

Frederick County

Government *Maryland*

Rich History, Bright Future



FREDERICK COUNTY EMERGENCY HOUSING REHABILITATION PROGRAM

The purpose of this program is to provide zero-interest deferred loans or grants of up to \$15,000 to eligible County homeowners. The program covers emergency home repairs to correct substandard conditions and code violations to allow homeowners to live in safe, decent and sanitary conditions. Loans are repaid upon the earlier of the sale, refinance or transfer of the property's title.

HOW DOES IT WORK?

After a review of your application and supporting documents, department staff will contact you to schedule an initial inspection of the needed repairs for your home. A brief work write-up will be provided to be used to obtain at least two (2) contractor estimates, Contractors must be licensed and insured in the State of Maryland. Contractor work is inspected by our Department and we pay the contractor invoices.

WHO CAN APPLY?

Income-qualified residential property owners currently living in the County of Frederick may apply. See the charts below for income limits — you must include the gross income of every household member. Only emergency repairs are eligible. You cannot own any other real estate property. If your income is too high for the grant program and you have a reverse mortgage on your home, you will not qualify. You can only apply for loan program funds every two (2) years and grant funds every five (5) years,

2025 Income Limits — Loan Program

| # Persons in Household | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
|------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Annual Income | \$69,000 | \$78,850 | \$88,700 | \$98,550 | \$106,450 | \$114,300 | \$122,200 | \$130,100 |

2025 Income Limits — Grant Program

| # Persons in Household | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
|------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Annual Income | \$34,450 | \$39,350 | \$44,250 | \$49,150 | \$53,100 | \$57,050 | 60,950 | \$64,900 |

For more information:

Contact Ted Helmick, Housing Program Coordinator, THelmick@FrederickCountyMD.gov

301-600-3531 or visit our website

EMERGENCY REHAB PROGRAM

APPLICATION CHECKLIST

Your application is not complete unless all of the following information is submitted at the time of applying to the program, We may request additional information after initial application review.

- _____ 1. Completed Application — 5 pages
- _____ 2. Homeowner's Insurance verification you must have an active homeowner's insurance policy
- _____ 3. Income Information — copies of current Social Security benefits letter, two months of pay statements for all adult income earners; 2 years tax returns for self-employed; monthly pension benefits, etc.; asset account information — two months of most recent bank statements
- _____ 4. Mortgage Information — copy of recent mortgage statement
- _____ 5. Construction bids – if you have gotten any yet

Briefly describe the requested repairs:



FREDERICK COUNTY
Division of Housing
401 Sagner Avenue,
Frederick, MD 21701
(301) 600-3531



APPLICATION FOR THE
FREDERICK COUNTY EMERGENCY HOUSING REHABILITATION PROGRAM
Grants and Deferred Zero Percent (0%) Loans for Frederick County Homeowners

| APPLICANT | CO-APPLICANT |
|-------------------|-------------------|
| Full Name: | Full Name: |
| Street Address: | Street Address: |
| City, State, Zip: | City, State, Zip: |
| Home Phone: | Home Phone: |
| Cell Phone: | Cell Phone: |
| Social Security # | Social Security # |
| Date of Birth: | Date of Birth: |
| Email Address: | Email Address: |

GROSS MONTHLY INCOME

| Item | Applicant | Co-Applicant | Total |
|------------------------------------|-----------|--------------|-------|
| Base Employee Income | | | |
| Overtime | | | |
| Pensions, Social Security, Annuity | | | |
| Alimony, Child Support | | | |
| Net Rental Income | | | |
| Self-employment income | | | |
| Other | | | |
| Total | | | |

LIST OF ALL OTHER HOUSEHOLD RESIDENTS: (Other household members and income sources must be listed).

| Family/Household Member Name | | Gross Monthly Income | Source of Income |
|------------------------------|--|----------------------|------------------|
| | | | |
| | | | |
| | | | |

PROPERTY TO BE REHABILITATED

Address:

Is your name currently on the Deed? _____

Do you have a reverse mortgage? _____

List All Existing Debt Secured by Property

| Lender's Name | Loan No. | Current on payments? |
|---------------|----------|----------------------|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

PERSONAL DEBT HISTORY

| | Applicant | Co-Applicant |
|---|-----------|--------------|
| Do you have any outstanding judgments or liens? | Yes No | Yes No |
| Have you declared bankruptcy in the last seven years? | Yes No | Yes No |
| Has there been any effort to foreclose on our property? | Yes No | Yes No |

Assets

| Description | Value |
|---|-------|
| Checking & Savings Account (name of institution and account number) | |
| Checking & Savings Account (name of institution and account number) | |
| Stocks, mutual funds, bonds or certificates of deposit CD | |
| Money market or trust fund; retirement, 401K, IRA | |
| Real Estate owned other than primary residence | |

| | |
|---------------------------|--|
| Automobiles - Make & Year | |
| Total Assets | |

LIABILITIES

| Creditors (Name & Address) | Monthly Payment |
|---|-----------------|
| Installment Debts and Revolving charge accounts : | |
| | |
| | |
| Automobile Loans | |
| Real Estate Loans | |
| Other Debts | |
| Alimony, Child Support Etc. Paid To: | |
| Total Monthly Payment | |

NOTICES

The information requested by the Frederick County Division of Housing (FCDH) is necessary in determining your eligibility for an Emergency Housing Rehab Program loan/grant. Your failure to disclose this information may result in the denial of your application for a loan. Availability of this information for public inspection is governed by the provisions of the Maryland Public Information Act, State Government Article, Sections 10-611 et. seq. of the Annotated Code of Maryland. This information will be disclosed to appropriate staff of the Department, the staff of the local administrator for the loan, and participating mortgage lender, if any, for purposes directly connected with administration of the loan and the loan program, Such information is not routinely shared with state, federal or local government agencies, but would be made available to the extent consistent with the Maryland Public Information Act. You have the right to inspect, amend or correct personal records in accordance with the Maryland Public Information Act,

I/We hereby certify and represent to the Frederick County Division of Housing (FCDH) that the information provided in this Loan/Grant Application is true, correct and complete.

I/We authorize the Program or its agent to obtain credit information for the purpose of evaluating this application, to verify any information contained in this application with employers or any financial institution or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application and disclose this same information to local agencies participating in the Program and/or a private lending institution agreeing to participate in the loan.

Applicant's Signature

Date

Co-Applicant's Signature

Date

EQUAL HOUSING OPPORTUNITY

The Frederick County Department of Housing and Community Development selects applicants without regard to race, creed, color, national origin, basis of sex, age, political affiliation, size, religion, marital status, physical or mental disability or handicapping condition.

DIVISION OF HOUSING
FREDERICK COUNTY, MARYLAND

| |
|--|
| ADMINISTRATIVE EXPENSE RESPONSIBILITY FORM |
|--|

You have applied for funds from the Maryland Housing Rehabilitation Program (MI-RI) or a loan/grant from the Frederick County Emergency Housing Rehabilitation Loan/Grant Program, To process your application, certain administrative expenses will be incurred to obtain items such as a credit report, title search, and lead paint risk assessment,

I/we agree that if we qualify and are approved for the loan, the fees incurred will be added to the loan amount.

I/we agree that if we are denied the loan, decline to accept the loan or withdraw our application, I/we will be required to reimburse Frederick County Government for all expenses incurred in processing our loan application.

Signature

Date

Print Name

Signature

Date

Print Name

401 Sagner Avenue Frederick, Maryland 21701
301-600-3531 FAX 301-600-3585 TTY Use Maryland Relay
www.frederickcountymd.gov/housing