



OVERVIEW OF BALTIMORE COUNTY HOME OWNERSHIP and HOME IMPROVEMENT INITIATIVES



PROGRAM	TYPE OF ASSISTANCE	HOUSEHOLD INCOME LIMITS or other specific RESTRICTIONS	ELIGIBLE AREAS Check maps that accompany each program	APPLY THROUGH	FIRST TIME BUYER	Workshop & Counseling REQUIRED
SELP Settlement Expense Loan Program	Loan of up to \$10,000 for closing costs. Deferred repayment until transfer of property, refinance or non-occupancy by borrower. Loan is forgiven if owner occupies property as principal residence for 15 years.	80% of Baltimore Area Median, by family size 1 \$ 45,100 2 \$ 51,550 3 \$ 58,000 4 \$ 64,400 5 \$ 69,600 6 \$ 74,750 7 \$ 79,900 8 \$ 85,050	Baltimore County Community Conservation Areas: Dundalk, Essex, Middle River, Rosedale, Greater Towson, Parkville, Carney, Perry Hall, Overlea, Timonium Lutherville, Randallstown, Woodlawn, Locheam, Catonsville, Reisterstown, Pikesville, Arbutus, Halethorpe, Lansdowne, Riverview, Baltimore Highlands	Baltimore County Housing Counseling Affiliates: • Harbel Community Organization 410-444-9152 • Diversified Housing Development 410-496-1214	YES	YES, before signing a contract
MALP	Loan of up to \$ TBA for closing costs. Deferred repayment until transfer of property, refinance or non-occupancy by borrower. Loan is forgiven if owner occupies property as principal residence for 15 years.	80% of Baltimore Area Median, by family size 1 \$ 45,100 2 \$ 51,550 3 \$ 58,000 4 \$ 64,400 5 \$ 69,600 6 \$ 74,750 7 \$ 79,900 8 \$ 85,050	Baltimore County Community Conservation Areas: Dundalk, Essex, Middle River, Rosedale, Greater Towson, Parkville, Carney, Perry Hall, Overlea, Timonium Lutherville, Randallstown, Woodlawn, Locheam, Catonsville, Reisterstown, Pikesville, Arbutus, Halethorpe, Lansdowne, Riverview, Baltimore Highlands	Baltimore County Housing Counseling Affiliates: • Harbel Community Organization 410-444-9152 • Diversified Housing Development 410-496-1214	YES	YES, before signing a contract
Home Ownership for PEOPLE WITH DISABILITIES	See website for details www.dhcd.state.md.us		State of Maryland	Baltimore County Housing Counseling Affiliates: • Harbel Community Organization 410-444-9152 • Diversified Housing Development 410-496-1214	YES	YES

MD Mortgage Program (MMP) CDA 1 st MORTGAGE	See website for details www.mmpprogram.com		Entire County	Participating CDA Lenders	YES	YES
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PROGRAM	TYPE OF ASSISTANCE	HOUSEHOLD INCOME LIMITS or other specific RESTRICTIONS	ELIGIBLE AREAS Check maps that accompany each program	APPLY THROUGH	FIRST TIME BUYER	Workshop & Counseling REQUIRED
Maryland Housing Rehabilitation Program (MHRP)	Loan for up to 95% of property value for repairs to 1 - 4 unit dwellings 0% - 7% interest	By family size 1 \$ 46,000 2 \$ 52,550 3 \$ 59,100 4 \$ 65,680	Entire County	Office of Community Conservation Housing Opportunities Program 410-887-3124	N/A	N/A
SINGLE FAMILY REHAB PROGRAM	Loan for up to \$25,000 in repairs to owner occupied property. 0% - 4.5% interest	80% of Baltimore Area Median, by family size 1 \$ 45,100 2 \$ 51,550 3 \$ 58,000 4 \$ 64,400 5 \$ 69,600 6 \$ 74,750	Entire County	Office of Community Conservation Housing Opportunities Program 410-887-3124	N/A	N/A
EMERGENCY REPAIR GRANT	Grant for repair of imminently hazardous conditions in single family home. Maximum \$7,500	80% of Baltimore Area Median, by family size (see above)	Entire County	Office of Community Conservation Housing Opportunities Program 410-887-3124	N/A	N/A
Foreclosure Prevention	Assistance exploring loan workout solutions	N/A	Entire County	Eastside Community Development Corp. 410-284-9861 We Are Family Community Development Corp. 410-922-9623	N/A	N/A

Official PROGRAM GUIDELINES & PROCEDURES govern program requirements and eligibility. Program descriptions above are summarized. For Information Packet: Highlights Sheet, Maps, Workshop Schedule or Program Brochure and further information call:

410-887-3124

Baltimore County - Office of Community Conservation/Housing Opportunities Program

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