

Improving a Home - Maryland Housing Rehabilitation Program- Single Family

Purpose of Program

The purpose of the Maryland Housing Rehabilitation Program- Single Family (MHRP-SF) is to preserve and improve single family properties and one-to-four unit rental properties. MHRP-SF is a program designed to bring properties up to applicable building codes and standards.

Eligible Types of Housing

MHRP-SF funds may be used to assist in the rehabilitation of owner-occupied single-family homes and rental housing with one to four units.

Eligible Applicants

Household income of owner-occupants of single family homes and all residents of financed rental housing cannot exceed 80 percent of the statewide or Washington, D.C. MSA median income. The interest rate for these loans is a minimum of 4.5 percent and is determined based upon the owner-occupants ability to repay the loan, or for rental units, the project's income available to repay the loan.

Loans that benefit families with incomes that are 60 percent or less of the statewide or Washington, D.C. MSA median income have lower interest rates of 4.5 percent or less and are based upon the owner-occupants ability to repay the loan, or for rental units, the project's income available to repay the loan.

Loan Terms

Loans have interest rates based on the income of tenants served and projected income available to repay the loan. Generally, the maximum loan is 95 percent of the value of the property. Loans in excess of \$5,000 or with deferred payments are secured by a mortgage. The maximum loan term is 30 years. Loans which serve families with incomes at or below 50 percent of the statewide or Washington, D.C. MSA median income may have deferred payments if necessary for project feasibility.

Loans should accomplish the following: correct exterior and interior deficiencies; make handicapped modifications; correct health and safety violations; improve weatherization and energy conservation; and correct lead-based paint violations.

General improvements are eligible for financing after renovation of the priority items listed above. Luxury items such as swimming pools and recreational facilities are not eligible for financing. General improvements include small addition, alteration, carpeting; fences and landscaping, kitchen, bathroom, or closet remodeling.

Local Government Involvement

Generally, all loan requests are processed directly by local governments for properties within their jurisdiction.

How To Apply

Applicants should contact their local housing office or DHCD's Single Family Housing at 410-514-7565 (within the Baltimore area) or 1-800-639-7781.

MHRP-SF loans are originated, packaged and closed by the Maryland Department of Housing and Community Development Special Loan Program's (SLP) network of local administering agencies. The network includes the county housing and community development offices as well as nonprofit organizations and local banks.

Two agencies that serve as outreach agents for MHRP-SF:

Tri-County Community Development Corp., Inc. for Calvert, Charles, and St. Mary's Counties- 301-274-4474

First Shore Federal Savings and Loan for Wicomico and Worcester Counties- 410-546-1101

For More Information, Contact:

Single Family Housing
 Community Development Administration
 Maryland Department of Housing and Community Development
 100 Community Place
 Crownsville, MD 21032-2023
singlefamilyhousing@dhcd.state.md.us
 410-514-7530
 Toll Free (Maryland Only): 800-638-7781
 TTY 410-514-7531

Local Contacts by County			
Maryland Housing Rehabilitation Program- Single Family County	Phone number	County	Phone number
Allegany	301-777-2372	Garrett	301-334-9431
City of Annapolis	410-263-7961 X7787	Hagerstown	301-739-8577 x136
Anne Arundel	410-222-7600	Harford	410-638-3045
Baltimore City (DHCD)	410-396-4153	Howard	410-514-7565
Baltimore City (NHS)	410-327-1200	Kent	410-479-3000
Baltimore County	410-887-3124	Montgomery	240-777-3600
Calvert County	410-535-5010	Prince George's	301-883-5570
Caroline	410-479-3000	Queen Anne's	410-758-3977
Carroll	410-514-7565	Salisbury (NHS)	410-543-4626
Cecil	410-514-7565	Somerset	410-651-1424
Charles	301-934-9305	St. Mary's	301-475-7844
Town of Denton	410-479-3625	Talbot	410-770-6821
Dorchester	410-514-7565	Washington	301-791-4161
Town of Easton	410-822-5358	City of Westminster	410-876-6322
Frederick	301-631-3530	Wicomico	410-548-4861
City of Frederick	301-228-2840	Worcester	410-632-3112