Housing – Financial Assistance

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.

Design for Life Property Tax Incentive Program - Montgomery County Department of Permitting Services (DPS)
2425 Reedie Drive, 7th Floor, Wheaton, MD 20902
240-777-0311 (V)
www.montgomerycountymd.gov/design
Design for Life (DFL) 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. 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 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. The process for building permits with DFL features is as follows:

1. When a building permit with DFL features has received the final inspection for the project DPS, the homeowner / applicant must complete and submit the DFL tax credit application which is available online.

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.

Apply online: https://permittingservices.montgomerycountymd.gov/account/Login.aspx.

Bethesda Help
301-365-2022 (V)
Email: info@bethesdahelp.org
www.bethesdahelp.org
Financial assistance for rent (when there is about to be an eviction), partial or full payment of utility bills (when service is about to be cut off), and prescription medicines (when need is verified by a doctor's office and the client cannot make full or partial payment). You must live within the Bethesda Help service area. This is an area of approximately 25 square miles bounded by the District of Columbia on the south; Falls Road, Montrose Road, and Randolph Road on the north; Veirs Mill Road, Georgia Avenue, and 16th Street on the east; and the Potomac River on the west.

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
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. An applicant must have lived or worked in

City of Gaithersburg Continued
the City of Gaithersburg for at least one year prior to the date of application. Applicants considered a "Priority Population" will be prioritized when multiple applications are submitted. Priority Populations include: K-12 Montgomery County public and private school employees, City of Gaithersburg full-time or permanent part-time employees, police officers, fire safety employees or veterans.
www.gaithersburgmd.gov/services/housing-services/homebuyer-assistance-loan-program
Homeowner Repair Program: The City of Gaithersburg is partnering with Rebuilding Together Montgomery County to provide free home repair services to income-eligible City residents. If you live in the City of Gaithersburg, meet the income requirements, and own a home, you may qualify. Community Development Block Grant funds provide free home repairs and accessibility modifications year-round to ensure City homeowners can remain safely and independently in their homes. Repairs may include but are not limited to accessibility modifications; energy efficiency upgrades; weatherization; HVAC systems; plumbing and electrical repairs; and roof repair.
www.gaithersburgmd.gov/services/homeowner-repair-program

Housing & Community Initiatives, Inc. (HCI)
640 E. Diamond Avenue, Suite C
Gaithersburg, MD 20877
301-590-2765 (V)
Email: info@hcii.org
https://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. 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 homebuyers 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/housing-opportunities/homeownership
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. Borrows apply directly to an HOC participating lender. Offer downpayment and/or closing cost assistance which can be combined with the HOC first mortgage in the Mortgage Purchase Program. The assistance can be used only to pay for various closing fees or the downpayment.
www.hocmc.org/housing-opportunities/homeownership/the-mortgage-purchase-program/
HOC Homeownership Program for HOC Residents: HOC helps prepare residents to move from rental to homeownership. Residents must have an annual income of $40,000 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.
www.hocmc.org/housing-opportunities/homeownership/homeownership-program-for-hoc-residents/

Housing Stabilization Programs – Montgomery County Department of Health & Human Services
311 (in the county)
240-777-0311 (outside of the county)
Provides case management and limited financial grants to support residents at-risk of homelessness. Services include assessment of need, emergency financial assistance, and case management to help households keep their current housing, obtain new housing, prevent utility shut-off, and restore disconnected utility services. Burial assistance grants are also available. Eviction prevention grants are available to households that meet income guidelines, have received a court judgment for an eviction or "put-out" notice, and have not received an eviction prevention grant in the preceding 12 months. If you are experiencing a housing emergency (eviction judgment or red and white notice from the sheriff), please call 311 to be connected with DHHS' Housing Stabilization Services to request eviction prevention assistance. You can apply in person at the following locations:

- Germantown Office
  12900 Middlebrook Road, 2nd floor
  Germantown, MD 20874
- Rockville Office
  1301 Piccard Drive, 2nd floor
  Rockville, MD 20850
- Silver Spring Office
  8818 Georgia Avenue
  Silver Spring, MD 20910

Maryland Department of Housing and Community Development (DHCD)
https://mmp.maryland.gov/Pages/Programs.aspx
For assistance with any program listed below, Maryland DHCD's statewide network of approved mortgage lending companies has trained loan officers who can answer all your questions. To find one in your area, please see our list of approved lender companies.

