

COMMUNITY WEBINAR

HOUSING AFFORDABILITY AND ACCESSIBILITY

WEDNESDAY, JUNE 4, 2025 11:30 A.M.

CONDUCTED ON ZOOM





Somer T. Cross, Chief of Housing Montgomery County's Housing Programs for Federal Employees

Department of Housing and Community Affairs (DHCA)



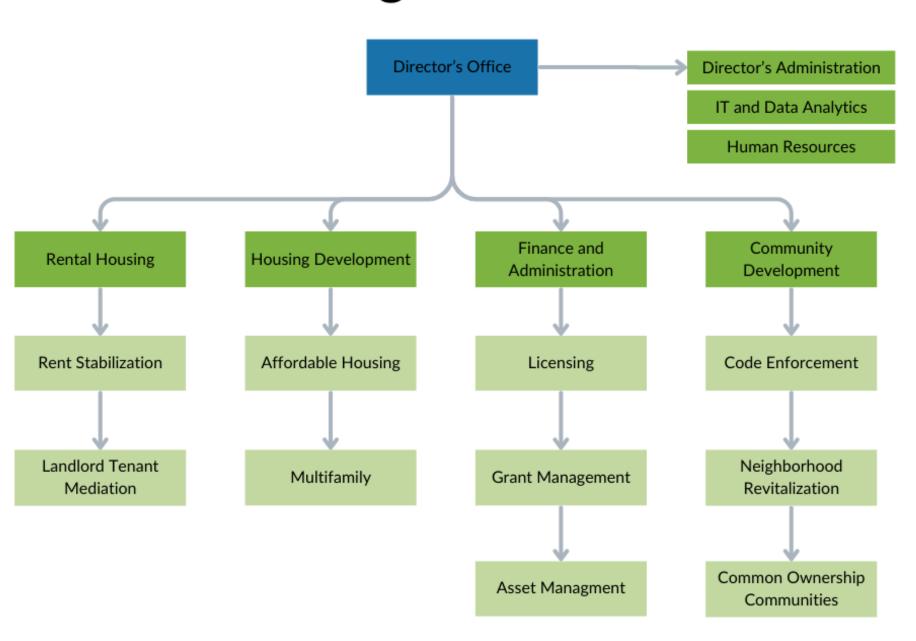
DHCA's Vision

DHCA seeks to create healthy, vibrant, and inclusive housing and communities for people of all ages, incomes, and abilities.

DHCA's Mission

DHCA works to preserve and increase the supply of affordable housing; maintain existing housing in a safe and sanitary condition; preserve the safety and quality of residential and commercial areas; ensure fair and equitable relations between landlords and tenants; and support the success of common ownership communities – all with a focus on reducing racial inequities and climate change impacts.

DHCA Organization Chart





Rental Housing

- License rental housing
- Code enforcement ensure safe living environments
- Landlord Tenant Affairs mediate and guide landlord and tenant concerns
- Oversees rent stabilization maintain rent rates
- Produce and preserve affordable housing
 - Gap financing and other financial tools to assist with the construction of new or presentation and regulation of existing units
 - Oversees the Moderately Priced Dwelling and Workforce Housing Programs to provide new affordable units



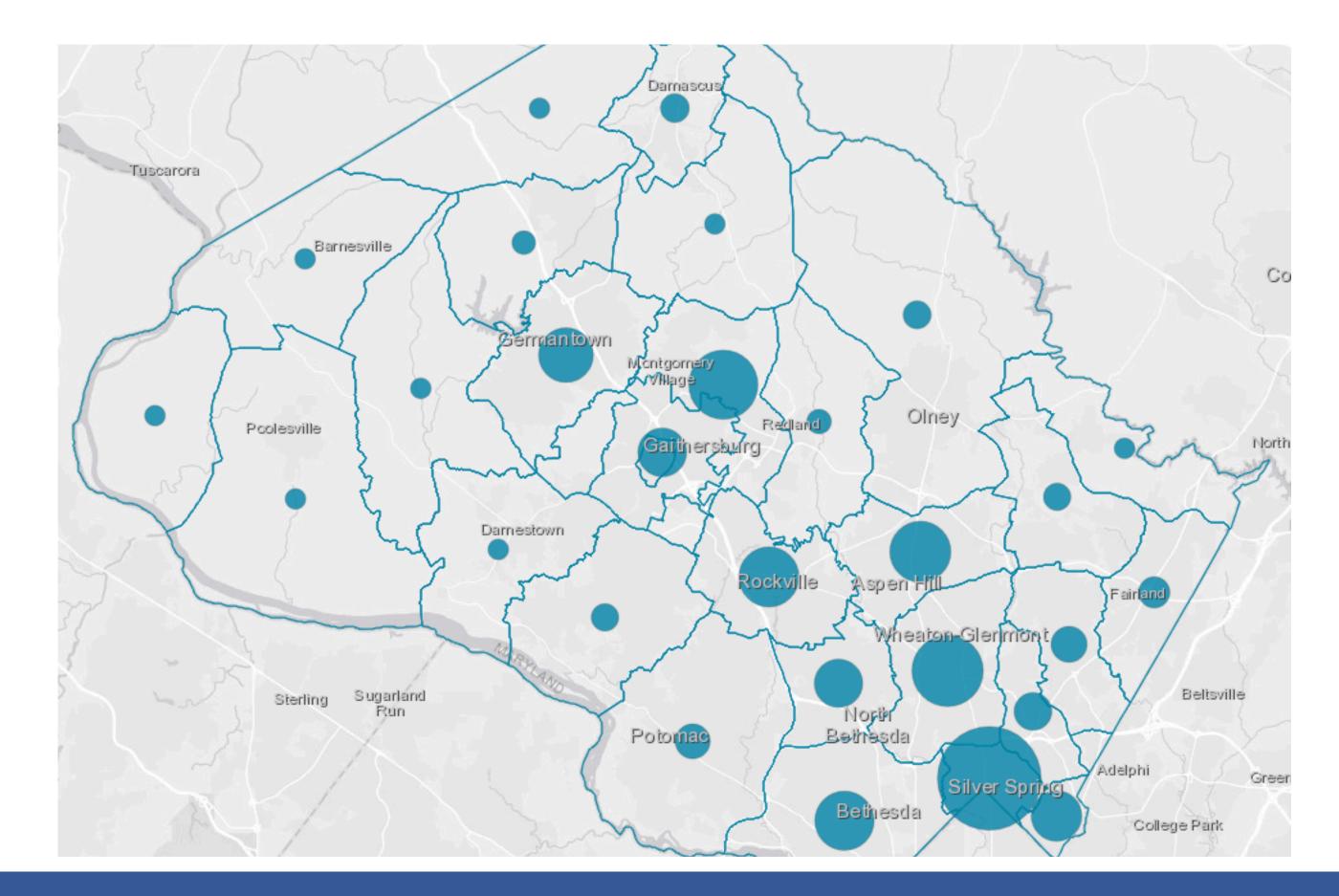
Homeownership Housing

- Code enforcement ensure safe living environments
- Produce and preserve affordable housing
 - Gap financing and other financial tools to assist with the construction of new or presentation and regulation of existing units
 - Oversees the Moderately Priced Dwelling and Workforce Housing Programs to provide new affordable units
- Common Ownership Communities Work with communities and mediate HOA disputes
- Oversees other programs to assist homeowners to stay in their homes



How Do You Find Affordable Housing?

