



LIGHT Program Partners Manual

City of Baltimore
Department of Housing and Community Development
Division of Green, Healthy and Sustainable Homes

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The LIGHT Program – Leading Innovation for a Green and Healthy Tomorrow

The LIGHT Program is the central point of intake for Baltimore City Housing's Division of Green Healthy and Sustainable Homes (DoGHaSH). Through case coordination, LIGHT maximizes the potential of client households to receive the energy saving, housing rehab and lead abatement services available in the Division. LIGHT staff assists applicants in determining their eligibility for DoGHaSH programs and guides them in the successful preparation of their applications. In addition, LIGHT staff screens and refers clients for other green, healthy and home sustaining services available from LIGHT partner organizations.

DoGHaSH supports Baltimore City Housing's mission to ensure that all citizens of Baltimore have access to adequate and affordable housing opportunities in safe, livable neighborhoods.

The LIGHT Team

This model would not be possible without the LIGHT Team, a coalition of organizations dedicated to working together to leverage one another's resources to serve clients through a holistic approach. Each agency brings a unique service to the group that can be centrally coordinated through the LIGHT Program. By coordinating services, agencies are able to meet the multifaceted needs of low-income clients that no single agency could address by itself.

The LIGHT Team serves as an operating arm of Baltimore's Green and Healthy Homes Initiative (GHHI), a national movement (led by a Baltimore-based agency with the same name, GHHI) to create greener, safer and healthier homes in a more efficient, cost-effective and holistic manner.

The LIGHT Manual

The LIGHT Manual was established as a resource guide of the programs and benefits coordinated through the LIGHT Team to create more open access and exchange of information between human service agencies in Baltimore. It is the goal of the LIGHT Team to continue to expand its network of partners to further link critical services that, when combined, can more effectively strengthen low-income families and communities.



417 East Fayette Street • Baltimore, MD 21202 • phone 410-396-4215 • fax 410-361-9681 •
www.baltimorehousing.org

Baltimore Housing reflects the combined efforts of the Housing Authority of Baltimore City
and the Baltimore City Department of Housing and Community Development.

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Housing Rehabilitation Programs

Rehabilitation Services – Baltimore DHCD

Neighborhood Rehabilitation Loan Program – Park Heights Renaissance

Rehabilitation Loan Program – NHS

Quick Fix Loan – NHS

Home Improvement Loan & Matching Grant – Healthy Neighborhoods

Rehabilitation Services – Baltimore DHCD

- The Office of Rehabilitation Services offers loan-financing to assist low- and moderate-income homeowners in Baltimore City who need to make emergency repairs to their homes.
- This service is provided in the form of deferred, forgivable or below-market rate interest loans, depending on eligibility.
- The Office of Rehabilitation Services provides critical emergency repairs such as roofing, plumbing, electrical, heating system replacement and other structural repairs.

Income Guidelines		Non-Income Guidelines
Family Size	Annual Income	<p>The amount of funding a homeowner qualifies for is contingent upon underwriting of the loan based on affordability and equity in the house. All persons on the deed of the house must sign the loan and the property must carry homeowners insurance.</p> <p>Clients can independently select their own contractor for the work or can request the City's assistance in finding a contractor. Contractors must be licensed and insured.</p>
1	\$48,000	
2	\$55,000	
3	\$61,750	
4	\$68,500	
5	\$74,898	
6	\$86,420	
Application/Referral Protocol		Required Documentation
<p>Clients can call 410-396-3023 to request an application and additional information. Clients can also download an application online.</p>		<ul style="list-style-type: none"> • Deed of Assignment • Recent mortgage statement • Homeowner's insurance • Proof of income (3 consecutive paystubs or benefit/award statement) • Recent bank statements • Property tax bill • Copy of repair estimate (if applicable)
Contact Information		
<p>Please call 410-396-3023 with additional questions or visit http://www.baltimorehousing.org/rehabilitation to learn more.</p>		

Neighborhood Rehabilitation Loan Program – Park Heights Renaissance

Park Heights Renaissance’s Neighborhood Rehabilitation Loan Program has assisted 93 families with home renovations, totaling \$2.3 million in improvements, such as furnaces, roof replacements, porches and termite inspections. Recipients of these rehabilitation loans pay no interest, and if residents continue to own or occupy their homes for the next ten years, repayment is forgiven. These incentives help families make repairs to aging and slightly distressed homes, which strengthens the neighborhood while securing their future. Park Heights Renaissance is a HUD approved housing counseling agency.

Income Guidelines		Non-Income Guidelines
Family Size	Annual Income	Applicants for this program must live in Park Heights and applications are restricted to the Park Heights stabilization area only.
1	\$44,950	
2	\$51,400	
3	\$57,800	
4	\$64,200	
5	\$69,350	
6	\$74,500	
7	\$79,650	
8	\$84,750	
Application/Referral Protocol		Required Documentation
Households are notified via a mailing based on an annual priority area. Once the mailer has been disseminated to the targeted areas, applications are accepted on a first come-first serve basis.		<ul style="list-style-type: none"> • Photo ID • Proof of Income • Copy of Deed • Mortgage Coupon or Statement • Proof of Homeowners Insurance • Social Security Card • Gas and Electric Bill
Contact Information		
<p>For more information, please contact Saunie Tubman, Manager, Housing Services, by phone at 410-664-4890 or by email at stubman@phrmd.org.</p> <p style="text-align: center;"> Park Heights Renaissance, Inc. 3939 Reisterstown Road, Suite 268 Baltimore, Maryland 21215 </p>		

Rehabilitation Loan Program – NHS

Neighborhood Housing Services of Baltimore (NHS) offers rehabilitation loans from a number of funding sources for residents of owner occupied properties in Baltimore City and Baltimore County. Loans can be deferred or amortizing depending on the affordability of the borrower and the funding source.

Income Guidelines	Non-Income Guidelines
Income guidelines vary depending on the funding source. The maximum income level served is 120% AMI. Some funding sources have lower income levels.	Non-income guidelines vary by funding source. Loans secured by property require loan to value of 105% or less. Debt ratios, affordability, and credit are also reviewed. \$20,000 loan limit.
Application/Referral Protocol	Required Documentation
Applicants can apply by calling NHS at 410-327-1200. Applications are also available online at www.nhsbaltimore.com .	<ul style="list-style-type: none"> • Intake form • 2 most recent pay stubs • most recent tax returns • Property ownership confirmation • Property tax bill • Homeownership insurance policy • Mortgage information
Contact Information	
<p>For more information, contact:</p> <p>Jackie Wilson, 410-327-1200, x117, jwilson@nhsbaltimore.com</p> <p>Omar Marshall, 410-327-1200, x123, omarshall@nhsbaltimore.com</p>	

Quick Fix Loan – NHS

Neighborhood Housing Services of Baltimore (NHS) offers rehabilitation loans from a number of funding sources for residents of owner occupied properties in Baltimore City and Baltimore County. This is a small loan that can be closed quickly for more minor jobs—furnace, electric upgrade, plumbing repair, and energy conservation work.

