



Maryland Department of Housing and Community Development Tropical Depression Ida Disaster Relief Funding

Updated 10/25/21

On October 15, 2021, Governor Larry Hogan announced that the State of Maryland is making \$4 million in funding available to assist residents and businesses affected by Tropical Depression Ida. The Governor directed the Maryland Department of Housing and Community Development to administer programs to assist businesses and residents in affected jurisdictions including Anne Arundel County, the City of Annapolis, Cecil County and Montgomery County. More info:

<https://dhcd.maryland.gov/Pages/Tropical-Depression-Ida-Disaster-Relief-Funding.aspx>

Program Name	Eligible Activities	Other Program Characteristics	Application	Contact Information
Maryland Business Recovery Loan Program	An emergency loan program to assist small businesses affected by disaster or emergency events for: renovations; repairs and replacement of furniture, fixtures and equipment; inventory replacement, and; certain other costs associated with recovery of a small business, including working capital.	Terms may vary, but generally offers assistance up to \$50,000 (amount based on damage assessment) at 0%. Higher amounts will be considered on a case-by-case basis. Financing may be used in conjunction with other financing, insurance proceeds, etc.	Available online	Aisha Taylor, Business Lending Programs Underwriter, Neighborhood BusinessWorks Program 301-429-7721, aisha.taylor@maryland.gov Business Lending Team, dhcd.businesslending@maryland.gov , 301-429-7408
Maryland Disaster Housing Assistance Program	This program is a resource for short-term, emergency rental assistance for families or individuals displaced by a natural disaster as identified by the Maryland Emergency Management Agency or the Maryland Department of Human Services. The program will pay the owner the advertised rent or 100% of the fair market, whichever is less.	The term of the assistance is 90 days, extensions will be considered if the home is not ready for occupancy at the end of 90 days.	Applications available through the local jurisdiction for households whose primary residence has been declared uninhabitable.	Multifamily Initiatives and Administrative Team dhcd.rental_services@Maryland.gov , 301-429-7776
Maryland Disaster Relief Housing Program	This program provides financial assistance in a declared emergency area to a family whose primary residence was damaged or destroyed by the disaster. The program will allow 20 year loans at a 0% deferred interest rate to affected and eligible homeowners.	The disaster relief financing is based upon the total cost to rebuild or rehabilitate the home, less any Federal Emergency Management Agency recoveries and less any insurance proceeds.	Application available online https://dhcd.maryland.gov/Residents/Documents/mhrp-sf_application.pdf	DHCD.SpecialLoans@maryland.gov Toll Free 844-369-4150 OR 301-429-7409