Overview of Housing Inventory

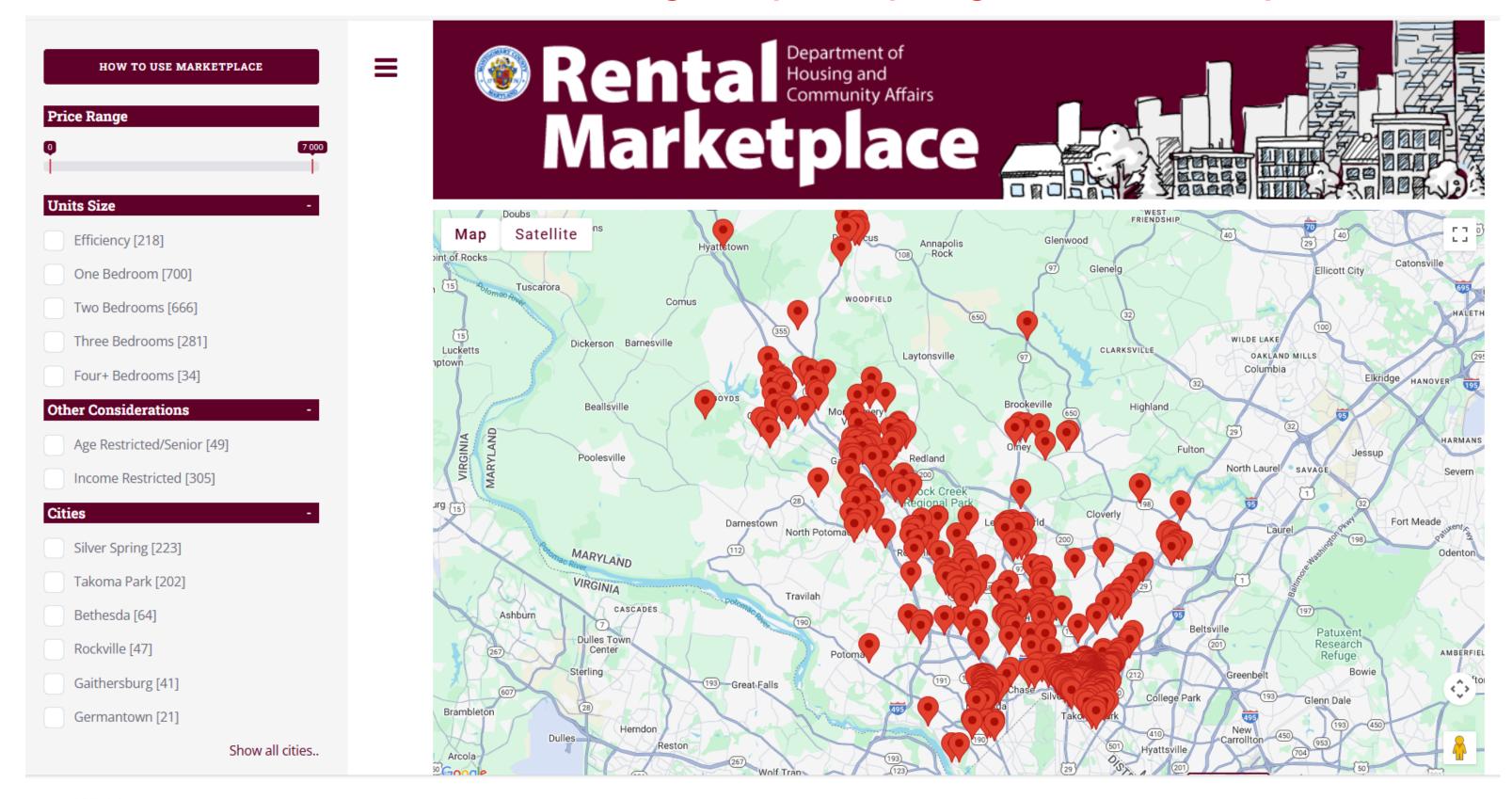




How Do You Find Affordable Housing?



www.montgomerycountymd.gov/rentalmarketplace



8

MPDU Rentals

MPDU Maximum Rents for New Developments*: 4/1/2025			
Bedroom Size	Garden Apartments	High Rise Apartments	
0	\$1,555	\$1,680	
1	\$1,665	\$1,800	
1+den	\$1,775	\$1,920	
2	\$2,000	\$2,160	
2+den or			
2+2nd bath	\$2,110	\$2,275	
3	\$2,310	\$2,485	
*if the tenant pays for utilities. If the landlord pays for utilities, please contact DHCA.			

Rents increase by no more than the Voluntary Rent Guideline (VRG) every year – 3.3% in 2025

Over 80 buildings, over 3,100 units

MPDU Income Eligibility Table (effective April 11, 2025)

Household Size	Garden Apartments		High Rise Apartments (5 stories or more)	
	New Tenants	Renewing Tenants	New Tenants	Renewing Tenants
	Maximum Household Income*	130% of Maximum Household Income**	Maximum Household Income*	130% of Maximum Household Income**
1	\$74,500	\$96,850	\$80,500	\$104,650
2	\$85,000	\$110,500	\$92,000	\$119,600
3	\$96,000	\$124,800	\$103,500	\$134,550
4	\$106,500	\$138,450	\$114,500	\$148,850
5	\$115,000	\$149,500	\$124,000	\$161,200
6	\$123,500	\$160,550	\$133,000	\$172,900

^{*} Gross annual income from all current sources for all wage earners in the household

www.montgomerycountymd.gov/MPDU

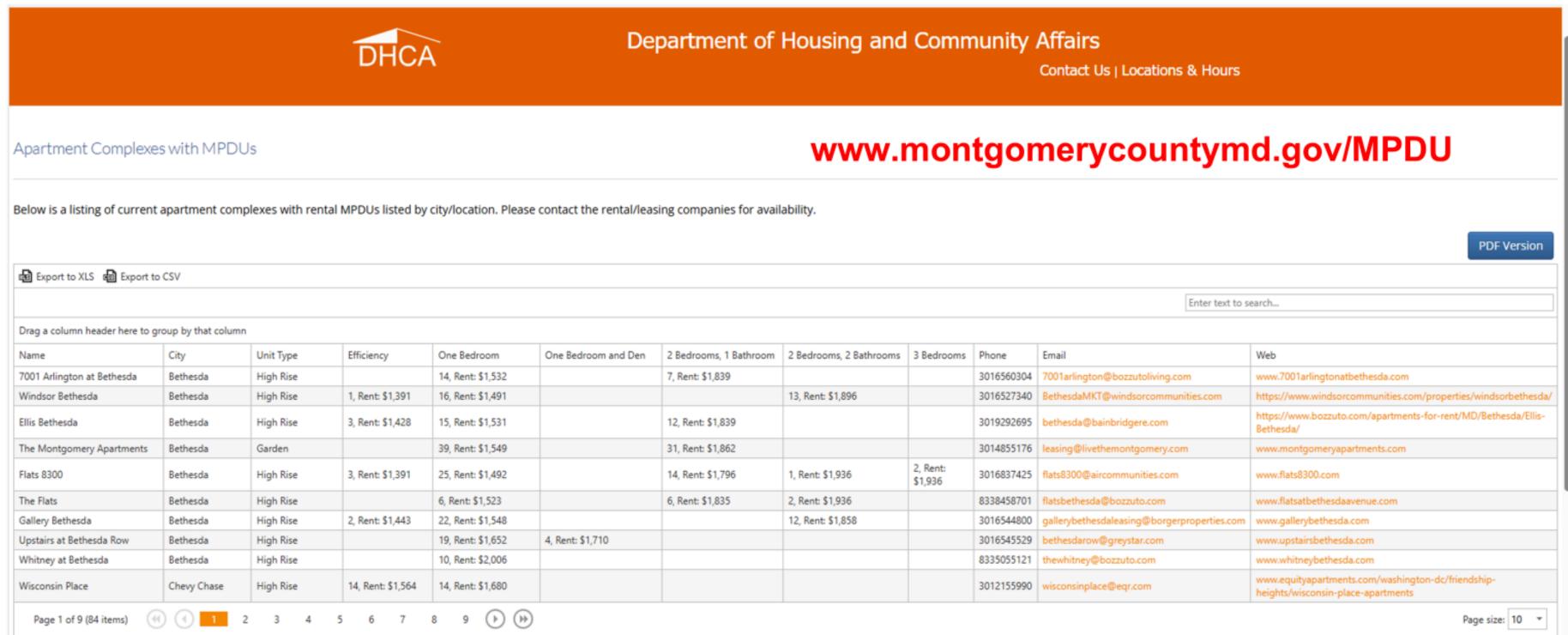
NOTE: If you are at risk of losing your housing and cannot find new housing, call DHHS Housing Stabilization Service (311) or send an email to HSS@montgomerycountymd.gov



^{**} For existing, previously income qualified tenants whose incomes have increased

How Do You Find Affordable Housing?





