

Our Programs

HOMEOWNERSHIP & RENTING

The Maryland Department of Housing and Community Development's homeownership and rental housing programs help families in Maryland find, maintain and keep affordable and livable housing in communities throughout the state. Our homebuyer assistance programs offer mortgage loans as well as down payment and closing cost assistance to eligible homebuyers with low-to moderate-income, and we have programs to improve and rehabilitate single family housing to improve basic livability, to meet unique housing needs, including lead paint reduction, weatherization assistance and we offer housing financing programs for persons with special needs.

PROGRAM	DESCRIPTION
<u>Maryland Mortgage Program</u>	The Maryland Mortgage Program is a safe and secure home loan program that's right for many Marylanders, providing fixed rate mortgages to eligible homebuyers along with down payment assistance and federal tax credits.
<u>Department-Owned Properties</u>	The Maryland Department of Housing and Community Development owns single family properties that may be purchased by homebuyers, non-profit organizations and public housing authorities.
<u>Maryland WholeHome</u>	Maryland WholeHome grants and loans can be used to upgrade to energy efficient appliances, repair or replace heating and cooling systems, replace insulation, add accessibility features for seniors or those with special needs, remove lead paint, upgrade plumbing, and address structural and maintenance issues.
<u>Section 8 Housing Choice Voucher Program</u>	The federal Section 8 Housing Choice Voucher Program is a rental assistance program that subsidizes the rent of lower-income families through the use of federal funds.

Foreclosure Prevention (MDHope)

Housing Counseling Agencies are available around the state of Maryland to assist homeowners who are dealing with a potential foreclosure.

BUSINESS LENDING

The Maryland Department of Housing and Community Development's portfolio of small business lending programs provides gap financing and other business growth tools to new and expanding small businesses and nonprofit organizations in Sustainable Communities throughout the State. Maryland-based small businesses, local development corporations and nonprofit organizations whose activities contribute to a broader revitalization effort, and whose projects are intended to promote investment in commercial districts or town centers, are eligible to apply. Priority is given to projects that strengthen neighborhood commercial districts and are part of a greater revitalization strategy.

PROGRAM	DESCRIPTION
<u>Neighborhood BusinessWorks</u>	Neighborhood BusinessWorks's loan program provides gap financing, i.e. subordinate financing, to new or expanding small businesses and nonprofit organizations in Sustainable Communities throughout the State.

COMMUNITY DEVELOPMENT AND NEIGHBORHOOD REVITALIZATION

Through funding and technical assistance, the Maryland Department of Housing and Community Development works with local governments, nonprofit organizations, community groups and businesses to enhance

existing neighborhood resources, support economic development, provide public services and infrastructure and improve the quality of life for residents.

PROGRAM	DESCRIPTION
<u>Community Development Block Grant Program</u>	The Community Development Block Grant Program funds help strengthen Maryland’s communities by expanding affordable housing opportunities, creating jobs, stabilizing neighborhoods and improving overall quality of life.
<u>Community Services Block Grants</u>	The Community Services Block Grant program provides a range of services designed to assist low-income people to attain the skills, knowledge and motivation needed to achieve self-sufficiency in all of Maryland’s 24 counties through Community Action Agencies.
<u>Emergency Solutions Grants</u>	Under the Emergency Solution Grants Program, the Maryland Department of Housing and Community Development receives federal funding through the U.S. Department of Housing and Urban Development to support homeless shelters and homeless services programs in 19 counties and three municipalities.
<u>Community Legacy</u>	The Community Legacy program provides local governments and community development organizations with funding for essential projects aimed at strengthening communities through activities such as business retention and attraction, encouraging homeownership and commercial revitalization.
<u>Local Government Infrastructure Financing</u>	Local Government Infrastructure Financing offers Maryland counties and municipalities a cost effective way to finance public purpose capital projects; enabling the delivery of essential services to support communities and the people they serve.
	The Strategic Demolition Fund aims to improve the economic viability of “grey field development” which often faces more barriers

