



MARYLAND

Department of Housing and Community Development

Frequently Asked Questions

FORECLOSURE PREVENTION

Where can I go for help if I am concerned about paying my mortgage, have a problem with my loan lender or I am threatened with foreclosure?

DHCD has established a 24-hour MD HOPE Hotline at (877) 462-7555 to connect consumers with the HUD-certified foreclosure prevention counselor in their area. The call and the counseling service are free. Visit our website at: dhcd.maryland.gov/Residents/Pages/HOPE/MDHope.aspx

In addition to working with a nonprofit housing counselor, call your loan servicer (the group that sends you your monthly statements), to discuss your options with them.

What programs can help me refinance or modify my mortgage loan?

If you have a Maryland Mortgage Program loan, please contact our loan evaluator at (301) 429-7643. If you do not have a Maryland Mortgage Program loan, contact your loan servicer or DHCD's MD HOPE Hotline.

PURCHASING/REPAIRING/IMPROVING A HOUSE

What programs will help me purchase a house?

The Maryland Mortgage Program offers a variety of safe, 30-year fixed mortgage loan products at very competitive rates and significant down payment assistance. Please contact us at 1-800-756-0119 (press 3) to find a Maryland Mortgage Program lender in your community or visit our website at: mmp.maryland.gov

How do I get financial assistance to repair or rehab my house?

Our Maryland Housing Rehabilitation Program for single family homes may be able to assist you. To find the office in your county, contact us at (301) 429-7852 or visit our website: dhcd.maryland.gov/Residents/Pages/mhrp-sf

How do I weatherize my house?

DHCD operates several programs to help low to moderate income homeowners improve the energy efficiency of their homes.

- The Be SMART Home Loan program offers financing to improve home efficiency through the replacement and upgrading of appliances, heating cooling and ventilation systems and whole house envelope improvements. To learn more about the Be SMART Home program, contact us at (301) 429-7402 or visit our website at: dhcd.maryland.gov/Residents/Pages/besmart
- The Weatherization Assistance Program helps eligible low income households with the installation of energy conservation materials which reduce energy consumption and maintenance costs. To get an application, contact our customer service representative at (301) 429-7462 or to download a free brochure, visit our website at: dhcd.maryland.gov/Residents/Pages/wap

What programs can help my elderly parents or disabled family member continue to stay in their home or live with me?

Our Accessible Homes for Seniors program offers assistance for eligible homeowners who want to make their homes more accessible. These improvements may include, among others, the installation of grab bars and railings, widening of doorways and installation of ramps. To learn more, contact the department of aging office in your county, contact us at (301) 429-7821 or visit our website at: dhcd.maryland.gov/Residents/Pages/ahsp

RENTAL HOUSING

How can I find affordable rental housing in Maryland?

DHCD maintains MDHousingSearch.org, a free, searchable database that is updated daily for finding or listing rental housing anywhere in the state. The toll-free telephone number is (877) 428-8844. The website is:

MDHousingSearch.org



RENTAL HOUSING

How do I apply for Section 8, public housing or other forms of rental assistance?

All federal housing assistance is handled on the local government level. Customers must apply at their offices. For a list of Public Housing Authorities nearest you, contact the U.S. Department of Housing and Urban Development at **(800) 955-2232** or visit the website at: www.hud.gov/offices/pih/pha/contacts/states/md.cfm

If you are about to be terminated from the Section 8 program and want to challenge the termination, you may call:

- HUD's Maryland area regional office at **(410) 209-6570**;
- HUD's District of Columbia regional offices if you live in Montgomery and Prince George's counties at **(202) 708-1422**.

How do I report building code violations?

Building Codes are handled on the local government level. For a list of county and municipality offices, call **(301) 429-7650** or visit the Maryland Codes Administration website at: mccodes2.umbc.edu

If I need assistance with my rent, where can I get help?

DHCD administers the state-funded Rental Allowance Program (RAP) through local agency partners. Please contact us at **(301) 429-7462** or visit the following link to find the local office nearest you: dhcd.maryland.gov/website/programs/rap

How do I resolve a lease or rental disagreement with my landlord?

Please contact our state's Consumer Protection office. This office falls under the state's Attorney General's office. They are located in Baltimore and are open Monday through Friday from 9 a.m. through 3 p.m. Their telephone number is **(410) 528-8662**. In addition, if you are eligible, the Maryland Legal Aid Bureau assists lower income clients with such disputes. Their toll free intake line is **(800) 666-8330**.

If you are about to be evicted and you already have a court order contact the numbers above. In addition, contact your local housing office number for assistance or your local Social Services office, particularly if your family needs immediate shelter. To get into a shelter you must have a referral from Social Services. Their Customer Service number is **(800) 332-6347**.

I am about to be homeless, where do I seek help?

The best resources are:

- Dial **211** First Call for Help Social Services, your local housing agency.
- Another resource is the United Way of Central MD: Baltimore area **(410) 547-8000**; the Columbia area **(410) 379-1319**.
- In addition, DHCD administers the Rental Allowance Program through local agency partners to provide time-limited rental assistance to households at risk of homelessness. Please visit the following link to find the local office nearest you: dhcd.maryland.gov/website/programs/rap

SMALL BUSINESS ASSISTANCE

How do I obtain financing for starting or expanding a small business?

The Business Lending Division at DHCD has several small business lending programs. Your business must be located in one of the Sustainable Communities and/or a Priority Funding Area. For more information on our business financing solutions, including our Neighborhood BusinessWorks program. To learn more, contact us at **(301) 429-7523**, or visit our website at: dhcd.maryland.gov/Business



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