Income Guidelines	Non-Income Guidelines
Income guidelines vary depending on the funding source. The maximum income level served is 120% AMI. Some funding sources have lower income levels.	Non-income guidelines vary by funding source. Loans secured by property require loan to value of 105% or less. Debt ratios, affordability, and credit are also reviewed. \$5,000 loan limit. The loan terms are 5% for 5 years with a payment less than \$100/month.
Application/Referral Protocol	Required Documentation
Applicants can apply by calling NHS at 410-327-1200. Applications are also available online at www.nhsbaltimore.org . Applications can be emailed to LIFTdocs@nhsbaltimore.com , mailed to NHS at 819 Park Avenue, Baltimore, MD 21201, or faxed to 410-505-1227.	<ul style="list-style-type: none"> • Intake form • 2 most recent pay stubs • most recent tax returns • Property ownership confirmation • Property tax bill • Homeownership insurance policy • Mortgage information • Deed • 2 contractor estimates
Contact Information	
<p>For more information, contact:</p> <p>Jackie Wilson, 410-327-1200, x117, jwilson@nhsbaltimore.com</p> <p>Omar Marshall, 410-327-1200, x123, omarshall@nhsbaltimore.com</p>	

Home Improvement Loan & Matching Grant – Healthy Neighborhoods

Healthy Neighborhoods helps strong but undervalued Baltimore neighborhoods increase home values, market their communities, create high standards for property improvements and forge strong connections among neighbors. The Home Improvement Loan & Matching Grant encourages renovations, including exterior improvements. The permanent interest rate will be Prime minus 1%, but in no event less than 4%.

Grant Income Ceiling		Loan Guidelines
Family Size	Annual Income	
1	\$74,250	<ul style="list-style-type: none"> • For homes located with a Healthy Neighborhood* • Minimum loan amount - \$5,000; Maximum loan - \$20,000. Up to \$10,000 available in a matching grant for income eligible borrowers • Borrower must be the owner occupant • Borrower may not own rental property • Housing expenses should not exceed 30% of the homeowner's gross monthly income, and total debt should not exceed 40% of the homeowner's gross monthly income • Borrower must have a minimum 700 credit score <p>* To determine eligible neighborhoods and for more information, click here.</p>
2	\$84,850	
3	\$95,450	
4	\$106,100	
5	\$114,550	
6	\$123,050	
7	\$131,550	
8	\$140,050	
Application/Project Steps		Required Documentation
<ul style="list-style-type: none"> • Confirm home's eligibility • Obtain estimate for project • Contact Healthy Neighborhoods 		<ul style="list-style-type: none"> • Income: 2 most recent paystubs/recent Federal tax return • Credit: Credit score minimum of 700 • Project: Contractor's proposal (Contractors must be MHIC licensed)

Contact Information

For more information, contact Rahn Barnes, x154, rbarnes@healthyneighborhoods.org, or Clare Gorman, x148, cgorman@healthyneighborhoods.org

Healthy Neighborhoods
2 East Read Street, 2nd floor, Baltimore, MD 21202
www.healthyneighborhoods.org (410) 332-0387

Energy Conservation Programs

Energy Conservation Services – Baltimore DHCD

Baltimore Energy Challenge

Watt Watchers of Maryland

Energy Savings Loan Program – CHAI

Energy Conservation Services – Baltimore DHCD

- The Office of Energy Conservation Services (ECS) helps low-income households with the installation of energy conservation materials and products to help lower utility bills and help maintain a safer, more comfortable home.
- This service is provided at no cost to income eligible households.
- ECS installs weather strips and sweeps on doors, high-efficiency lighting, low flow showerheads and faucet aerators, and insulation in attics, walls and floors. WAP also cleans and tunes heating systems, insulates water heaters and hot water pipes, seals and insulates ducts, and provides safety testing for furnaces and boilers.
- ECS does not provide window and door replacements, install storm windows, or fix roofs. Replacement of unsafe or inoperable heating systems is contingent upon available grant funding.

Income Guidelines		Non-Income Guidelines
Family Size	Annual Income	Applicants must prove ownership of the housing unit. For rental units, landlords must prove ownership and also agree to have the work done. Priority is given to clients who are elderly or disabled, and to families with children.
1	\$23,340	
2	\$31,460	
3	\$39,580	
4	\$47,700	
5	\$55,820	
6	\$63,940	
Application/Referral Protocol		Required Documentation
<p>Clients can call 410-396-3023 to request an application and additional information. Clients can also download an application online.</p>		<ul style="list-style-type: none"> • Most recent BGE bill • Photo ID for everyone in household 18 and over • SS cards for every member of the household • Proof of income of last 30 days for every member of the household over 18 years of age
Contact Information		
<p>For additional information, call 410-396-3023 or visit http://www.baltimorehousing.org/community_ohp_weatherization.</p>		

Baltimore Energy Challenge

The Baltimore Energy Challenge (BEC), launched in 2009, is Baltimore's trusted energy conservation resource program providing energy reduction education to and energy efficient installations for Baltimore City residents, schools and businesses. BEC is a partnership program of Civic Works, Baltimore City Office of Sustainability, Baltimore Energy Initiative, and Baltimore Community Foundation.

BEC's **Energy Efficiency Program** is a FREE service for all Baltimore City residents providing energy and water saving upgrades to the home to help save energy and money. The **Community Engagement Program** works with schools, community groups and church groups on how to save energy through everyday actions and habits. **Baltimore Business Energy Challenge** provides FREE energy assessments for businesses, churches and non-profits located in Baltimore City.

