

Housing Initiative Partnership, Inc.

35 YEARS of Housing Security | Financial Stability | Community Success

Additional Home Repair Programs to Highlight:

- <u>Home Repair Programs with Habitat for Humanity</u>: Be sure to look on the left for the "Types of Programs" as there are several you may be eligible for!
- <u>Accessible Homes for Seniors</u>: A financing program for accessibility improvements including the installation of grab bars and railings, widening of doorways and installation of ramps. Home improvements such as these represent for many people the key to remaining in their home and maintaining their independence.
- <u>Maryland Housing Rehabilitation Program</u>: A financing program designed to bring properties up to applicable building codes and standards.
- <u>Indoor Plumbing Program</u>: A financing program available for structurally sound, singlefamily, owner-occupied houses and rental properties with one to 100 units, which do not have indoor plumbing.
- <u>Special Targeted Applicant Rehabilitation Program</u>: An income-targeted financing program designed to bring properties up to applicable building codes and standards.
- <u>Lead Hazard Reduction Grant and Loan Program</u>: A grant and loan program to assist homeowners and landlords lessen the risk of lead poisoning and preserve the housing stock by reducing or eliminating lead-based paint hazards
- <u>Ground Rent Redemption Loan Program</u>: A financing program to provide loans to homeowners to buy out ground leases (most prevalent in Baltimore City but present throughout Maryland).
- <u>Weatherization Assistance Program</u>: The Maryland Weatherization Assistance Program (WAP) is the largest residential energy conservation program in the country. Maryland's WAP assists income-eligible homeowners and renters in our state by reducing heating and cooling costs through energy-conservation measures, while also addressing health and safety issues in their homes.
- <u>Christmas in April</u>: Free home repair program through volunteer services for PG County **Disability Services**:
 - <u>Maryland Assistive Technology Loan Program</u>: The Assistive Technology Loan Program helps Maryland residents with disabilities and their families qualify for low-interest loans to buy equipment that will help them live, work, and learn more independently.
 - <u>Center for Independent Living</u>: They have a small fund for home repairs relating to accessibility. They are part of a nationwide network of Centers for Independent Living, and serve as a resource and advocacy center that promotes independent living and equal access for people of all ages with all types of disabilities residing in Montgomery and Prince George's Counties.
 - Maryland Portable Ramp Loan Program
 - <u>Durable Medical Equipment Reuse Program</u>: The Maryland Department of Aging provides FREE durable medical equipment to Marylanders with any illness, injury, or





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disability, regardless of age, at no cost. All equipment is collected via donation and is sanitized, repaired, and redistributed to Marylanders in need. The DME program is improving the quality of life for many Maryland residents by providing the opportunity to avoid costlier levels of care.

- <u>Maryland Technology Assistance Program</u>: The AT Financial Loan Program is excited to expand its lending parameters to ensure greater access to affordable loans for the purchase of hearing aids and hearing assistive technologies. You can try out accessible technology before you purchase it to see if it would be helpful for your life.
- <u>Home Modifications through the Maryland State Division of Rehabilitation</u> <u>Services:</u> People eligible for home repairs are people who need home repairs to achieve employment. They must already be working with the Division of Rehabilitation Services (DORS) and a family member or the person themself must own the home.

Veteran Specific:

- Government Loans/Grants
 - If you are a U.S. military veteran or service member, you may be eligible for:
 - <u>Cash-out refinance loans</u>, which can be used to pay for home repairs and improvements.
 - <u>Disability housing grants</u> for veterans with qualifying service-connected disabilities. These grants can help pay to buy or modify a home for independent living.
 - <u>Home Improvements and Structural Alterations (HISA) grants</u> for medically necessary home improvements. These could include wider doors or accessible bathrooms.
- <u>Purple Hearts Home</u> (Purple heart is not required to be eligible): Veterans Aging in Place is for Purple Heart Homes Qualified Service-Connected Disabled Veterans who currently own a home that no longer meets their physical needs. Purple Heart Homes partners with local volunteers in the community with the intent of restoring dignity and quality of life by creating a safe, barrier-free living environment.
- <u>Financial Assistance</u>: Are you an active-duty military member or a veteran struggling to make ends meet? Are you deployed or dealing with a service-connected wound, illness, or injury? If so, you are not alone. Fortunately, there are organizations that help veterans financially during times of financial crisis, such as Operation Homefront's Critical Financial Assistance Program
- <u>Home Repair Program</u>: Candidates are service members who have deployed post 9/11/2001 in support of the Global War on Terror. Previous home repair projects have included bathroom mobility retrofitting, handicap ramps, new roofing and more. Freedom Alliance has improved the lives of servicemembers needing significant home repairs. We have helped assure the safety and suitability of dwellings to allow for peace of mind, security and comfort of the servicemember and their family.

