

**Frederick County Department of  
Housing and Community Development**

401 Sagner Avenue  
Frederick, MD 21701  
301-600-1061

[www.frederickcountymd.gov/housing](http://www.frederickcountymd.gov/housing)



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## **HOUSING REHABILITATION PROGRAMS**

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### **Special Loan Programs**

The Frederick County Department of Housing and Community Services administers the "Special Loan Programs" on behalf of the Maryland Department of Housing and Community Development (DHCD). These programs are designed to improve single family and small rental properties for low and moderate-income families. The programs rehabilitate properties, increase energy conservation and meet special housing needs such as lead paint abatement and installation of indoor water and sewer facilities.

### **Maryland Housing Rehabilitation Program (MHRP)**

The purpose of the Maryland Housing Rehabilitation Program (MHRP) is to preserve and improve single-family properties and one-to-four unit rental properties. MHRP is a program designed to bring properties up to applicable building codes and standards. Applicants must meet an income guideline. Interest rates are based on income of tenants. Loans in excess of \$5,000 or with deferred payments are secured by a mortgage.

### **Lead Hazard Reduction Grant and Loan Program (LHRGLP)**

The purpose of the Lead Hazard Reduction Grant and Loan Program (LHRGLP) is to reduce instances of lead poisoning of children by financing the abatement of lead paint in residential buildings. Owners of nonresidential buildings that provide services for children may apply for LHRGLP loans. Interest rates are based upon the occupant's or project's income.

### **Accessible Housing Grant and Loan Program (AHGLP)**

The purpose of the Accessible Housing Grant and Loan Program (AHGLP) is to make grants and loans to owners of residential property for accessibility modifications to allow senior homeowners and persons with disabilities to remain in their homes.

### **Special Targeted Applicant Rehabilitation Program (STAR)**

The purpose of the Special Targeted Applicant Rehabilitation Program (STAR) is to preserve and improve single-family properties. STAR is a program designed to bring properties up to applicable building codes and standards or a minimum housing quality standard. Loans are deferred but are secured by a mortgage.

### **Indoor Plumbing Program (IPP)**

The purpose of the Indoor Plumbing Program is to provide indoor plumbing to residential properties. Loans may be made for single family, owner-occupied houses and rental properties with one to 100 units that need water and septic improvements. Incomes of the residents and owner's ability to repay determine loan terms.

### **How to Apply**

Applications may be filed in person at the Department of Housing and Community Development, by calling Susan Brown, Housing Processor; or downloading the application at [www.frederickcountymd.gov/housing](http://www.frederickcountymd.gov/housing).

### **For Further Information:**

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Frederick County Department of Housing and Community Development  
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301-600-3531 [sbrown@frederickcountymd.gov](mailto:sbrown@frederickcountymd.gov)