NOTE: If you are at risk of losing your housing and cannot find new housing, call DHHS Housing Stabilization Service (311) or send an email to HSS@montgomerycountymd.gov

DHCA

http://www.dhcd.maryland.gov/Residents/Pages/Renting/Resources.aspx



Housing Choice Voucher Program

Office of Tenant and Landlord Affairs

Find Affordable Rental Housing

Security Deposit Calculator

Family Self Sufficiency

Renter Resources

Local Homeless Resources

Resources for Renters

Safe, stable, and affordable housing is a basic need. When housing costs take up more than 30% of a household's income, it can be harder to afford other essentials like food, transportation, or medical care. This page includes links to resources and organizations that help renters find housing, navigate rent challenges, and connect with supportive programs.

Find Affordable Housing

- MD Housing Search: Md Housing Search is a free service sponsored by the Maryland Department of Housing and Community Development that lists rental properties throughout the state of Maryland.
- HUD Resource Locator (Select Find Affordable Elderly and Special Needs Housing): Lookup Affordable Elderly and Special Needs housing through the HUD Resource locator.
- New Leasing Opportunities for Properties Under Construction

Rental Assistance and Support

For individuals experiencing financial hardship, the following organizations offer programs and support services that may provide assistance or connect you to additional resources.

- Maryland Renters' Tax Credit: Direct check payment up to \$1,000 per year for qualified renters.
- MD Department of Human Services Financial Assistance Programs: The Maryland Department of Human Services provides programs that offer assistance such as homeless prevention crisis grants, Temporary Cash Assistance and energy assistance.
- Housing Choice Voucher Program: The federal program provides rental subsidies in the form of vouchers to eligible families or individuals to use toward housing payments. For information on how to apply, contact your local Public Housing Authority.

On this page

Find Affordable Housing

Rental Assistance and Support

For Veterans

For Individuals with Disabilities

For Elderly Individuals

Facing an Eviction or Homelessness

Legal Assistance



Rental Support

Information for Tenants



Tenant Rights and Responsibilities | Tenant Handbook



Apply for a Rental

- Find an Apartment
- · Know the Application Process
- Review Your Rental Application Packet



The Lease

- Tenant Rights
- Maintenance & Access
- Notice & Termination
- Payments



Rent Rent

- Rent Increase Notices
- Late Fees
- · Failure to Pay Rent
- Rent Escrow

Security Deposits

- · Move-In, Move-Out Inspection
- Interest on Security Deposit
- · Return Security Deposit

Maintaining & Repairing the Rental

- Landlord & Tenant Responsibilities
- Notify Landlord of Needed Repairs
- Filing a Complaint
- DHCA Rental Housing Inspections

Tenant Services

- · Community Organizations Mediations
- Legal Advice & Free Consults
- DHCA Mediations & Administrative Hearings

✓ <u>Notices</u>

- Notice of Rent Increase
- Notice of Failure to Pay Rent
- Notice of Defects
- Notice to Vacate

X Terminating the Lease

- How to Give Proper Notice
- Notice Period
- Early Terminations
- Month-to-Month Tenancy



Evictions - Court Action

- Types of Evictions
- Preventing an Eviction
- · Steps to Take if you get a Court Summons
- · Scheduling and Eviction

Free assistance through counseling services in the county

- Work with landlords to assist you
- Provide referrals for any other assistance programs
- Help with financial planning and budgeting for a long-term solution
- Determines if you are eligible for certain credits and assistance
- Seminars and one-on-one counseling

Housing Initiative Partnership

- www.hiphomes.org/rental-counseling
- o 301-916-5946
- eatayde@hiphomes.org

Montgomery County Renters Al

- www.rentersalliance.org
- 888-668-7717
- info@rentersalliance.org

Latino Economic Development (

- <u>www.ledcmetro.org</u>
- o 202-540-7401
- housing@ledcmetro.org



Housing

Initiative

Partnership





Homeownership Support

Free assistance through counseling services in the county

- Work with mortgage servicers to assist you
- Provide referrals for any other assistance programs
- Help with financial planning and budgeting for a long-term solution
- Seminars and one-on-one counseling

Housing Initiative Partnership

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- o 301-916-5946
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Latino Economic Development Corporation

- www.ledcmetro.org
- o 202-540-7401
- housing@ledcmetro.org



https://montgomerycountymd.gov/DHCA/director/foreclosure/gethelp.html



- Technical assistance to homeowners and residents within COCs
 - Training
 - Education
 - Dispute resolution



Training and Webinars

Online training program for board members of common ownership communities. Provided by the CCOC.

More Information



Common Ownership Communities

What you should know about living in a condominium, cooperative, or homeowners' association.

More Information



Registration of COCs

All condominium, cooperative, and homeowners' associations must register with the County annually.

More Information



The Commission

Educates residents on good governance and resolves disputes between residents and their associations.

More Information



Community Information

Understanding "best practices" and proper procedure promotes good behavior, and reduces the number of disputes, between residents and boards of directors.

More Information



Law Library

Use these links to view the laws and policies that govern COCs.

More Information



Filing a Complaint

Filing a complaint begins a legal process that can be complicated, time consuming, and costly: understand the process before completing and filing the form.

More Information



COC News and Upcoming Events

- DHCA Calendar
- DHCA Announcements

More Information



Montgomery Down Payment Assistance (DPA) Programs

The DPA loan funds are from Montgomery County and are distributed by the MD Community Development Administration (CDA) and the Housing Opportunities Commission (HOC)

- 1. MHP Montgomery Homeownership Program
- 2. MEDPAL Montgomery Employee Down Payment Assistance Loan
- 3. McHAF Montgomery County Homeownership Assistance Fund

The maximum loan of \$25,000 per home or 40% of HH income

Funds can be used for down payment or closing Costs

0% Interest, Deferred Payment

McHAF – Forgivable after 10 years

Over \$23M has been provided through over 935 loans since its creation in 2018

https://www.hocmc.org/housing-opportunities/homeownership/the-mortgage-purchase-program/closing-cost-down-payment-assistance-program/

https://mmp.maryland.gov/montgomery/pages/default.aspx



Home Accessibility Rehabilitation Program

- 65+ homeowners or households with a disabled resident
- For low-income homeowners and their families
- Grant for repairs to provide more accessibility
 - Alarms
 - Chair lifts
 - Widen doorways
 - Ramps
 - Bathroom grab bars / walk-in showers



Rebuilding Together Montgomery County (301) 947-9400

<u>Habitat for Humanity of Metro Maryland</u> repair@habitatmm.org 301-990-0014 x 19



Efficient Electric Appliance Program

- Replace inefficient electric or fossil fuel powered appliances with new efficient electric appliances
- Applies to heat pumps, water heaters, cooktops, dryers, etc.
- Current owner of a Montgomery County home
- Occupy that home
- Earn 70% of AMI or below (family of 4 = \$114,500)
- Apply at Habitat for Humanity of Metro Maryland
 - **301-990-0014 x1019**
 - repair@habitatmm.org









Accessory Dwelling Unit

An Accessory Dwelling Unit is a residential unit that is either:

- 1. in or added to an existing one-family dwelling, or
- 2. in a separate accessory structure on the same lot as an existing one-family dwelling and used as a complete, independent living facility with provisions for cooking, eating, sanitation, and sleeping.

Accessory Dwelling Unit without a Special Exception approved before May 20, 2013 must apply for a Class 3 Accessory Dwelling Unit License with the Department of Housing and Community Affairs, Licensing and Registration.

<u>www.montgomerycountymd.gov/DHCA/housing/licensing/accessory.ht</u> <u>ml</u>





What is Home Sharing?

Home Sharing with HIP is an **innovative** idea where homeowners offer spare rooms, or Accessory Dwelling Units, in their home for rent to home seekers searching for **affordable**, **healthy and safe housing** for longer than six months. We help both homeowners and home seekers through the process of finding a compatible match, free of charge.

