LOCAL ADMINISTERING AGENCIES

Allegany	301-777-2372
Anne Arundel	410-222-7600
City of Annapolis	410-263-7961 x7787
Baltimore City (DHCD)	410-396-4153
Baltimore City (NHS)	4 10-327-1200
Baltimore County	410-887-3124
Calvert	410-535-5010
Caroline	410-479-3000
Carroll	410-514-7530
Cecil	410-514-7530
Charles	301-934-9305
Town of Denton	410-479-3625
Dorchester	410-514-7530
Town of Easton	410-822-5358
Frederick	301-631-3530
City of Frederick	301-600-2842
Garrett	301-334-9431
Hagerstown	301-739-8577 x136
Harford	410-638-3045
Howard	410-514-7530
Kent	410-479-3000
Montgomery	240-777-3600
Prince George's	301-883-5570
Queen Anne's	410-758-3977
Salisbury (NHS)	410-543-4626
Somerset	410-651-1424
St. Mary's	301-866-6590
Talbot	410-770-6821
Washington	301-797-4161
City of Westminster	410-876-6322
Wicomico	410-548-4861
Worcester	410-632-3112

Maryland Department of Housing and Community Development
Community Development Administration
Special Loan Programs

100 Community Place • Crownsville, MD 21032
1.800.638.7781 • www.mdhousing.org
TTY/Relay:711 (in Maryland) or 1.800.735.2258

Martin O'Malley
Governor

Anthony G. Brown
Lt. Governor

Raymond A. Skinner
Secretary

Clarence J. Snuggs
Deputy Secretary

MARYLAND
Smart, Green & Growing

DHCD
Maryland Department of Housing and Community Development

Revised 08.03.10

Maryland Housing Rehabilitation Program

Bringing together the pieces
that put housing back to work.

DHCD
Maryland Department of Housing and Community Development

Community Development Administration
Special Loan Programs

What is the Maryland Housing Rehabilitation Program (MHRP)?

MHRP provides rehabilitation funds for housing or plumbing repairs for single family owner-occupied properties and one to four unit rental properties. The program is funded by the State of Maryland and is administered by Single Family Housing (SFH) of the Maryland Department of Housing and Community Development (DHCD).

Who is Eligible for MHRP Assistance?

Those eligible must:

- be a Maryland resident, if an owner-occupant;
- own and occupy the dwelling to be repaired as a principal residence, (or rent to an income eligible tenant); and
- be a family of limited income or rent to a family with a limited income (see Income Limits and Loan Terms below).

2010 INCOME LIMITS

Household Size	Washington, DC PMSA*	Rest of State
1 Person	$ 57,960	$ 46,032
2 Persons	$ 66,240	$ 52,608
3 Persons	$ 74,520	$ 59,184
4 Persons	$ 82,800	$ 65,760
5 Persons	$ 89,424	$ 71,021
6 Persons	$ 96,048	$ 76,282
7 Persons	$102,672	$ 81,542
8 Persons	$109,296	$ 86,803

**Washington, DC PMSA includes: Calvert, Charles, Frederick, Montgomery and Prince George's Counties*

Deferral of payments may be permitted for families of low income (see income chart below).

Household Size	Washington, DC PMSA*	Rest of State
1 Person	$ 36,250	$ 30,000
2 Persons	$ 41,400	$ 34,300
3 Persons	$ 46,600	$ 38,550
4 Persons	$ 51,750	$ 42,850
5 Persons	$ 55,900	$ 46,300
6 Persons	$ 60,050	$ 49,700
7 Persons	$ 64,200	$ 53,150
8 Persons	$ 68,350	$ 56,550

**Washington, DC PMSA includes: Calvert, Charles, Frederick, Montgomery and Prince George's Counties*

All loans over $5,000 or with deferred payments are secured by a mortgage.

Types of Improvements Permitted

Loans may be used to correct exterior and interior deficiencies, make accessibility modifications, correct health and safety violations, improve plumbing, wells and sewer, 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. General improvements include small additions, alterations, carpeting, fences and landscaping, kitchen, bathroom, or closet remodeling. Luxury items such as swimming pools and recreational facilities are not eligible for financing. Homeowners may finance all costs associated with closing the loan. An administration fee of $1,000 will be charged. Landlords are required to pay all closing costs.

Terms and Limits

Loans have interest rates based on the income of tenants served and projected income available to repay the loan. 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, DC MSA median income may have deferred payments if necessary for project feasibility.

How to Apply

Applicants should contact their local housing office listed on this brochure or DHCD's Single Family Housing at 410-514-7530 (within the Baltimore area) or 1-800-638-7781.

MHRP-SF and Indoor Plumbing Program (IPP) loans are originated, packaged and closed by the Maryland Department of Housing and Community Development Single Family Housing (SFH) network of local administering agencies. The network includes the county housing and community development offices as well as nonprofit organizations.

For more information, please contact:

DHCD
Maryland Department of Housing and Community Development

Special Loan Programs
100 Community Place
Crownsville, MD 21032-2023

1.800.638.7781 • 410.514.7530
www.mdhousing.org