<p><u>Strategic Demolition Fund</u></p>	<p>than sprawling “green field development.” Since funds are limited, awards will focus on those smart growth projects that can have a high economic and revitalization impact in their existing communities</p>
<p><u>Maryland Town Manager Circuit Rider Grant Program</u></p>	<p>Maryland Town Manager Circuit Rider Grant enhances the management capacity of small town governments by providing grants which allow them to hire public management professionals. A professional administrator "Rides Circuit" by serving on a part-time basis several towns in the same area and provides expertise in public administration, financial management, planning and community development.</p>
<p><u>Technical Assistance Grant Program</u></p>	<p>The Maryland Department of Housing and Community Development’s Technical Assistance Grant provides funding to nonprofit organizations, local governments, local development agencies and local development corporations to obtain or provide advisory, consultative, training, information, and other services which will assist or carry out community development activities.</p>
<p><u>Main Street Maryland</u></p>	<p>Main Street Maryland is a comprehensive downtown revitalization program created to strengthen the economic potential of Maryland’s traditional main streets and neighborhoods.</p>
<p><u>Community Investment Tax Credits</u></p>	<p>Community Investment Tax Credits support 501(c)(3) nonprofit organizations by awarding allocations of State tax credits for use as incentives to attract contributions from individuals and businesses to benefit local projects and services.</p>

AFFORDABLE RENTAL HOUSING DEVELOPMENT

The Maryland Department of Housing and Community Development offers

multifamily finance programs for the construction and rehabilitation of affordable rental housing units for low to moderate income families, senior citizens and individuals with disabilities. Our multifamily bond programs issues tax-exempt and taxable revenue mortgage bonds to finance the acquisition, preservation and creation of affordable multifamily rental housing units in priority funding areas. By advocating for increased production of rental housing units, we help create much-needed jobs and leverage opportunities to live, work and prosper for hardworking Maryland families, senior citizens, and individuals with disabilities throughout the state.

PROGRAM	DESCRIPTION
<p><u>Multifamily Bond Program</u></p>	<p>The purpose of the Multi-Family Bond Program is to increase the construction and rehabilitation of multi-family rental housing for families with limited incomes. Tax-exempt and taxable bonds and notes provide below-market and market rate construction and permanent financing. Taxable bonds provide market rate construction and permanent financing to leverage federal Low-Income Housing Tax Credits, and to finance projects and activities which are ineligible for tax-exempt bonds.</p>
<p><u>Low Income Housing Tax Credits</u></p>	<p>Tax Credits are awarded on a competitive basis to nonprofit and for-profit sponsors of eligible housing projects. Awards are based on the criteria outlined in the State's Allocation Plan. Projects financed with tax-exempt bonds may be eligible for Tax Credits outside of the competitive process. Project sponsors, or in the case of syndication, investors claim the Tax Credit on their federal income tax return.</p>
<p><u>Rental Housing</u></p>	<p>The Department's Rental Housing Funds are composed of a number of programs all of which aim to rehabilitate or create rental housing. Although there are specific programs for housing rehabilitation, nonprofit sponsors and elderly housing, the department allocates these funds collectively to best provide for rental housing in the State. A portion of the federal HOME moneys</p>

<p><u>Fund</u></p>	<p>administered by the State also are included in Rental Housing Funds. The programs are generally designed to be compatible with tax-exempt or taxable bond financing, low-income housing tax credits, and other private or public funds.</p>
<p><u>Rental Housing Works</u></p>	<p>The purpose of Rental Housing Works is to create jobs and strengthen the Maryland economy by providing gap financing for the creation and preservation of affordable rental housing financed through the Maryland Department of Housing and Community Development's Multifamily Bond Program and Low Income Housing Tax Credit Program.</p>
<p><u>Partnership Rental Housing Program</u></p>	<p>The purpose of the Partnership Rental Housing Program is to expand the supply of affordable housing for low-income households. Projects financed through the Partnership Rental Housing Program typically involve a partnership between State and local governments.</p>
<p><u>Group Home Program</u></p>	<p>The purpose of the Group Home Program is to help individuals, qualified limited partnerships, and nonprofit organizations to construct or acquire or acquire and modify existing housing to serve as a group home or assisted living unit for eligible persons and households with special housing needs or to refinance mortgages on existing group homes.</p>
<p><u>Maryland Affordable Housing Trust</u></p>	<p>The Maryland General Assembly created the Maryland Affordable Housing Trust in 1992 to make affordable housing more available throughout the State of Maryland. The Trust is governed by a Board of Trustees and staffed by the Maryland Department of Housing and Community Development. A portion of the interest generated by title company escrow provides the funding for the Maryland Affordable Housing Trust.</p>