HIP's Montgomery County Home Sharing Program is supported by Montgomery County's Department of Health & Human Services.



Montgomery County Home Sharing offers a way to have a more comfortable life.

https://HIPhomes.org/Home-Sharing

Benefits of Home Sharing

- Increases sense of security and reduces social isolation while aging in place
- Creates a new source of monthly income for homeowners
- Locates and screens compatible housemates, including the option to share light housekeeping chores or assistance with errands in exchange for reduced rent
- Creates an alternative affordable housing option in an expensive rental market
- Strengthens neighborhoods and builds community by offering an efficient use
 of existing housing stock that helps people remain in their homes, or find more
 affordable housing selections



Housing Initiative Partnership, Inc.





Find Rental Housing:

- 1. Rental Marketplace -montgomerycountymd.gov/rentalmarketplace
- 2. MPDU search montgomerycountymd.gov/DHCA/MPDU/mpdu-rentals.html

Homeownership Programs:

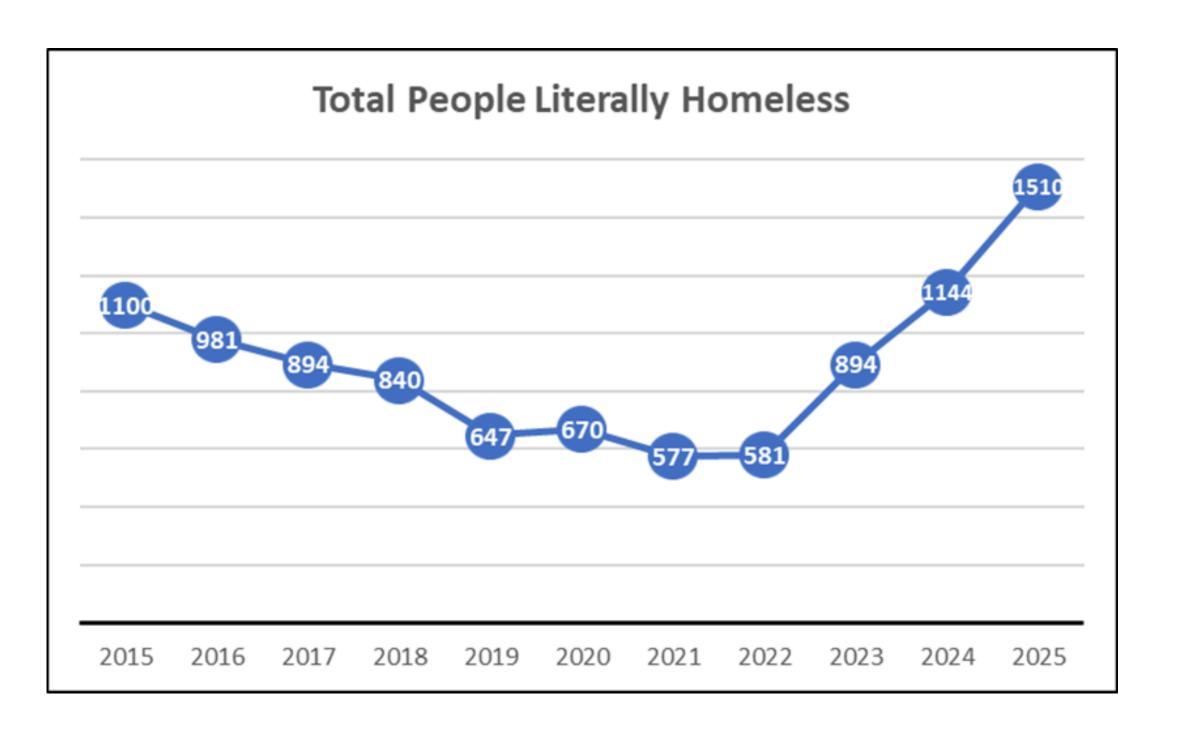
- 1. HARP www. montgomerycountymd.gov/DHCA/homeowners/harp.html
- 2. Efficient Electric Appliance www.HabitatMM.org/how-to-apply
- 3. Down Payment Assistance www.mmp.Maryland.gov/Montgomery or hocmc.org/homeownership

Foreclosure prevention - free counseling

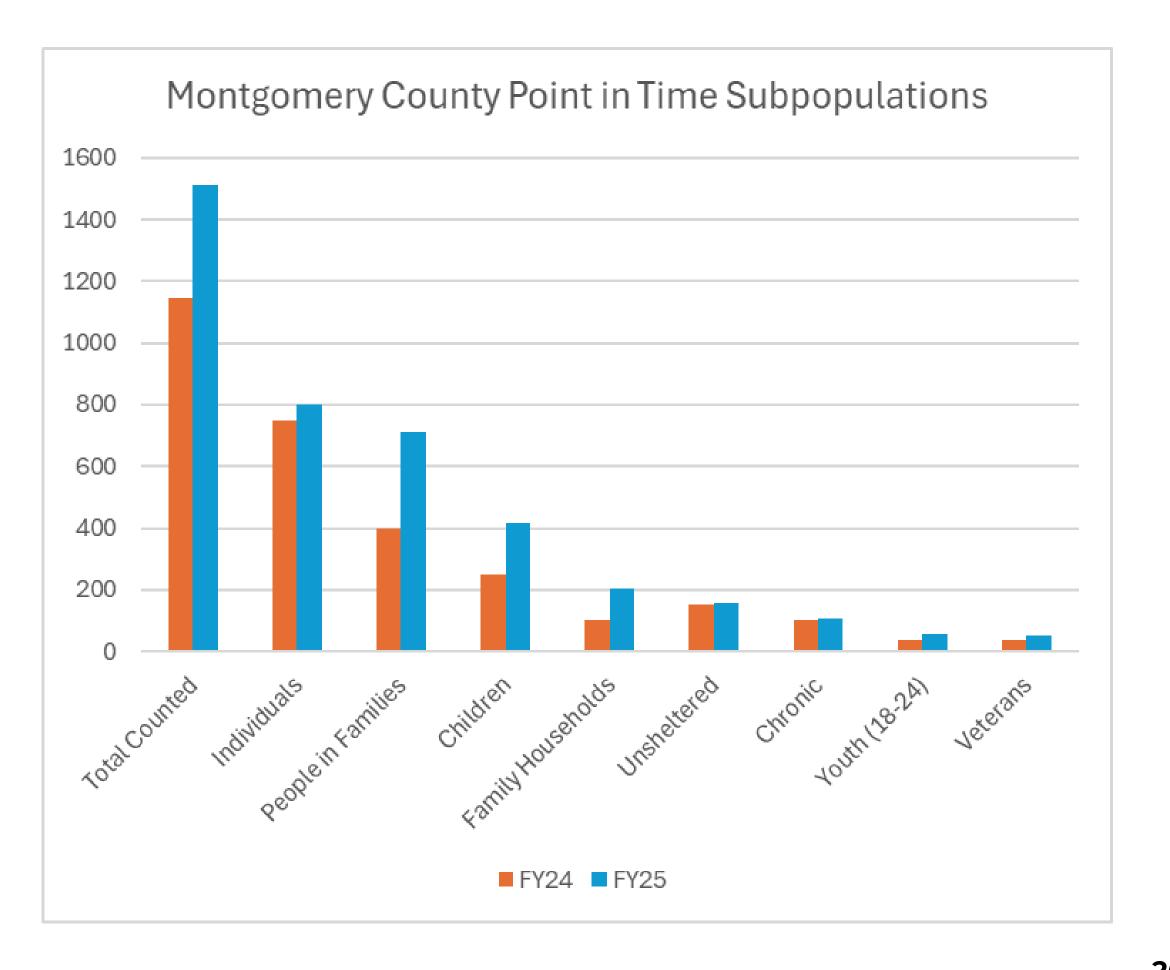
montgomerycountymd.gov/DHCA/director/foreclosure/gethelp.html