Eligibility Guidelines	Energy Efficiency Program
<p>The program is open to all Baltimore City residents (rent or own). There are no income restrictions.</p>	<p>Schedule your FREE appointment today!</p> <p>What We Offer</p> <ul style="list-style-type: none"> • FREE installation of energy and water saving upgrades • Consultation on energy saving actions in the home <p>What We Install</p> <ul style="list-style-type: none"> • CFL and LED light bulbs • Low-flow showerheads • Faucet aerators • Hot water heater wrap w/ pipe insulation • CO/smoke detector • Light switch/outlet gaskets • LED night light • Smart strips and power strips • Conserve Socket/24-hour timer • Programmable thermostat (<i>where possible</i>) <p>This is a FREE program for Baltimore City homeowners and tenants.</p>
<p>Community Engagement Program</p>	
<p>Help your friends and neighbors be more energy efficient- become an Energy Captain or schedule our team to speak to your community group, school or church.</p> <p>What We Offer</p> <ul style="list-style-type: none"> • Free Energy Savers Kit • Fun and engaging energy saving activities • Energy Savers Starter Kits to help you engage your neighbors and friends <p>What We Need from You</p> <ul style="list-style-type: none"> • Sign a pledge to take action in your home to reduce your energy use • Have FUN saving energy! • Share what you're doing with your friends and neighbors! 	
<p style="text-align: center;">Contact information</p>	
<p style="text-align: center;">443-869-2614 info@BaltimoreEnergyChallenge.org www.BaltimoreEnergyChallenge.org Facebook: Baltimore Energy Challenge Twitter: @WattsNewBmore</p>	

Watt Watchers of Maryland

The Fuel Fund of Maryland developed Watt Watchers of Maryland (WW) in response to increasingly high utility bills clients were presenting to local fuel fund staff. WW offers a great opportunity to learn about your energy expenses and the actions you and others in your household can take to lower your usage. Reducing energy consumption results in increased savings. By participating in a WW class, you will come away with techniques in energy conservation for your whole family.

WW classes may have from 10 to 50 students. Each receives a workbook with information about how to save on heating and cooling, electricity and water expenses. Classes also cover points for discussion on items such as needs versus wants; understanding a utility bill; free or low-cost programs available from the utility company or other service providers; and, how behavioral changes will lead directly to energy savings.

One of the strong points of WW is that concepts are easy to learn. Each student is encouraged to teach other family members so the whole family is involved in saving energy and money.

A full course is approximately 3 hours long, conducted in two sessions. Most commonly we recruit a host site for the class from a nonprofit or government agency that is offering a program for low income people such as GED, Life Skills, or Employment Counseling.

Once a person completes the course he/she is awarded a Watt Watchers Certificate to demonstrate that they have mastered the principles of energy conservation. Each graduate also receives an energy conservation kit which may include items such as a smart power strip, refrigerator thermometer, shower timer, and more. These come in a reusable backpack.

FFM has gone live with our online version of the Watt Watcher class. Anyone may access the class by going to www.wattwatchers.org. This online game offers a fast, fun way to learn the basic principles of home energy conservation.

Coming soon! FFM will be offering community-based classes that may be hosted in your local school, church or even your home!

Contact Information

For more information, contact [Fuel Fund of Maryland](http://www.fuel-fund.org) at 410-235-9080 X6.

Energy Savings Loan Program – CHAI

CHAI: Comprehensive Housing Assistance, Inc. is now offering homeowners living in select northwest Baltimore City neighborhoods interest-free loans to make their homes more energy efficient. These loans can be applied to a variety of energy-related home improvements, including upgrading heating and cooling systems, installing Energy Star appliances and tankless water heaters, replacing windows, adding insulation and converting to a gas furnace.

Income Guidelines	Non-Income Guidelines
<p>None</p> <ul style="list-style-type: none"> • There are no asset limits to qualify for either of the two loans offered (\$5,000 or \$10,000 interest free, paid back over 5 or 10 years). • Households falling below HUD area median income levels can qualify for a grant of \$1,250 reducing the amount of the loan payback. 	<p>Homeowner(s) must live withing CHAI's General Service Area of Northwest Baltimore in the neighborhoods of Glen, Mt. Washington, Fallstaff, Cross Country, or Cheswolde.</p>
Application/Referral Protocol	Required Documentation
<p>For an intake application packet, contact:</p> <ul style="list-style-type: none"> • David Moray, Loan Administrator, at 410-500-5327, or • Aryeh Goetz, Director of Neighborhood Investment, at 410-500-5308 • Applications can be downloaded at www.chaibaltimore.org 	<ul style="list-style-type: none"> • Two years most recent 1040s and W2s • One month of most recent paystubs for all borrowers • Most recent BGE bill • Authorization form to pull credit (\$15 single, \$30 couple) • One of two home energy audits with a copy of the report submitted at the time of application
Contact Information	
<p>CHAI: Comprehensive Housing Assistance, Inc. - 410-466-1990 5809 Park Heights Ave, Baltimore, MD 21215</p>	

Healthy Homes

Lead Hazard Reduction Program – Baltimore DHCD

Asthma Program

Green & Healthy Homes Initiative™

Primary Prevention Services – Baltimore City Health Department

Community Asthma Program – Baltimore City Health Department

Lead Hazard Reduction Program – Baltimore DHCD

- The Lead Hazard Reduction Program is a grant-funded program that reduces lead hazards in the home through cost-effective and sustainable interventions in homes with a pregnant woman or children under the age of six.
- This service is provided in the form of grants or loans, depending on eligibility.
- The Lead Hazard Reduction Program tests surfaces for lead paint and takes appropriate steps to abate the hazards, including window replacement, door stabilization and wall stabilization.

Income Guidelines		Non-Income Guidelines
Family Size	Monthly Income	<p>The owner of the home must have the property insured and the property must be in good financial status. If the house is occupied by a renter, the landlord must be the lead applicant.</p> <p>The program predominantly focuses on houses in which a pregnant woman or child age six and under lives or frequently visits.</p>
1	\$48,000	
2	\$55,000	
3	\$61,750	
4	\$68,500	
5	\$74,898	
6	\$86,420	

Required Documentation

- Copy of Deed of Assignment
- Copies of photo IDs of applicant and co-applicant
- Copies of social security cards of applicant and co-applicant
- Copies of three consecutive pay stubs, or current public assistance/award letters
- Copy of homeowner's insurance (declarations page)
- Copy of most recent property tax bill
- Copy of last three years tax returns or 1099 forms
- Copy of birth certificates for all children six and under
- Copy of blood lead tests (within last six months) for all children six and under
- Copy of bankruptcy discharge, if applicable
- Copy of most recent monthly mortgage statement
- Signed consent forms

Application/Referral Protocol

Clients can call 410-396-3023 to request an application and additional information. Clients can also download an application [online](#).

Contact Information

Please contact Verlerian McCoy by phone at 443-984-1613 with further questions.
http://www.baltimorehousing.org/ghsh_lead

Asthma Program Green & Healthy Homes Initiative (GHHI)

The Green & Healthy Homes Initiative (GHHI) Asthma Home Intervention Program is designed to provide housing intervention services in the homes of asthma-diagnosed children in Baltimore City. The program uses multi-level interventions and a high quality, cost-effective, and integrative approach to reduce home-based environmental, health, and safety hazards. A reduction of these hazards will lead to a decrease in incidences of asthmatic episodes, lead (Pb) exposure, and child injury. The program also combines weatherization and energy efficiency housing interventions with the asthma program.