HomeAbility: A special product designed to assist Maryland first-time homebuyers with disabilities to finance their home purchase. This is a Conventional Loan product and provides up to 95% LTV in a first lien and up to 25% (with a maximum of $45,000) in a second lien to assist with down payment and closing costs. Eligibility: one of the borrowers has disabilities 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).
https://mmp.maryland.gov/Pages/HomeAbility/default.aspx

Maryland Mortgage Program (MMP) provides 30-year fixed-rate home loans to eligible homebuyers purchasing in Maryland. MMP 1st Time Advantage offers eligible first-time homebuyers the lowest 30-year fixed interest rate available from the program for a home loan. MMP Flex Loans offers 30-year, fixed-rate home loan products accompanied by additional funds for down payment and closing costs. The assistance is available in the form of no-interest, deferred loan. Funds available through the Partner Match Program are provided in the form of a no-interest, deferred loan and may be used for down payment and closing costs.
https://mmp.maryland.gov/Pages/Programs.aspx

Maryland Department of Housing and Community Development Continued
Montgomery Homeownership Program VIII and the **Montgomery Employee Down Payment Assistance** Loan are initiatives of the Maryland Mortgage Program in partnership with Montgomery County, providing down payment and closing cost assistance loans to help eligible homebuyers purchasing in Montgomery County. Montgomery Homeownership Program May be used by any MMP-eligible borrower purchasing in Montgomery County.
https://mmp.maryland.gov/Montgomery/Pages/default.aspx

Montgomery County Department 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):
County 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). County law requires that 40% of MPDUs be offered to the Housing Opportunities Commission 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.
www.montgomerycountymd.gov/DHCA/MPDU/index.html
Montgomery County Homeowner Energy Efficiency Program: Free program through DHCA and administered by Habitat Metro Maryland aimed at reducing home energy usage for qualified Washington Gas and 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 Washington Gas or PEPCO customer; and meet household income requirements.

Office of Home Energy Programs – Montgomery County Department of Health & Human Services
1301 Piccard Drive, 4th Floor
Rockville, MD 20850
240-777-4450 (V)
240-777-4099 (FAX)
Home Energy Program applications can be mailed or dropped off to the above address, faxed, emailed to OHEP@montgomerycountymd.gov, or completed online at MyDHR (https://mymdthink.maryland.gov/home/#/).
Maryland Energy Assistance Program helps income eligible heating customers, homeowners, renters, and roomers (boarders) in Maryland. The amount of assistance is determined through the Office of Home Energy Programs, part of the Montgomery County Department of Health & Human Services. If your heat is included in your rent, and you do not receive a rental subsidy (Housing Choice Voucher, Public Housing, etc.), you may receive either: a payment through your participating landlord, or a direct benefit paid to you, to be used towards your rent. If your heat is paid through a sub-metering company, you may be eligible for either a benefit to participating landlords for utility costs or a direct payment to help you pay your heating bill. You may be eligible for this benefit even if you receive a rental subsidy.
Electric Universal Service Program helps income-eligible homeowners or renters in Maryland who meet income requirements AND have an electric utility bill in their name.

Office of Home Energy Programs Continued
The amount of assistance is determined through the Office of Home Energy Programs. If eligible, a grant will be sent directly to your electric utility to help pay past due, or ongoing bills. Benefits may help reduce monthly bills.
Low Income Household Water Assistance Program: Renters, homeowners, and residents of public housing are all eligible for the program. Water/Wastewater Assistance can help you pay down an outstanding balance on your past due water and/or wastewater bill. Can assist with terminated or closed accounts as long as all eligibility criteria is met. Also able to pay on arrearages to help prevent termination or re-establish water and/or wastewater services.

Rockville Housing Enterprises (RHE)
City of Rockville
Community Planning and Development Services
1300 Piccard Drive, Suite 203
Rockville, MD 20850
301-424-6265 (V)
Email: clientservices@rockvillehe.org
www.rockvillehe.org
Providing opportunities for self-sufficiency through the creation and preservation of quality, affordable housing for citizens of the City of Rockville. RHE Housing Choice Voucher Program administers approximately 450 units and enables households to rent housing in the private market with rental assistance. Mainstream Vouchers assist persons with disabilities under age 65. The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program combines HUD's Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the Department of Veterans Affairs.

Salvation Army
Rent, Mortgage and Utility Assistance
Montgomery County Corps
20021 Aircraft Drive
Germantown, MD 20874
301-515-5354 ext. 4 (V)
www.salvationarmyusa.org/usn/rent-mortgage-and-utility-assistance
Provides emergency services, including food, clothing, shelter, a safe space, and a hopeful word to everyone who needs it — regardless of religion, race, gender, sexual orientation, or political affiliation. Additionally, Relief Benefits is a national free, comprehensive tool that helps find relief - through the housing choice voucher program or other assistance applications - for those that are normally able to make ends meet but need help when unexpected situations arise.

Upper Montgomery Assistance Network
301-926-4422 (V)
Email: gina_mastro@uman-mc.org
https://uman-mc.org/
Office Hours: Monday - Thursday, 9 a.m. to 1 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 (20877, 20878, 20879, 20882), Germantown (20874, 20876) and Derwood (20855).

U.S. Department 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.