2025 Point in Time (PIT) Count

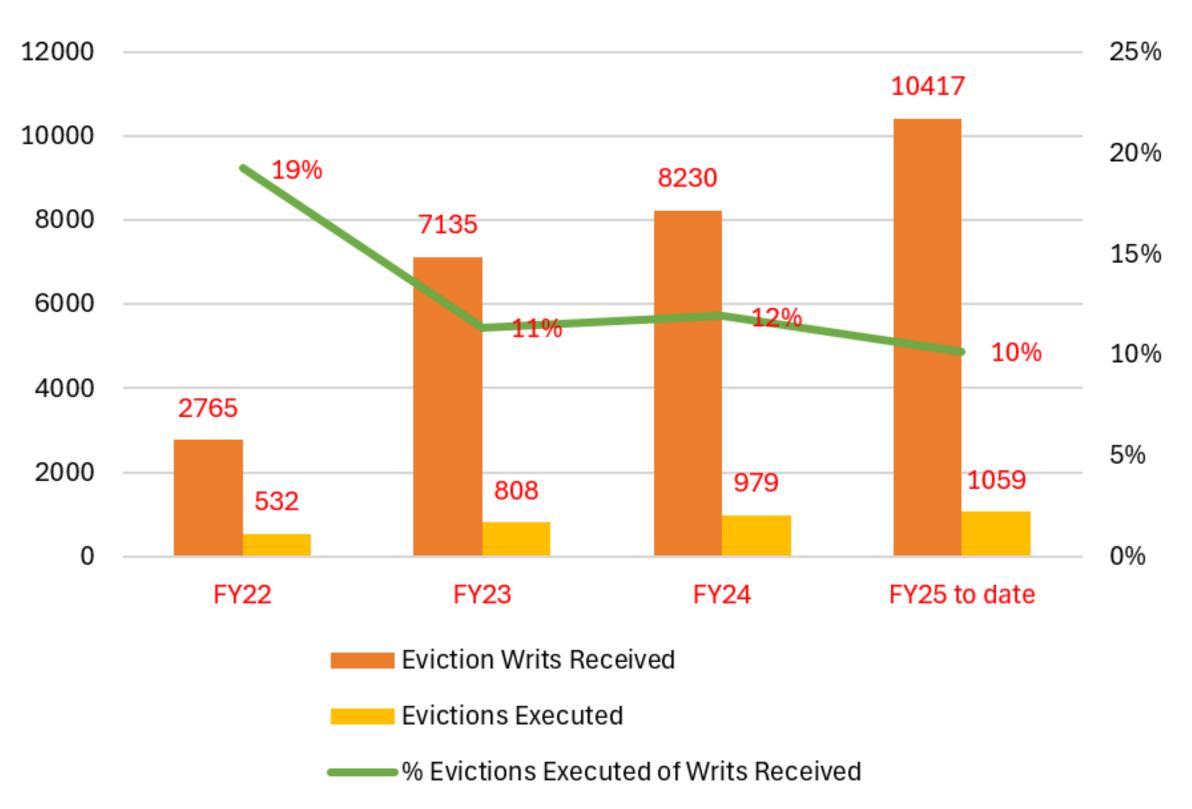


Point in Time (PIT)
Montgomery
County
Subpopulations



Eviction Data FY22-Present

Eviction Trends



Factors Influencing Increased Numbers

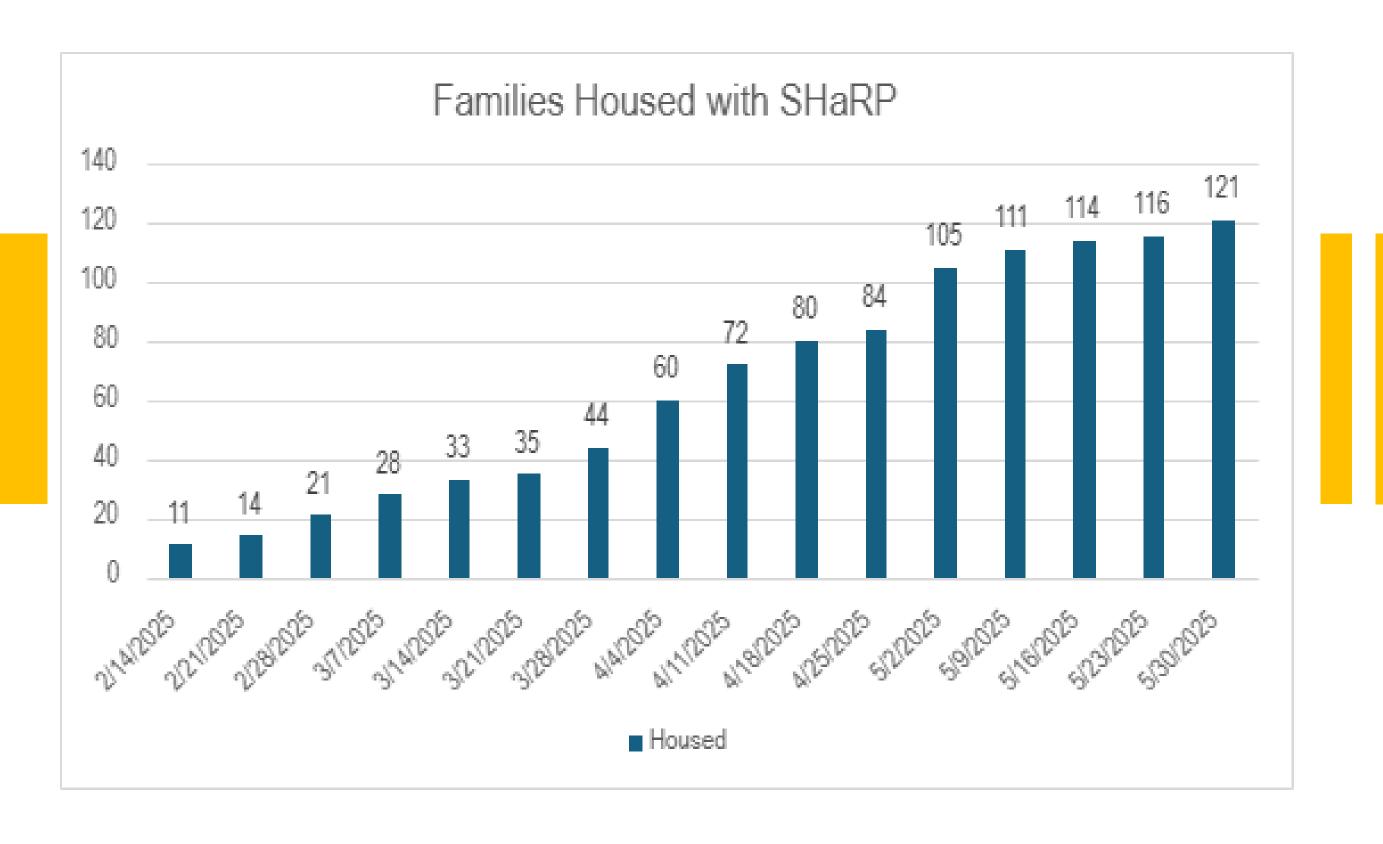
- Rising Rents
- Inflation
- Stagnant Wages
- Large Arrearages
- Eroding Safety Net Resources
- End of Covid Emergency Rental Assistance
- Domestic Violence
- Vulnerability of Household Members

