.

Credits are available for accessibility features added to single family homes and condominiums. Tax credits for improvements that make a home qualify as a visitable or livable home are available for single family homes and townhouses. If you add a feature and it costs at least \$500 up to \$2,500 you get a 50% credit. If you make your home visitable the credit is \$3,000 and if you make it livable the credit is \$10,000, credit max is \$2,000 per year. For more information view

www.montgomerycountymd.gov/design/Resources/Files/PDF/DFLTaxCreditIncentiveTable.pdf.

The process for building permits with Design for Life (DFL) features is as follows:

1. When a building permit with Design for Life (DFL) features has received the final inspection for the project from the Department of Permitting Services (DPS), the homeowner/applicant must complete and submit the DFL tax credit application (see attached).
2. The applicant must submit the required documentation along with tax credit application, which consists of contracts, receipts, and invoices to demonstrate the cost or amount of money spent for the project along with a complete list of features and costs of each feature.
3. The application is then reviewed and DPS signs off on the affidavit.
4. The tax credit application package is then sent to the Finance Office electronically to process the tax credit information.

Download Design for Life Property Tax Incentive application:
www.montgomerycountymd.gov/design/Resources/Files/PDF/DesignForLifeApplicationforTaxCredit.pdf

Neighborhood Housing Services of Baltimore, Inc.

25 E. 20th Street, Suite 170
Baltimore, MD 21218
410-327-1200 (V)
www.nhsbaltimore.org

Offer several loan products including home purchase and home improvement loans. Must be a resident of the Baltimore region. HUD-certified housing counselors provide foreclosure prevention assistance. Offer home improvement loans for Baltimore area residents.

Neighborhood Opportunity Network (NON) – Department of Health and Human Services

200 Girard Street, Suite 203
Gaithersburg, MD 20877
240-773-1151 (V)

Hours: Monday through Thursday, 9:00 a.m. to 4:00 p.m. (closed 12:00 p.m. to 1:00 p.m.); Friday 9:00 a.m. to 2:00 p.m. (closed 11:00 a.m. to 12:00 p.m.)

Individuals and families may apply for all public assistance programs (Maryland Children's Health Program/Care for Kids (limited access), Food Stamps, Temporary Cash Assistance (TCA) and Temporary Disability Assistance Program (TDAP), Child Care Subsidy, Rental Assistance and Maryland Energy Assistance Program or (MEAP). Referrals for medical and dental assistance, furniture, food, and other agencies and nonprofits that provide

services may also be accessed at the site. The NON Community Connectors have access to interpreters who speak over 200 languages to assist customers. The Connectors also schedule Wednesday appointments for an Emergency Services social worker who sees individuals and families facing eviction, utility cut-off/utility assistance (MEAP), foreclosure or need rental assistance.

Office of Home Energy Programs – Montgomery County Department of Health & Human Services
1301 Piccard Drive, 4th Floor Rockville, MD 20850
240-777-4450 (V)

Maryland Energy Assistance Program provides financial assistance for eligible low-income households to pay home heating costs. Eligibility is determined by income, household size and fuel type. **Electric Universal Service Program** helps eligible families to obtain safe, reliable, and affordable electric services and assist with past due electric bills. Furnace repair and replacement is available on a limited basis.

Weatherization Assistance Program can make needed improvements and repairs at no cost to eligible households to make a home more fuel efficient.

**Rental Assistance Program – Montgomery County
Department of Health & Human Services**

1301 Piccard Drive, 4th Floor
Rockville, MD 20850
240-777-4400 (Rental Assistance Program)
240-777-0311 (Emergency Eviction Prevention)

Rental Assistance Program (RAP): Assists individuals with rental costs for households who meet program eligibility criteria, such as age, income, disability, need or other requirements. RAP assists low income families pay their rent. The Handicapped Rental Assistance program helps low income disabled individuals with support towards rental expenses in licensed care facilities.

Emergency Eviction Prevention: Provides crisis intervention assistance to qualified individuals and families. Includes emergency financial assistance and/or shelter to families and adults who are homeless, at high risk of losing housing (eviction, put out, foreclosure), victims of individual or community disasters, or persons stranded from their homes. Help is also available for overdue utility payments and burial assistance. Welfare avoidance grants (WAG) are available for eligible temporary cash assistance applicants. Employment support grants are available for approved participants in the employment services (Welfare-to-Work) program.

**Rockville Housing Enterprises (RHE) –
City of Rockville
Community Planning and Development Services**

621 Southlawn Lane #A
Rockville, MD 20850
301-424-6265 (V)
E-mail: mail@rockvillehe.org
www.rockvillehe.org

Public housing agency dedicated to enhancing opportunities for self-sufficiency and providing quality, affordable housing for citizens of the City of Rockville. Whenever RHE public housing units or housing choice vouchers become available, applicants are selected from RHE wait lists. In order to be on RHE's wait lists, one must apply when the wait lists are open.

Upper Montgomery Assistance Network

301-926-4422 (V)
<http://uman-mc.org>

Office Hours: Monday through Thursday,
9:00 a.m. to 1:00 p.m.

Provide one-time emergency financial assistance and referral services to those who are at risk of homelessness. Services include preventing evictions and foreclosures, and providing relocation expenses. Also assist utility bills. Serve Gaithersburg, Germantown and Derwood (zip codes 20855, 20874, 20876, 20877, 20878, 20879, 20880, 20882 and 20886).

U.S. Dept. of Housing and Urban Development (HUD)

451 7th Street, SW
Washington, DC 20410
202-708-1112 (V)
202-708-1455 (TTY)
www.hud.gov

Work through local governments and non-profit organizations to make financial assistance and counseling available. Information on renting and HUD rental assistance programs. Housing counselors offer free or low cost advice.