

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: DHHSWebsite@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
240-805-1022 (V)

E-mail: louise.kauffmann@gaitthersburgmd.gov

Accessibility Modification Loans: Provide no-interest loans to qualified residential property owners who wish to add accessibility modifications to their homes. Some examples of eligible improvements include (not an exhaustive list): providing ramps and no-step entrances to the property; installation of exterior or interior elevator, lift or stair-glide units; widening interior and exterior doorways to a minimum width of 32-inches; walk-in or roll-in shower or tub; reinforced walls in bathrooms; accessibility improvements to assist with one or more sensory disability. Property must be located within the City of Gaithersburg and eligible homeowners must meet income limits up to 100 percent of Area Median Income. Projects must exceed \$1,000 in total cost.

Homebuyer Assistance Loan Program:

240-805-1119 (V)
www.gaitthersburgmd.gov/services/housing-services/affordable-housing/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/>

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.

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 homebuyers education classes teach Montgomery County residents the entire process of buying a home in Maryland. R.E.A.C.H. Program provides first-time homebuyers with down payment and/or closing cost assistance for purchasers who currently live and/or work in the incorporated city limits of Rockville.

Housing Opportunities Commission (HOC)

240-627-9798 (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: From time to time HOC purchases MPDU's and sells them to HOC residents. Houses are purchased through a lottery system.

Homeownership Assistance Loan Fund (HALF): Provides up to \$3,000 for closing cost assistance to residents. This is a second mortgage and interest is charged.

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: Low-interest 30-year fixed rate loans. Income eligibility limits.

Down Payment Assistance & Partner Match Programs: May be used for down payments, closings costs, and prepaid/escrow expenses. Available in zero-interest deferred loans, forgivable loans, or cash grants. Applicants eligible for the Maryland Mortgage Program mortgage may receive an additional loan for down payment costs.

Homeownership for Individuals with Disabilities Program: Low interest rate 30-year loans for individuals with disabilities. Eligibility requirements.
<http://dhcd.maryland.gov/Residents/Pages/hidp/default.aspx>

Montgomery County Dept. of Housing & Community Affairs – Affordable Housing Programs

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)
<http://www.montgomerycountymd.gov/DHCA/housing/singlefamily/mpdu/index.html>

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.

Weatherization Program

www.montgomerycountymd.gov/DHCA/housing/singlefamily/weatherization/

Free for qualified Montgomery County residents to save on heating and cooling costs. Also offer helpful tips, and information and resources for homeowners facing foreclosure and renters in foreclosed properties.

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 for first-time homebuyers including low interest rates and a minimum of \$500 contribution from the buyer. 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

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 1:00 p.m.)
www.fs-inc.org/services/programs/neighborhood-opportunity-network

Free assistance with applications and referrals to emergency services, including utilities, rent, food, health care, legal matter, foreclosure prevention, financial literacy, employment, and other resources. Bilingual staff is available.

**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 – 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 that provides housing opportunities for lower income households who are unable to rent or buy homes for citizens of the City of Rockville.

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 with electricity, gas, water and heating oil 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.