Components of the Montgomery County Homelessness Response System

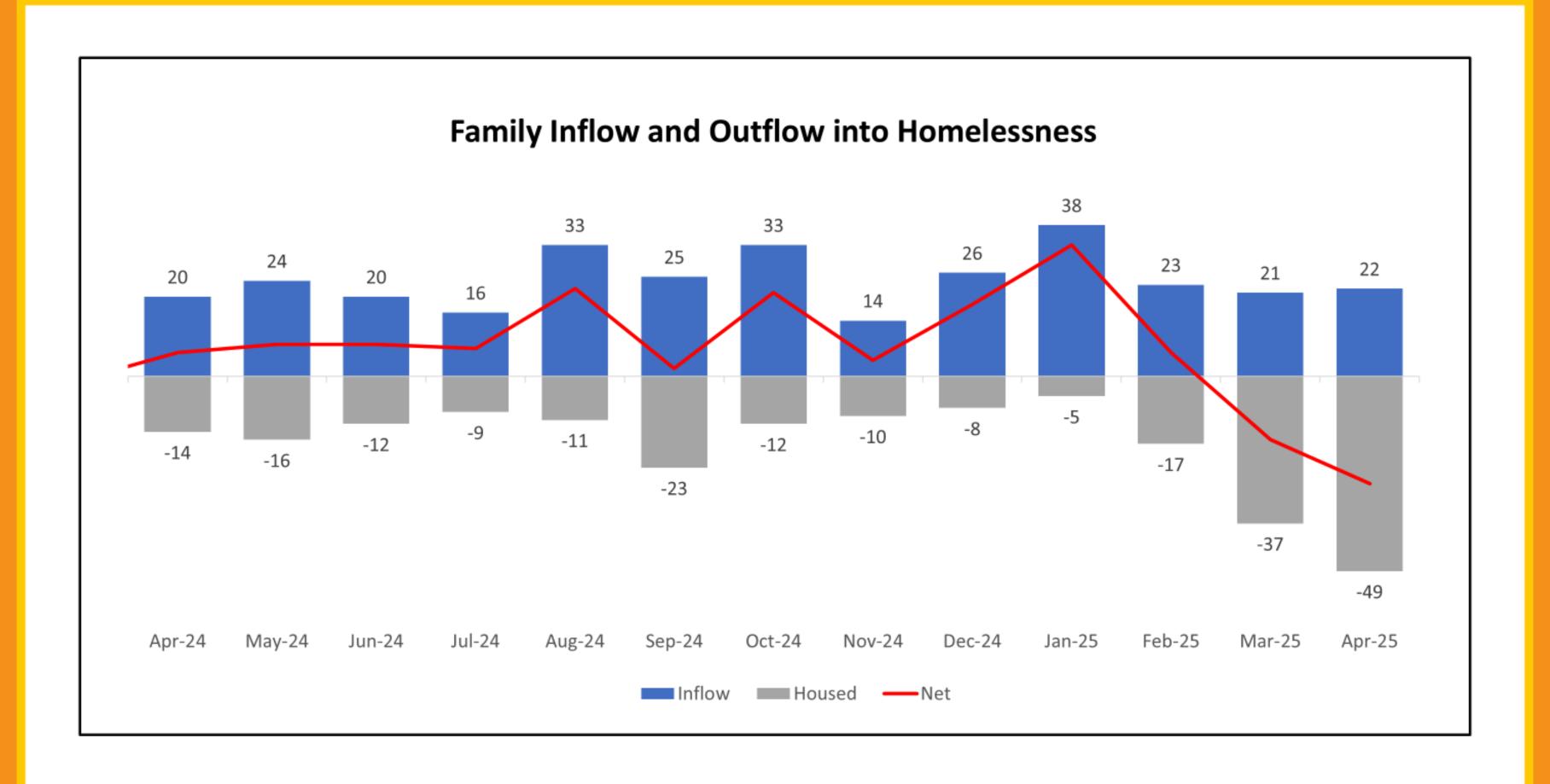
- Housing Stabilization Services
- Centralized Diversion
- Emergency Shelter
- Street Outreach
- Housing with Limited Supports
- Supportive Housing

Locally Funded Solutions

- Eviction Prevention
- Rental Assistance Program (RAP)
- Short-term Housing and Resolution Program (SHaRP)
- Rapid Re-Housing (RRH)
- Housing Initiative Program (HIP)



Short-term Housing and Resolution Program (SHaRP)



Montgomery County Continuum of Care Annual Budget

- \$83.8 million in County Funding
- \$14 million in Federal Funding
- \$2 million in State Housing Solutions Program and Medicaid Funding

Total = \$99.8 million



Housing Together Campaign

United in Service

Seeking Mortgage Payment Relief



United in Service

Overview

If you are having trouble making your mortgage payment, you should immediately contact your Mortgage Servicer or Lender. They may be able to offer relief options like:

- Forbearance,
- Repayment Plans,
- Loan Modification





Forbearance

Forbearance is the temporary suspension or lowering of your mortgage payment for borrowers experiencing hardship. There are different types of forbearance plans and different qualifying guidelines depending upon the borrower's circumstance.



Repayment Plan

Repayment Plan is an option to catch up on missed payments by adding a specific amount of funds to the existing payment and paid over a specific period of time.





Loan Modification

Loan Modification involves changing the terms of your loan that may include a lower interest rate or a longer loan term. Changes are made to make the current payment more affordable.

What if I Don't Qualify for a Payment Relief Option?

- Sell the Home with No Servicer Involvement
- Sell the Home Through Short Sale
- Deed-in-Lieu of Foreclosure





Selling Your Home

Selling your home may provide you with the cash needed to pay off other debts and reduce your monthly expenses while searching for new employment. The decision to sell will depend upon the amount of equity in your home and the cost of Rent versus Mortgage payment.

Short Sale

Short Sale involves selling your home for less than the outstanding balance of the mortgage. You will need the agreement of the Servicer to accept the lower payoff amount to clear the debt.



Deed-in-Lieu of Foreclosure

Deed-in-Lieu of Foreclosure involves transferring ownership of the home to the lender in exchange for avoiding foreclosure.





Which course of action to take will depend on your individual situation; seeking guidance from your Mortgage Servicer, Financial Planner, and/or Attorney will provide you with different viewpoints/perspectives.





- Don't wait to contact your Servicer; waiting may eliminate some of your options.
- Avoid moving out of your home during the assistance process, this may impact your eligibility for the program you are approved for.

Resources

Below are online resources that provide additional information and clarification. Taking proactive steps and exploring available options will increase your ability to avoid foreclosure.

- https://www.consumerfinance.gov/ask-cfpb/if-i-cant-pay-my-mortgage-loan-what-are-my-options-en-268/
- https://myhome.freddiemac.com/getting-help/who-to-contact-for-help
- https://yourhome.fanniemae.com/get-relief/options-to-stay-in-your-home
- https://www.hud.gov/sites/dfiles/Housing/documents/RevUpdHmownSuc121518fnl.pdf
- https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/
- https://www.labor.maryland.gov/finance/consumers/mortforeinfo.shtml



Questions? Get in touch!

Debbie Benkert Senior Loan Officer

NMLS ID 450428

dbenkert@firstsavings.com

c: 301-370-8032

www.DebbieBenkertHomeLoans.com









United in Service: Resources for Federal Employees

Ken Silverman, Vice President of Government Affairs

June 2, 2025

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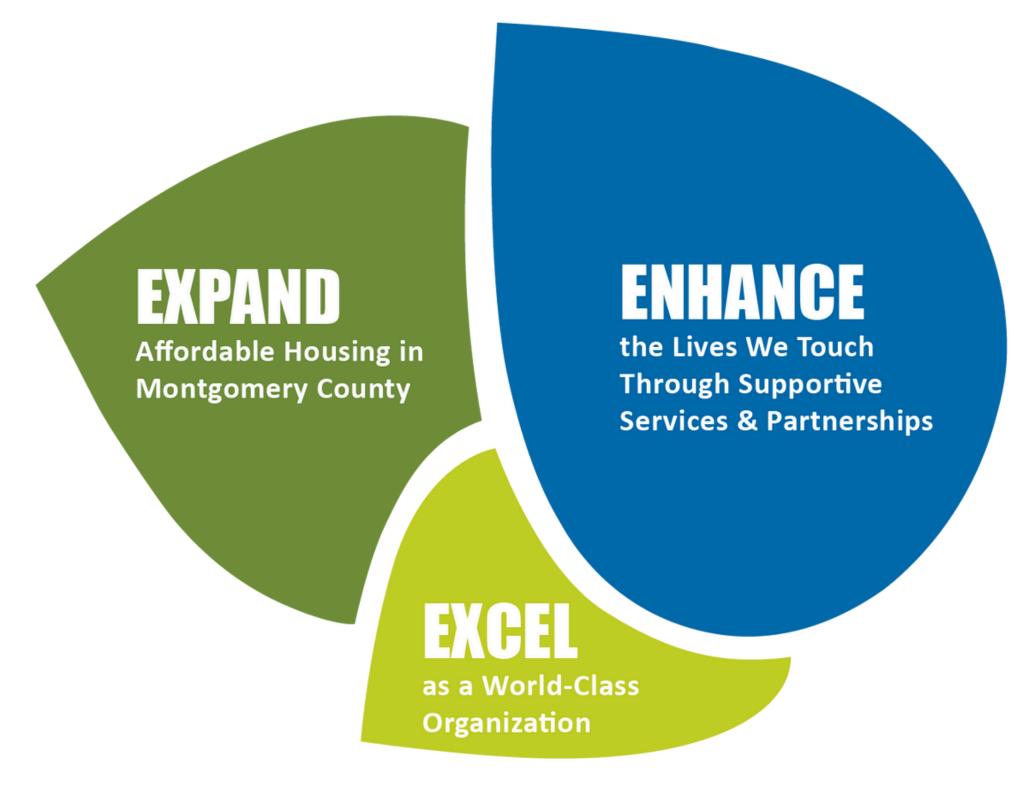