Income Guidelines	Non-Income Guidelines
None	<ul style="list-style-type: none"> • Asthma-diagnosed child from ages of 2 to 14; • Property must be located in Baltimore City; • Property cannot be a multi-family dwelling of more than four units; • Renter or owner-occupied tenants.
Application/Referral Protocol	
<ul style="list-style-type: none"> • Fax or email Green & Healthy Homes Initiative Asthma referral form to Kristina Byrd at info@ghhi.org • Call with questions at 410-534-6447 	
Contact Information	
<p>Green & Healthy Homes Initiative 2714 Hudson Street Baltimore, MD 21224 Phone: 410-534-6447 Fax: 410-534-6475 www.ghhi.org</p>	

Primary Prevention Services – Baltimore City Health Department

The Baltimore City Health Department (BHCD) Healthy Homes Bureau's Primary Prevention Services is focused on preventing lead poisoning in children, including pregnant women. The program utilizes a holistic strategy to identify hazards and to provide resources to remediate those hazards that impact not only lead exposure but also asthma, carbon monoxide poisoning, fire safety, and injuries. The overall focus is to inform families with young children on how to create and maintain a Healthy Home. BHCD defines a Healthy Home as clean, dry, safe, pest-free, well-ventilated, free of contaminants, and well-maintained.

Income Guidelines	Non-Income Guidelines
None	Families with children under six, pregnant women, and grandparents with young children who visit their homes frequently qualify.
Application/Referral Protocol	Required Documentation
Please call 443-984-2460 to make referrals.	None
Contact Information	
For additional information, please contact Yolanda Wilton at 443-984-2488.	

Community Asthma Program – Baltimore City Health Department

Program Mission: To decrease the burden of asthma in children living in Baltimore City.

The Community Asthma Program is enrolling Baltimore City children ages 2 to 17 who suffer from moderate to severe asthma. Home visits from trained community health workers will help families improve asthma management.

Income Guidelines	Non-Income Guidelines
None	<ul style="list-style-type: none"> • Reside in Baltimore City • Children ages 2-17 • Have moderate to severe asthma, or have had an asthma-related emergency room visit or hospitalization in the past 6 months.
Application/Referral Protocol	Required Documentation
<p>Referrals may be:</p> <ul style="list-style-type: none"> • Faxed to 410-244-1366, attention: Referral Coordinator • Call in to 410-396-3848 <p>Forms can also be obtained from the Baltimore City Health Department website at: http://health.baltimorecity.gov/health-resources-topic/asthma</p>	<p>At time of visit, the following documentation must be provided:</p> <ul style="list-style-type: none"> • Insurance information • List of all medications the child is currently taking
Contact Information	
<p>Further questions can be directed to one of the following staff members: Referral Coordinator: 410-396-3848 Manager: Margret Schnitzer: 410-396-3896</p>	

Senior Home Repair Programs

Cities for All Ages – Civic Works

Rebuilding Together Baltimore

Senior Home Repair & Modification Program – CHAI

Senior Home Maintenance Program – Banner Neighborhoods

Cities for All Ages – Civic Works

At [Cities for All Ages](#), we believe that older adults are a vital and valuable part of a strong community. We aim to provide the community's seniors with practical services and information essential to healthy and successful lives.

Cities for All Ages provides the following services to older adults (ages 65+) living in Baltimore City: Home Repair, Home Safety Modifications, Occupational Therapy, Case Management, Community Outreach and Education, Information and Referral.

Income Guidelines		Non-Income Guidelines
Family Size	Monthly Income	Age 65+, Baltimore City resident
1	\$46,000	
2	\$52,550	
3	\$59,100	
4	\$65,680	
5	\$71,000	
6	\$76,200	
7	\$81,500	
8	\$86,700	
Application/Referral Protocol		Required Documentation
Call 410-449-2322 or email laverella@civicworks.com		None
Contact Information		
Contact Lauren Averella 410-449-2322 or laverella@civicworks.com		

Rebuilding Together Baltimore

- [Rebuilding Together Baltimore](#) (RTB) provides home repairs to low-income homeowners at no cost to the homeowners with the goal of making homes warmer, safer and drier.
- Mission: Bringing volunteers and communities together to improve the lives of homeowners in need in Baltimore City and Baltimore County.
- Vision: A safe and healthy home for every person.

Income Guidelines		Non-Income Guidelines
Family Size	Monthly Income	<p>A resident of the household must be either over the age of 60, a veteran, or a person with a disability. We also serve families with children. Applicants must live in and own their homes (either outright or have a mortgage). Households must meet an income requirement based on the Income Guidelines chart to the left. The maximum household income is 50% of the Area Median Income. RTB's main focus is in target communities which rotate each year. Call for more information about neighborhoods that RTB is currently working in.</p> <p>RTB periodically has funding to do work outside of the target neighborhoods. The amount of funding and restrictions varies from year to year.</p> <p><i>Please note that an application to our program does not guarantee services.</i></p>
1	\$2,437	
2	\$2,783	
3	\$3,133	
4	\$3,479	
5	\$3,758	
6	\$4,037	
7	\$4,316	
8	\$4,595	
Application/Referral Protocol		Required Documentation
Contact Matthew Bear at 410-889-2710 or matthewrtb@gmail.com with any questions about Rebuilding Together Baltimore's program or collaborative work process.		<ul style="list-style-type: none"> • A completed Rebuilding Together Baltimore application • Proof of income for each resident of the home who has a source of income.
Contact information		
Please contact Matthew Bear at 410-889-2710 with any questions. <i>Rebuilding Together Baltimore • 5513 York Road • Baltimore, MD 21212</i>		

Senior Home Repair & Modification Program – CHAI

The CHAI Senior Home Repair and Modification Program’s mission is to provide support for adults age 62 and over and people with disabilities in maintaining their safety, independence, and ability to remain in their homes through home repair and modification services and housing-related support services, including advocacy, referrals, education, volunteer services, assistive devices, and application completion for additional resources.

