



# Frederick County Department of Housing and Community Development (DHCD)

## Homebuyer Programs

\*See the Frederick County Housing website, [www.FrederickCountyMD.gov/housing](http://www.FrederickCountyMD.gov/housing) for more details on all DHCD programs.

Program		Assistance	Eligibility*	Term	More Info/Contact
Frederick County	<b>Frederick County DHCD HOME Initiative Program</b>	Two options: 1) Use countywide with a mortgage of your choice; or 2) Use in more rural areas with a USDA Rural Development mortgage	<ul style="list-style-type: none"> <li>◦ Homebuyer Education required</li> <li>◦ First time homebuyer</li> <li>◦ Must pass Housing Quality Standards inspection, conducted free by County Housing</li> </ul>	HOME Initiative loan forgiven after 5 years of occupancy, if all covenants fulfilled.  Application submitted by Lender	For USDA option- 301-797-0500 x4 for mortgage; For countywide option – online <a href="mailto:hsutton@frederickcountymd.gov">hsutton@frederickcountymd.gov</a> , 301-600-6647 <a href="http://www.frederickcountymd.gov/housing">www.frederickcountymd.gov/housing</a>
Frederick City	<b>Frederick City Sold on Frederick II</b>	Assistance toward down payment and/or closing costs	<ul style="list-style-type: none"> <li>◦ First time homebuyer</li> <li>◦ Income limited</li> <li>◦ Contact City of Frederick for additional eligibility</li> </ul>	Contact the City of Frederick for terms	Eileen Barnhard, <a href="mailto:ebarnhard@cityoffrederick.com">ebarnhard@cityoffrederick.com</a> or 301-600-2842
Mortgages	<b>USDA Rural Development Mortgage</b>	Varies depending on income and other financial conditions	<ul style="list-style-type: none"> <li>◦ Max. household income about 60% of median*</li> <li>◦ Homebuyer Counseling required</li> </ul>	Call USDA for terms	USDA 301-797-0500 x4 (Bonnie Rohrer)

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	Program	Assistance	Eligibility*	Term	More Info/Contact
State DHCD Programs	State DHCD down payment and closing cost assistance programs	<ul style="list-style-type: none"> <li>◦ DSELP</li> <li>◦ MMP+2%</li> <li>◦ MMP+3%</li> </ul> Assistance varies by program & other factors	<ul style="list-style-type: none"> <li>◦ Must be used with a State CDA mortgage</li> <li>◦ Max. DSELP house price</li> <li>◦ Check website for other eligibility requirements</li> </ul>	Check website for terms	<a href="http://www.mmprogram.org">www.mmprogram.org</a> or 1-800-638-7781
	House Keys 4 Employees (HK4E)	Grant or loan from employer <i>with State match</i> ; in some cases, under “Smart Keys,” an additional State match; go online for current amounts	<ul style="list-style-type: none"> <li>◦ Must work for a participating employer</li> <li>◦ Must be used with a State CDA mortgage</li> </ul>	<ul style="list-style-type: none"> <li>◦ Some conditions may be set by employer</li> <li>◦ State match is 0% deferred loan repayable at the time of payoff or refinance, or upon the sale or transfer of the house</li> </ul>	Contact your employer or <a href="http://www.mmprogram.org">www.mmprogram.org</a> 1-800-638-7781 for participating employers
	<a href="#">Community Partner Incentive Program</a>	Up to <b>\$2,500 State match</b> , if using <i>HOME Initiative Program</i> , toward down payment and/or closing costs	<ul style="list-style-type: none"> <li>◦ <b>Must be used with a State CDA mortgage</b></li> <li>◦ Can be used with HOME</li> </ul>	0% deferred loan repayable at time of payoff, refinance, sale or transfer of the house; or no longer primary residence	<a href="http://www.frederickcountymd.gov/housing">www.frederickcountymd.gov/housing</a> or Heather Sutton, <a href="mailto:hsutton@frederickcountymd.gov">hsutton@frederickcountymd.gov</a> , 301-600-6647
	State CDA mortgage (also called Maryland Mortgage Program (MMP))	Several mortgage products, various eligibility criteria and terms. Visit the website or call the 800 number. All State CDA mortgages are offered by local lenders only, a list of which is on the website.			<a href="http://www.mmprogram.org">www.mmprogram.org</a> or 1-800-638-7781