HOC's Mission, Vision, and Strategic Plan

HOC's mission is to provide people with low and moderate incomes the opportunity to live in high-quality, safe, and affordable housing in Montgomery County. We strengthen families by offering opportunities for personal and economic growth through partnerships and supportive services.

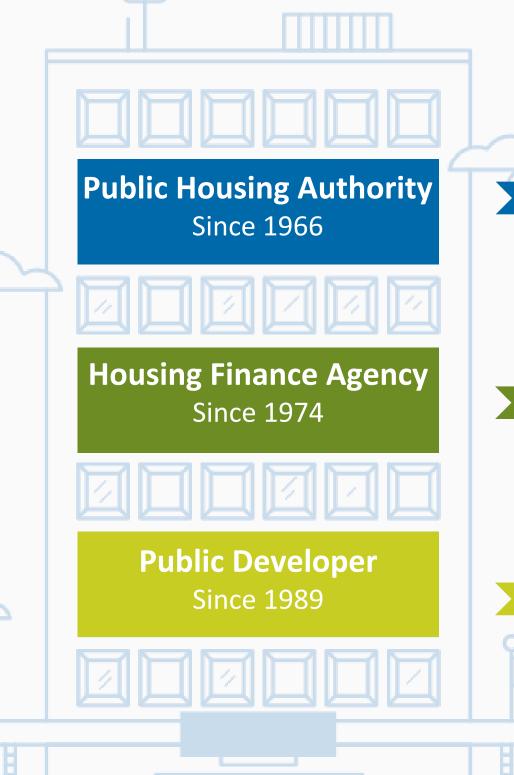
It is our **vision** that everyone in Montgomery County has access to the safe, affordable, high-quality housing and attendant services that they need to reach their fullest potential.

See our full Strategic Plan and Dashboard at hocmc.org





HOC: An Overview



- Administers more than 8,000 rental assistance vouchers
- Resident services
- Permanent supportive housing
- Housing Opportunities Community Partners affiliated nonprofit providing youth and workforce development programs
- Governmental, Private Activity, 501(c)(3), and taxable bonds
- Multifamily: \$786m outstanding FHA Risk Share loans
- Single family: \$40m/year low-cost mortgages + down payment & closing cost assistance for moderate-income families
- Owns more than 9,400 rental units
 - 7,821 multifamily (1,710 senior)
 - 1,595 scattered sites
- 16 construction and renovation projects in pipeline: almost 3,600 units (nearly 2,000 affordable) with total investment of \$1.4 billion



Rental Assistance Programs

HOC currently serves 8,336 households with rental assistance

- Rental assistance programs provide a subsidy to assist households with housing costs, and can generally be used to lease housing on the private market
- Federally funded rental assistance
 - 7,799 Housing Choice Vouchers, 110 Mainstream Vouchers and 92 Emergency Housing Vouchers
 - McKinney Permanent Supportive Housing 204 households
- County funded rental assistance
 - Programs serve 333 households in four programs targeting vulnerable low-income populations including elderly individuals, families fleeing domestic violence, families exiting or at imminent risk of homelessness, families with a documented disability, and young adults aging out of foster care

Apply easily online, but average wait time for a Housing Choice Voucher is 6.5 years

- Apply online at www.hochousingpath.com
- Current waitlist is 40,343 households for all programs
- HOC makes resident services available to applicants on the waitlist, such as financial and credit counseling, education and workforce training and other services in partnership with other agencies and nonprofits in the community

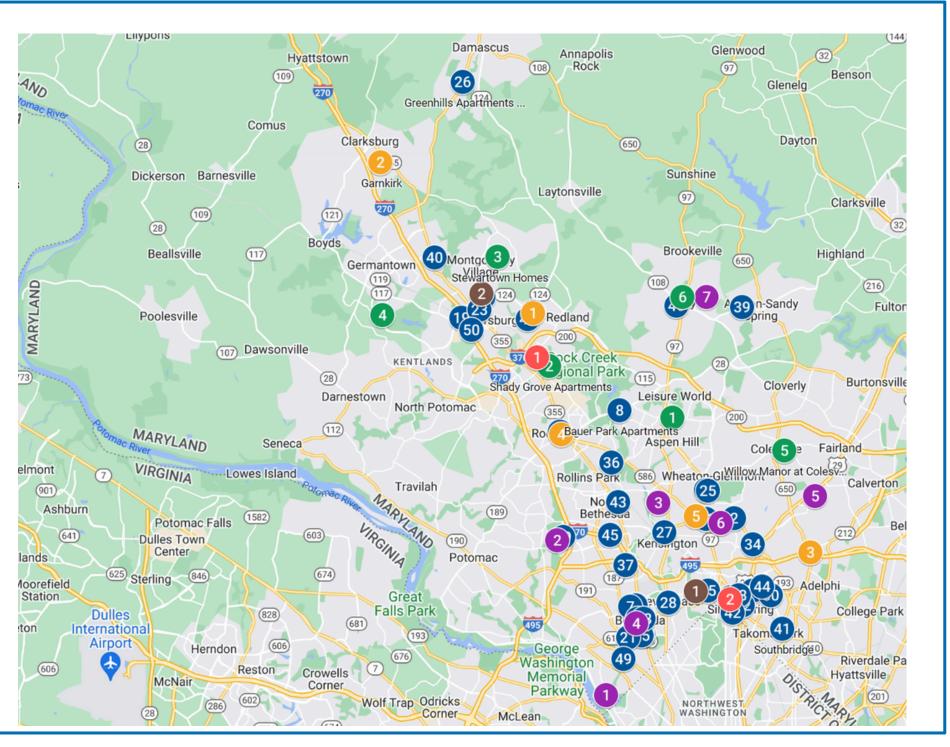




HOC-owned Properties

HOC develops and operates mixedincome rental properties across the County

- A wide variety of unit types, sizes and affordability are available
 - Market rate leasing is managed individually by each property
 - Prospective residents can view and apply for vacancies in rent-restricted units through <u>hochousingpath.com</u>
 - Applicants can also apply to waiting lists for individual properties, many have shorter waiting lists than the voucher programs





Homeownership Programs https://www.hocmc.org/housing-opportunities/homeownership/



	First Mortgage Products	Down Payment Assistance and Closing Cost Assistance		
Loan Product Types	FHA and Conventional Financing Available	HOC Purchase Assistance	Montgomery County Revolving Closing Cost Assistance	Montgomery County Homeownership Assistance Fund
Program Details	 30-year fixed rate Zero Points Two First Trust options Loan to Value ("LTV") up to 97% 	 3% of sales price 0% per annum Secured 5 year deferred loan. If you stay in the property for 5 years the loan is forgiven. 	 5% of sales price Maximum of \$10,000 5% interest rate Amortized over 10 years 	 million in FY23 10-year deferred loan Pro rata portion due upon sale during first 10 years. The loan is forgiven after 10 years.
Restrictions	 Income and Sales Price Limits Credit score of 640; 620 for Crossroads 	Must use with MPP First Mortgage products	 Must use with MPP First Mortgage products Must be employed in Montgomery County 	 Loan of up to 40% of qualifying income to maximum of \$25,000.