Income Guidelines		Non-Income Guidelines
Family Size	Annual Income	<ul style="list-style-type: none"> • Applicant must be age 62 or older or have a disability • Homeowner must live within CHAI’s General Service Area of Northwest Baltimore City in the Glen, Mt. Washington, Fallstaff, Cross Country, or Cheswolde neighborhoods
1	\$44,750	
2	\$51,150	
3	\$57,550	
Asset limit: \$30,000		
Service subsidy based on household’s percentage of HUD area median income.		
Application/Referral Protocol		Required Documentation
For an intake application packet, contact <ul style="list-style-type: none"> • Yolanda Hobbs, Senior Home Repair Coordinator at 410-500-5316 or • Rona Gross, Senior Home Benefits Coordinator at 410-500-5315 		<ul style="list-style-type: none"> • Tax bill or deed • Most recent tax return • Photo ID(s) • BGE bill • Social Security card(s) • Social Security award letter(s) • Pension statement(s) • Bank statements – most recent • Retirement account • Proof of any other income
Contact information		
<p align="center"> CHAI: Comprehensive Housing Assistance, Inc. - 410-466-1990 5809 Park Heights Ave, Baltimore, MD 21215 Yolanda Hobbs - 410-500-5316 / Rona Gross - 410-500-5315 </p>		

Senior Home Maintenance Program – Banner Neighborhoods

Banner Neighborhoods Community Corporation believes seniors are the backbones of our communities. Operating since 1982, Banner's Senior Home Maintenance Program allows elderly and disabled homeowners the opportunity to remain safely in their homes for as long as they would like.

On-call maintenance and repair services are available throughout the year. We focus on improving accessibility, safety, interior/exterior repairs and energy conservation.

Examples of services provided include fixing leaking faucets, repairing floor boards, stabilizing railings, installing and removing window A/C units, caulking windows, replacing door locks and light bulbs. Semi-annual inspections are offered coinciding with the checking of smoke detectors. Please call for inquiries specific to your circumstances.

Income Guidelines	Non-Income Guidelines
None	Homeowners Age 62 years of age and older or Fully Disabled living within the below boundaries: North: Monument Street South: Boston Street East: Haven Street West: Washington Street
Application/Referral Protocol	Required Documentation
Call (410)585-8810 or email info@bannerneighborhoods.org to set up an appointment for an initial visit where you can fill out an application.	None
Contact Information	
Contact Larry the Maintenance Man at (410)585-8810.	

Health Services

Care Coordination Program – HealthCare Access Maryland

Johns Hopkins School of Nursing CAPABLE Study

Adult Evaluation and Review Services (AERS) – Baltimore City Health Department

MTA Mobility

Cancer Support Foundation

Care Coordination Program – HealthCare Access Maryland

As a 501(C) not for profit organization, HealthCare Access Maryland (HCAM) plays a critical role in strengthening Maryland’s health care delivery system. Working with both government and private-sector support, HealthCare Access Maryland helps residents enroll in public health care coverage and navigate the complex health care system.

HCAM provides a variety of specialized services in 4 areas of expertise: eligibility/enrollment, navigation, care coordination and education/advocacy.

In Baltimore City, we have served 1 of 6 residents, and have the expertise and capacity to serve the rest of the state’s uninsured and under-insured populations.

Income Guidelines	The Care Coordination Program
<p>There are income guidelines related to receiving assistance from HealthCare Access Maryland. Individuals seeking assistance will be screened for eligibility for one of the Maryland Medical Care Programs.</p>	<ul style="list-style-type: none"> ● Care Coordination Services – Provides short-term case management to HealthChoice enrollees who are at high-risk or have special health needs. Services focus on the removal of barriers to care and the re-connection to one’s medical home. ● Ombudsman Services – Assists HealthChoice enrollees who have a complaint about their health plan or have been denied medical care services. ● Maternal and Child Health – Provides short-term coordination of care for women and infants referred via the MPRA and PIMR referrals with linkage to home visiting and other needed services.
Application/Referral Protocol	Other HCAM Programs
<p>HCAM can help Baltimore City residents determine if they are eligible for health insurance coverage through Medicaid (for adults), MA4F or MCHP. Call the HCAM Enrollment Call Center at 1-877-223-5201.</p>	<ul style="list-style-type: none"> ● Addiction Outreach Services ● Homeless Outreach Services ● Maternal and Child Health Services ● Eligibility Services ● MATCH (Making All The Children Healthy)
Contact Information	
<p>For additional questions about the programs offered at HCAM or to download an application for one of the Maryland Medical Care Programs, visit www.HCAMaryland.org.</p>	

Johns Hopkins School of Nursing CAPABLE Study

Goal: To show that home health services and housing modification for older adults with disabilities improves their ability to take care of themselves as they age.

CAPABLE focuses on skill development, home repair and environmental modification with the goal of helping older adults with disabilities age in place at home.

Study Service Overview	Eligibility Guidelines
<p>Each person who participates in this research will receive either “Physical Function services” OR “Creative Outreach services”</p> <p><u>Physical Function Services</u> Will provide home visits from a nurse and an occupational therapist to participants to work on issues with mobility, fall prevention, and balance. Handyman services will also be provided to ensure each of these participants’ homes is as safe as possible to walk around in.</p> <p><u>Creative Outreach Services</u> Will provide a home visitor who will discuss important life events with the participants as well as play games to help express their own creativity and memory.</p> <hr/> <ul style="list-style-type: none"> • All services are provided at no cost. • Each participant needs to be willing to receive either kind of service. Because this is a study, participants are randomly selected to one group or the other. • All study participants will receive \$25 gift cards at two visits to show appreciation of their time. 	<p>To enroll, each participant must:</p> <ul style="list-style-type: none"> • Be 65 years of age or older • Have some difficulty with either getting dressed, preparing food, or bathing • Receive a low monthly income • Have no plans to move in the next year • NOT be receiving home visits from a nurse or health care provider right now
	Application/Referral Protocol
	<p>To apply or refer a case to the CAPABLE study, please forward the following information:</p> <ul style="list-style-type: none"> • Potential participant’s name • Age • Phone number • Address <p>to adelane7@jhmi.edu</p>
Contact Information	
<p>For more information, please contact Johns Hopkins School of Nursing, CAPABLE Study Alice Delaney at 443.287.1584 or Dr. Sarah Szanton at 410.502.2605</p>	

Adult Evaluation and Review Services (AERS) – Baltimore City Health Department

Adult Evaluation and Review Services (AERS) provides comprehensive face-to-face evaluations to identify the needs of medically, mentally, and functionally disabled adults who face the risk of premature and inappropriate institutionalization. Appropriate referrals are made to agencies to provide the identified services.

Income Guidelines	Non-Income Guidelines
None	AERS provides assessments for persons 18 years and older who reside in Baltimore City. Residents who are referred are perceived to be at risk in their current living situation. The identified issues of concern for this population are related to physical, functional, and/or cognitive disabilities.
Application/Referral Protocol	Required Documentation
The AERS program accepts referrals via telephone only during intake hours, Monday through Friday from 8:30 am to 2:30 pm. Contact intake at 410-396-6006. All evaluations are completed in the home or the client's current living situation.	None
Contact Information	
Contact Rochelle Purnell, RN, MSN, at 410-396-6006 with further questions. AERS hours of operation are 8:30 am to 4:30 pm, and the program is located at 5610 Harford Road.	

