PRINCE GEORGE'S COUNTY DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

AGENCY: PRINCE GEORGE'S COUNTY DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

HOUSING AUTHORITY: Provides information about DHCD Programs, local housing issues and housing industry trends and analysis. Administers federal grants such as the Community Development Block Grant, HOME Investment Partnerships, Neighborhood Stabilization Program, Emergency Solutions Grant, and Housing For Persons With AIDS - Rental Assistance / Sec...

SALISBURY NEIGHBORHOOD HOUSING SERVICES

AGENCY: SALISBURY NEIGHBORHOOD HOUSING SERVICE

OVERVIEW: Provides services to help people reach their dreams of owning a home or to avoid foreclosure. SERVICES 1) HOMEBUYER EDUCATION: Provides a quarterly 8-hour class that is taught by HUD Certified Counselors and covers the entire process of purchasing and owning a home. An online class is also available through www.ehomeamerica.org. Topics i...

BALTIMORE COUNTY DEPARTMENT OF PLANNING, SETTLEMENT EXPENSE LOAN PROGRAM

AGENCY: BALTIMORE COUNTY DEPARTMENT OF PLANNING

SETTLEMENT EXPENSE LOAN PROGRAM: Designed to encourage first time homebuyers to consider homeownership in existing residential neighborhoods in the County. Provides loans up to $10,000. Also offers homebuyers workshops and home ownership counseling.
Baltimore County Housing Opportunities Program, Mortgage and Rehabilitation Loans
Agency: Baltimore County Department of Planning
Mortgage and Rehabilitation Loans: Offers FHA mortgage loans or deferred loans for low-income first-time buyers, closing cost loans, rehabilitation loans offers up to $35,000 in repairs or home improvements.

Garrett County Community Action Committee, First Time Home Owner Program
Agency: Garrett County Community Action Committee
Housing Counseling: Empowering families with low and moderate income to obtain a home by offering counseling and training. REQUIREMENTS: Attend GCCAC Homeowner Workshop, have dependable and adequate income, within income guidelines, good credit history, home in Garrett county, maximum purchase price is $316,177, total liens on the property must not exceed...

Home Partnership
Agency: Home Partnership
Overview: Provides housing counseling, money management counseling, and closing cost assistance. Services: 1) Housing Counseling: Provides pre- and post-purchase counseling, default/delinquency counseling, and homeownership seminars. 2) Money Management Counseling: Provides budget and credit counseling. 3) Housing Development: Provides real estate...

Housing Authority of St. Mary’s County
Agency: St. Mary’s County Department of Economic & Community Development
Overview: Provides several housing repair, loan and subsidizing programs. Services: 1) Essential Home Repair Program: Provides low-interest loans to homeowners to make essential home repairs on their property; i.e., repairs needed to bring property up to code...

CUMBERLAND NEIGHBORHOOD HOUSING SERVICES

AGENCY: CUMBERLAND NEIGHBORHOOD HOUSING SERVICES

CLOSING COST GRANTS: Offers closing cost assistance to income-qualified first-time homebuyers who are purchasing a home within the city of Cumberland. Must have taken the Home Buyers Education class and have a current contract on a home.

FREDERICK CITY, DEPARTMENT OF COMMUNITY DEVELOPMENT

AGENCY: FREDERICK CITY GOVERNMENT

HOUSING: Works to provide community with decent housing, a suitable living environment, and expanding economic opportunities principally for low and moderate income families. DOWN PAYMENT ASSISTANCE: Provides up to $10,000 in down payment and closing cost assistance in the form of a 0%, no monthly payment loan to assist first-time homebuyers in the...

HABITAT FOR HUMANITY, FREDERICK COUNTY, HOME CONSTRUCTION

AGENCY: HABITAT FOR HUMANITY INTERNATIONAL

HOME OWNERSHIP: Families that meet the homeownership criteria become “partner” families and work side-by-side with volunteers from the community to build their home. When construction is complete, the new homeowner purchases their home through a low-down payment, low-interest loan, which makes it affordable for their budget. Homes are built through...

KAIROS DEVELOPMENT CORPORATION

AGENCY: KAIROS DEVELOPMENT CORPORATION

HOUSING COUNSELING: Provides housing information services to Prince George's County...

Participants must be income eligible. Application fees apply. 301-866-6590 EXT 1433 2 J MARYLA..
MONTGOMERY HOMEOWNERSHIP PROGRAM II

AGENCY: MARYLAND DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT

HOME PURCHASE: Provides an initiative of the Maryland Mortgage Program in partnership with Montgomery County, giving eligible homebuyers purchasing in Montgomery County up to $25,000 in down payment assistance.

BALTIMORE HOUSING, HOME OWNERSHIP & REHABILITATION SERVICES, HOME BUYER SERVICES

AGENCY: HOUSING AUTHORITY OF BALTIMORE CITY

PROSPECTIVE HOME BUYERS: Refers individuals to home purchase assistance counseling programs. Provides down payment assistance utilizing public programs or non-profit developers. NOT the Section 8 homeownership voucher program.

DIVERSIFIED HOUSING DEVELOPMENT, ASSISTANCE FOR HOMEBUYERS

AGENCY: DIVERSIFIED HOUSING DEVELOPMENT

HOMEOWNERSHIP ASSISTANCE: Assists first-time homebuyers to obtain closing cost and down-payment assistance through various programs. Offers education and counseling for various Baltimore County loan programs.

HABITAT FOR HUMANITY, FREDERICK, AFFORDABLE LAND TRUST
AFFORDABLE HOUSING - Provides low and moderate income Frederick County residents with the opportunity to purchase their own home. The program obtains homes throughout the county that are rundown, in disrepair, or otherwise available at a low cost. The homes are renovated by volunteers and local partners to be ready to resell as an affordable housing...

HARFORD COUNTY HOUSING AGENCY, HOUSING COUNSELING

HOUSING COUNSELING: Provides budget and homeowner counseling to prospective and first time homeowners. Provides access to the Maryland Mortgage Program, low-interest closing costs loans to first time homeowners.

HARFORD COUNTY HOUSING AGENCY, REVERSE MORTGAGE COUNSELING

REVERSE MORTGAGE COUNSELING: Provides HUD Certification, and has HECM certified counselors available.

HOME BUYER ASSISTANCE LOAN PROGRAM

AGENCY: CITY OF GAITHERSBURG


HOUSING AUTHORITY, CITY OF FREDERICK
AGENCY: HOUSING AUTHORITY OF FREDERICK CITY

1) PUBLIC HOUSING: Owns and manages rental units throughout communities within the county. APPLICATIONS: Accepted on Tuesdays from 9:00 AM - 2:45 PM. Must bring your date of birth, social security numbers for everyone in your household, addresses and their contact information for the last five (5) years to fill out a Public Housing application. 2) HO...

HOWARD COUNTY DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT, HOME OWNERSHIP

AGENCY: HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT

HOME OWNERSHIP: Provides several programs that assist people trying to find/purchase housing property. 3) PRE-PURCHASE COUNSELING: Provides information and guidance for households thinking about purchasing a home. Offers monthly 3-hour educational meetings on Mon, 6-9PM. Individuals will not be permitted in the meeting after 6:15PM. Register by calli...