Financial Literacy & Homeownership Education



- HOC's Resident Services Division offers financial literacy services to its customers and individuals on its waitlist, provided via group workshops and one-on-one coaching. The goals of these services is to:
 - help individuals better manage their finances;
 - improve their credit scores;
 - enhance their chances of obtaining and maintaining their housing; and
 - assist them in achieving homeownership.
- HOC's Single Family Office offers Homeownership workshops for HOC residents, including:
 - credit counseling,
 - budgeting and management of finances,
 - the mortgage application process,
 - obtaining financing,
 - the role of realtors,
 - and an overview of the various mortgage loan products offered by HOC's Mortgage Purchase Program.



Career Opportunities

HOC is currently hiring for 32 positions

https://www.hocmc.org/careers/ career-opportunities/

Senior Financial Analyst (Mortgage Finance)

Kensington, MD, US

30+ days ago

Manager- Single Family Programs (Mortgage Finance)

Kensington, MD, US

30+ days ago

<u>Underwriting and Bond Financial Analyst (Mortgage Finance</u>

Kensington, MD, US

30+ days ago

Financial Analyst (Real Estate Development)

Kensington, MD, US

30+ days ago

Housing Choice Voucher Manager

Derwood, MD, US

30+ days ago, Full Time

Senior Vice President of Operations

Kensington, MD, US

30+ days ago

Controller

Kensington, MD, US

30+ days ago

Vice President of Asset Management

Kensington, MD, US

30+ days ago

Assistant Budget Officer

Kensington, MD, US

30+ days ago

Resident Counselor III

30+ days ago

Resident Services Supervisor II (Clinical)

Kensington, MD, US

30+ days ago, Full Time

<u>Applications Development Supervisor</u>

Kensington, Kensington, MD, US

30+ days ago, Full Time

Inventory Control Assistant

Gaithersburg, MD, US

30+ days ago

Compliance Specialist

Kensington, MD, US

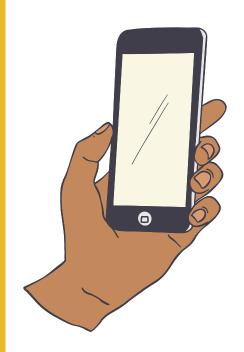
30+ days ago, Full Time





For information about resources available in Montgomery County, visit the following resource page:

https://bit.ly/MocoResources

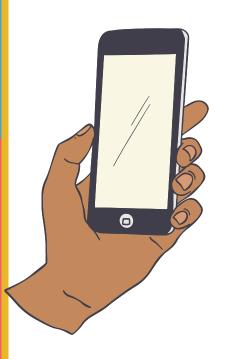






Para información sobre recursos disponibles en el Condado de Montgomery, visite la siguiente página web:

https://bit.ly/MocoResources

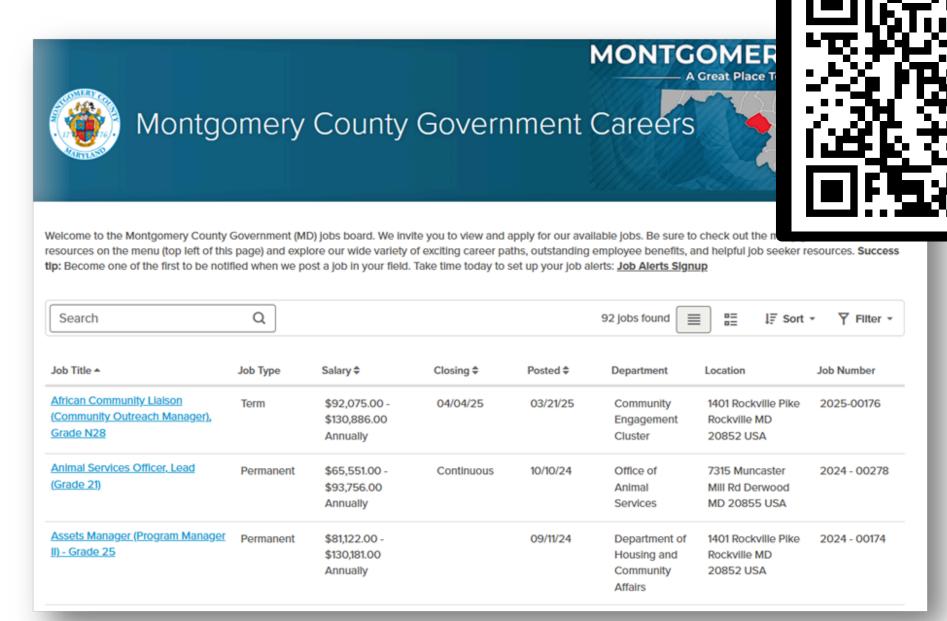




MONTGOMERY COUNTY OFFICE OF HUMAN RESOURCES

Apply Today: GovernmentJobs.com

- Quick Link: <u>MCG Jobs Board</u>
- Search current job openings
 - Updated daily
- Sign up for <u>Job Alerts</u>
- Application Guide
 - Create an account
 - Applying for a job
 - Checking application status
- Follow us on <u>LinkedIn</u>
- Follow us on <u>Twitter</u>



Office of Human Resources

SCAN HERE

WORKSOURCE MONTGOMERY



WorkSource Montgomery
(WSM) is the county's fiscal
agent responsible for local
administration of the
Workforce Innovation &
Opportunity Act (WIOA) and
coordination of the local
workforce development
system in Montgomery County.

To put it simply, WSM connects jobseekers to employers and employers to jobseekers.



Support for Federal Workers Resource Hub

This page provides resources to help federal workers and contractors find new opportunities, refine their job search, and advance their careers with confidence.

https://worksourcemontgomery.com

Germantown: (240) 406-5485

Wheaton: (301) 929-6880

MONTGOMERY COLLEGE WEB PORTAL











HOME / RESOURCES / FEDERAL GUIDANCE RESOURCES / DISPLACED FEDERAL WORKERS SUPPORT

Displaced Federal Workers Support

Losing a job is stressful—but you don't have to navigate it alone. Montgomery College (MC) offers fast, affordable training, career support, and direct connections to local employers to help you transition into a high-demand career quickly and confidently.

Free Career Services to Help You Land Your Next Job

https://bit.ly/MCinformation



MOBILIZE MONTGOMERY



An Initiative Supporting the Federal Workforce in Montgomery County, Maryland

A coalition to support employers and employees affected by the federal government budget cuts.

Our goal is to centralize resources, information, and events taking place within the county and to offer an opportunity for the community to inform how we can best support them.









Mobilize Montgomery I Mobilize-Montgomery.com

MOBILIZE MONTGOMERY



An Initiative Supporting the Federal Workforce in Montgomery County, Maryland

Available Resources

#MobilizeMontgomeryMD

For Job Seekers:

- Career Opportunities & Job Listings
- Career Development, Training
 & Resume Building Tools
- Employee Rights, Protections
 & Financial Assistance
- Starting a Business & Entrepreneurship
- Health, Support & Advocacy

For Employers:

- Funding & Incentives
- Upskilling & Training
- Procurement Opportunities
- Data, Business Strategy
 & Continuity
- Start-ups

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UPCOMING WEBINARS



United in Service & Support

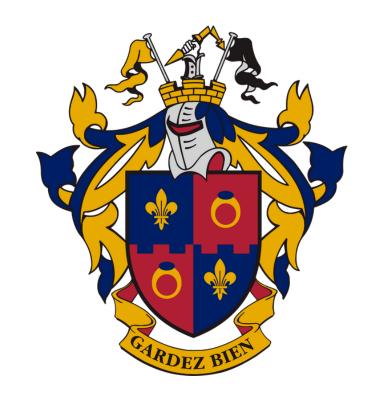
Next ZOOM webinar:

Wednesday, June 11, 2025, 7:00 p.m.

Local Law Enforcement Resources for Eviction, Domestic Violence and Child Support

https://bit.ly/United-In-Service





THANK YOU!

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