MTA Mobility

- MTA Mobility provides curb to curb service transportation to Baltimore City, Baltimore County, and Anne Arundel County residents who are unable to use the local bus, metro, or Light Rail services.
- There is a one-way cash fare of \$1.85 for MTA transportation.
- Services are only available during the hours and days that MTA fixed-route services operate. The areas of operation are Baltimore City, Baltimore County, and Anne Arundel County. An individual using MTA Mobility may bring no more than two person(s) with them. Participants must call to reserve rides with Mobility by 5:00 p.m. the day before the trip.

Income Guidelines	Non-Income Guidelines
None	Participant must be disabled and be unable to take fixed-route service buses, metro, or Light Rail to be accepted into this program. Participants must have a doctor to verify their disability.
Application/Referral Protocol	Required Documentation
<p>Applicants can apply to MTA Mobility online, download an application, or pick up an application at the Mobility Certification Office. After mobility receives a completed application, they will contact the applicant for their in-person interview.</p> <p>The MTA website is www.mta.maryland.gov/mobility</p> <p>The Mobility Certification Office is located at Mobility Certification Office 4201 Patterson Ave, 2nd Floor Baltimore, MD 21215</p>	<p>Applicants must:</p> <ul style="list-style-type: none"> • Complete an online or downloaded application • Have their doctor fill out the required information • Complete an in-person interview with an MTA Mobility staff member

Cancer Support Foundation – CSF

Cancer Support Foundation provides quality of life as well as financial resources to anyone undergoing cancer treatment in Maryland. These resources are not loans but usually are a supplement to other programs. Funds are given as available.

Income Guidelines	Non-Income Guidelines
Funding is open to everyone. Funds are issued on the basis of availability and the discretion of CSF.	The patient must be: <ul style="list-style-type: none"> • undergoing active cancer treatment • a Maryland resident • documented
Application/Referral Protocol	Required Documentation
Patient can call 410-964-9563 Patient can mail diagnosis confirmation to: 8268 Academy Rd Ellicott City MD 21043 (and must include phone number) Checks are mailed within 48 hrs from time of receiving confirmation of diagnosis	A confirmation call from a cancer center or A diagnosis mailed or emailed to CSF
Contact Information	
For more information, contact: Cindy Carter, Executive Director, 410-964-9563 cpcarter@aol.com	

Foreclosure Counseling Services

Foreclosure Prevention Counseling – CHAI

Foreclosure Intervention Program – NHS

Foreclosure Intervention and Loss Mitigation Counseling – Park Heights Renaissance

Foreclosure Prevention Program – St. Ambrose Housing Aid Center

Foreclosure Prevention Counseling – CHAI

The CHAI Foreclosure Prevention Counseling program’s mission is to prevent foreclosures in CHAI’s General Service Area (neighborhoods of Cheswolde, Cross Country, Glen, Fallstaff, and Mt. Washington) and in Baltimore County through in-person and over-the-phone counseling, referrals, and improvement of financial literacy.

Income Guidelines	Non-Income Guidelines
None	<ul style="list-style-type: none"> • For a HAMP modification, loan must have been generated prior to 2009; no time restrictions on non-HAMP requests • Loan amount cannot exceed \$729,000 • Borrower must have an income stream • Only the borrower on the note can apply for the modification <p>Borrower should not be in active bankruptcy</p>
Application/Referral Protocol	Required Documentation
Please contact Stephanie Davis by phone at 410-500-5310 or by e-mail at cstein@chaibaltimore.org to request intake and modification application forms.	<ul style="list-style-type: none"> • Most recent mortgage coupon • Any material received from mortgage servicer or a lawyer • Filed federal tax returns for the 2 most recent years • Last 2 months paystubs • Last 2 months bank statements (all pages) • Most recent financial asset statements • Most recent water bill <p>Proof of paid taxes and homeowners insurance</p>
Contact Information	
<p>CHAI: Comprehensive Housing Assistance, Inc. 5809 Park Heights Ave, Baltimore, MD 21215</p> <p>Stephanie Davis, Foreclosure Prevention Counselor, 410-500-5310</p>	

Foreclosure Intervention Program – NHS

The foreclosure intervention program is geared toward helping families make the right decision involving their future when foreclosure is imminent. We as homeownership advisors are like a navigation system; when a client gets off course, we assist in re-calibrating and placing the client on track to sustainability. Our program provides emergency counseling assistance with contacting lenders and negotiating for loan modification, forbearances, short sales, and deed-in lieu programs for participants already in foreclosure. Participants are also provided with credit counseling and financial fitness education to help them manage their finances for continued homeownership.

Participants who feel they have been victims of predatory lending are referred to the Attorney General and to agencies that assist with emergency refinance and rescue funds for fraud victims. This program also provides referrals to rescue fund services. Each client is matched with a qualified, HUD certified counselors who assess the clients' needs, income, affordability to make a payment and other social ills. Within the process, action plans are developed, budgets are reviewed and paperwork analyzed for discrepancies.

Income Guidelines	Non-Income Guidelines
None	This service is free for all Maryland residents
Application/Referral Protocol	Required Documentation
Intake document is on our website: www.nhsbaltimore.org	<ul style="list-style-type: none"> • Most recent mortgage statements, collection notices, legal notices • Last 2 months checking and/or savings statements • Check or money order payable to NHS of Baltimore, Inc • Last 3 pay stubs, current Social Security award, Retirement, Pension, Annuity statement • If self-employed, provide federal tax return with all attachments for prior three years • W2s for prior two years • Federal tax returns for prior two years • Hardship letter • Credit report fee • Photo ID – Driver's license or Maryland State issued photo ID

Foreclosure Intervention and Loss Mitigation Counseling – Park Heights Renaissance

The Park Heights Renaissance, Inc. Foreclosure Intervention and Loss Mitigation Counseling Program's mission is to educate families in order to help them make the most financially sound decision as it relates to their future when foreclosure is imminent. Our program provides comprehensive counseling assistance. Our skilled counselors contact lenders and servicers to negotiate various workout options for homeowners who are currently in default. We also provide transitional counseling to families who have experienced an actual foreclosure sale. In addition, our clients receive budget and credit counseling to help them manage their finances and to avoid re-defaulting on their mortgage and other financial obligations. Park Heights Renaissance is a HUD approved housing counseling agency.

Income Guidelines	Non-Income Guidelines
None	<ul style="list-style-type: none"> • For HAMP modifications, loan must have been generated prior to 2009; no time restrictions on non-HAMP requests • Loan amount cannot exceed \$729,000 • Borrower must have a verifiable source of income • Only the borrower on the note can apply for modification
Application/Referral Protocol	Required Documentation
Please contact Karen Gary by phone at 410-664-4890, ext. 118 or by email at kgary@phrmd.org to request an intake and modification packet.	<ul style="list-style-type: none"> • Most recent mortgage statement • Any correspondence from lender or servicer • 2 most recent pay stubs • 2 most recent bank statements • Filed tax returns for the 2 most recent years • If self-employed, most recent profit and loss statement
Contact Information	
<p>Park Heights Renaissance, Inc 3939 Reisterstown Road, Suite 268 Baltimore, Maryland 21215</p> <p>Dominique Clark, Housing Services Coordinator, 410-664-4890</p>	

Foreclosure Prevention Program – St. Ambrose Housing Aid Center

Often, through no fault of their own, people fall behind on their mortgage payments. Sudden changes, such as loss of a job, illness, accidents, divorce or the death of a family member can create financial problems that lead to difficulty making timely mortgage payments. St. Ambrose provides free counseling to homeowners facing the threat of foreclosure and also works closely with the Legal Department to ensure that all potential issues preventing sustainable homeownership are addressed.

Research shows that homeowners who work with a housing counselor are able to obtain more sustainable solutions than those that do not. If your mortgage payments are behind or you think you may fall behind soon, don't delay, call St. Ambrose for a counselor.

Application	Required Documentation
<p>Phone: Call Intake Coordinator at 410-366-8550 ext. 235</p> <p>Email: Email Intake Coordinator at intakeFC@stambros.org</p> <p>Online: Start intake and print application/instructions http://www.stambros.org/pages/foreclosureprevention.html</p>	<ul style="list-style-type: none"> • Proof of income (one month's worth of paystubs – 2 if paid twice a month and 4 if paid weekly – MUST BE CONSECUTIVE) • Documentation of other income (child support, disability, retirement, rental) • Most recent utility bill • Two months of bank statements • Mortgage statement • Last year's tax returns (all pages) • Any legal documents received regarding your mortgage • Documentation for any other mortgages on the property • Hardship letter describing why you are having trouble making your mortgage payments

Contact Information

For more information, email inatkefc@stambros.org or call 410-366-8550 ext. 235 to speak with our intake coordinator.

Legal Services

Family Advocacy Services
Green & Healthy Homes InitiatiTM

Senior Legal Services – Bar Association of Baltimore City

Housing and Education Stability Project – Public Justice Center

Maryland Volunteer Lawyers Service (MVLS)

Family Advocacy Services Green & Healthy Homes Initiative (GHHI)

The Green & Healthy Homes Initiative's (GHHI) Family Advocacy Program assists families dealing with lead poisoning by helping families navigate the medical and housing rehab systems, learn more about lead and lead poisoning, obtain relocation grants to cover moving expenses, and relocate to lead-safe housing. GHHI also provides lead poisoning prevention education to families who do not have an Elevated Blood Lead Level but reside in a rental property that is not registered with the Maryland Department of the Environment (MDE). Case managers link families to a variety of resources to help maintain and stabilize health. The Legal Services team deals largely with tenant-landlord housing issues throughout Maryland in properties built before 1950. Renters can obtain assistance with rent court representation, filing a notice of defect, rent escrow and education on tenant's rights under the Maryland laws.

Income Guidelines (for relocation grants only)		Non-Income Guidelines
Family Size	Annual Income	<p>Case Management and Legal Services are available statewide to families concerned with lead hazards in their homes. Priority is given to families with children under the age of 6 and pregnant women.</p> <p>Relocation Assistance Grants are only available to Baltimore City residents.</p>
1	\$46,100	
2	\$52,650	
3	\$59,250	
4	\$66,800	
5	\$71,100	
6	\$76,350	
7	\$81,600	
8	\$86,900	
Application/Referral Protocol		Required Documentation
<p>Please send a referral to the Client Services Coordinator who will contact the family for an intake interview. Referrals can be emailed to info@ghhi.org or faxed to 410-534-6475.</p>		<p>For a Relocation Grant, the following documents are required:</p> <ul style="list-style-type: none"> • Proof of an Elevated Blood Lead Level; • Proof of income; • Lead Certificate for new home; • Proof of MDE registration for new home; • State Issued I.D.
Contact Information		
<p>Green and Healthy Homes Initiative© 2714 Hudson Street Baltimore, MD 21224 Phone: 410-534-6447 Fax: 410-534-6475 www.ghhi.org</p>		

Senior Legal Services – Bar Association of Baltimore City

Senior Legal Services provides legal counseling and representation to Baltimore City residents age sixty (60) and over on issues involving civil legal matters including, but not limited to: consumer debt issues, housing issues, powers of attorney and advance medical directives, probate, landlord/tenant issues, guardianship, other civil legal matters. The program does not handle fee-generating cases, criminal matters, or Plaintiff's work.

Income Guidelines	Non-Income Guidelines
Priority is given to low-income individuals.	Services are available to Baltimore City residents age 60 and over.
Application/Referral Protocol	Required Documentation
Please call (410) 396-1322. Intake hours are Monday through Thursday 10:00 a.m. -12:00 p.m.	Clients are requested to bring copies of all paperwork relevant to the matter they are seeking assistance with to the initial consultation.
Contact Information	
<p>Senior Legal Services is located at 111 North Calvert Street, Suite 631 Baltimore, Maryland, 21202</p> <p>Phone: 410-396-1322 Fax: 410-332-8468</p> <p>www.baltimoreseniorlegalservices.org</p>	

Housing and Education Stability Project – Public Justice Center

Our **Human Right to Housing Project** seeks to protect and expand tenants' rights to safe, habitable, affordable, and non-discriminatory housing. The Housing project serves primarily tenants in Baltimore City who face eviction in rent court or live in dangerous housing conditions. We also assist tenants statewide whose landlords are in foreclosure or who face unfair landlord practices like retaliation.

Income Guidelines	Non-Income Guidelines
None	<p>HOUSING</p> <p>Tenants must fall within project guidelines for legal advice and/or representation. Even where a tenant meets the guidelines, we may be unable to assist depending upon available resources and case facts:</p> <ul style="list-style-type: none"> • Tenants in <u>Baltimore City</u> facing failure to pay rent claim, unsafe housing conditions, holding over case, retaliation, utility shutoff, unfair landlord trade practices, or landlord foreclosure • Tenants <u>statewide</u> facing landlord foreclosure, retaliation, or other unfair practice <p>Please note: We do not normally assist tenants with problems specific to public housing or housing vouchers.</p> <p>EDUCATION STABILITY</p> <p>Children who are homeless are eligible for our advice and assistance. This includes children who are doubled up with friends or relatives, staying in shelters or transitional housing, staying in hotels or trailer parks due to lack of other options, living in cars, parks, bus/train stations, or staying in temporary foster care placements.</p>
Required Documentation	
The PJC does not require any documentation at the time of the intake. Documentation may later be gathered on a case to case basis.	
Application/Referral Protocol	
Potential client must call the PJC and complete an initial intake with a Legal Assistant to gather information to determine whether the PJC can assist the client or will refer them to another provider.	
Contact Information	
<p>Housing: Contact 410-625-9409, x. 226 for Rebecca Reynolds or x. 235 for Erika Johnson.</p> <p>Education Stability: Contact 410-625-9409, x. 234 for Monisha Cherayil</p>	
<p>EMPLOYMENT</p> <p>The Workplace Justice Project focuses on group cases of low-wage workers involving:</p> <ul style="list-style-type: none"> • Unpaid wages (including unpaid overtime) • Independent contractor misclassification • Workplace health and safety • Temporary/guest workers • Service workers (e.g. hotels, restaurants) • Home health care 	

Maryland Volunteer Lawyers Service (MVLS)

MVLS provides free or low cost legal representation in civil matters to Marylanders with limited income. Eligible clients are matched with a volunteer lawyer who has the appropriate skills and expertise to provide quality representation. With a volunteer pool of 3,000 lawyers, MVLS provides services in every jurisdiction in the state.

Types of cases that MVLS places include: adoption, adult guardianship, back wages, bankruptcy (chapter 7), child guardianship, criminal record expungement, debt collection, deed changes, divorce and custody, income tax disputes, landlord/tenant disputes, mortgage foreclosure and mediation, name change, nonprofits, power of attorney, public benefit denial (not SSI or SSDI), reinstatement of professional license (not auto), school suspension, tax sale, uninsured motorist defense, and wills and small estate probate.

Cases that MVLS does not place include: criminal, DWI, class action, fee-generating (SSI, SSDI, or employment), child or spousal abuse, paternity, child support, or contempt cases.

Income Guidelines	Non-Income Guidelines
<p>General civil matters – 50% of area median income.</p> <p>Foreclosure Project – 70% of area median income.</p> <p>All income guidelines and charts are posted here.</p>	<ul style="list-style-type: none"> • Clients may only own their residential property (no additional property) • Clients may only have 1 vehicle per adult member of the household • Clients may not have more than \$5,000 in assets (\$10,000 for couples)
Application/Referral Protocol	Required Documentation
<ul style="list-style-type: none"> • Clients can complete intake either by calling the intake line below, or completing an online application. • Clients are required to pay a \$25 application fee (which is waived if a client is at 125% of the poverty rate). The fee is not required for the foreclosure or tax projects. • MVLS requires 30 days to process the application • Clients are responsible for all fees associated with their case 	<ul style="list-style-type: none"> • Complete and signed application • Proof of income for all members of household (including employment and benefits) • Copies of all court or other relevant legal documents • Note – foreclosure clients will be required to submit additional documentation
Contact Information	
<p>General Intake: (410) 547-6537 or (800) 510-0050 (Monday – Thursday, 9 AM - 1 PM) Foreclosure: (443) 451-4067 Web: http://www.mvlslaw.org/clients/apply-for-services/</p> <p>For program information: General: Michelle Swift, Pro Bono Program Manager, 443-451-4068, michelle@mvlslaw.org Cheri Wendt-Taczak, LITC (tax) Program Attorney, 443-451-4061, cheri@mvlslaw.org Susan Francis, Foreclosure Prevention Project Manager, 443-451-4084, susan@mvlslaw.org</p>	

Employment

Maryland New Directions

Baltimore Center for Green Careers – Civic Works

Maryland New Directions

[Maryland New Directions](#) is a non-profit career counseling and job placement agency dedicated to assisting low-income individuals to become self-sustaining members of the community. Our mission is to provide comprehensive career counseling, employment assistance, and post-employment support to people who are in life and career transitions.

We host a monthly two-week employment training program that focuses on enhancing job search skills including cover letters, resumes, and interviewing skills.

Three times per year, Maryland New Directions and the Maritime Transportation Industry offers 60 hours of soft skills training (job readiness skills) and 20 hours of specific Port Industry Training for candidates interested in careers in the Port Industry.

Income Guidelines	Non-Income Guidelines
Maryland New Directions serves clients earning under \$40,000 annually.	The program is for any person residing in the Baltimore City area between the ages of 21-60.
Application/Referral Protocol	Required Documentation
<ul style="list-style-type: none"> • Referrals via community agencies • Phone calls (to register) • Walk-ins welcome (to register) at 2700 N. Charles Street, Suite 200 	Clients must bring a photo ID with them to the orientation (MVA license, State ID, Passport all acceptable)
Contact Information	
<p>Please contact Clair Watson, Program Director, with additional questions. 2700 N. Charles St., Suite 200 Phone: 410-230-0630 Fax: 410-230-0275</p>	

Baltimore Center for Green Careers – Civic Works

- The Baltimore Center for Green Careers (BCGC) is a Civic Works initiative that contributes to a more sustainable Baltimore by providing occupational skills training for environmental careers, residential energy efficiency services through our social enterprise, EnergyReady, and lead generation. The program prepares Baltimore residents for careers in the residential energy efficiency industry and the brownfields remediation industry.
- BCGC provides trainees with comprehensive skills, industry-required certifications and PAID on-the-job experience necessary to secure job opportunities.
- The Brownfields Program will help individuals earn environmental health and safety certifications and will have them attend personal development workshops.
- Individuals in the Energy Retrofit Installer Training Program will learn how to make a house more energy efficient by providing services such as air sealing, insulation, and cool roofing.

Income Guidelines	Non-Income Guidelines
None	<p>Brownfields Program - Individuals interested in participating must have a valid driver's license, pass a drug test, and not have been convicted of a sex offense. A high school diploma or GED, 8th grade reading/math level, and car ownership are preferred, but not mandatory.</p> <p>Energy Retrofit Installer Training – Individuals interested must be 18 years or older, pass a drug test, have a valid driver's license, be able to pass a respiratory exam, and be able to work on roofs and in confined spaces.</p>
Application/Referral Protocol	Required Documentation
<p>Brownfields Program – Please call 410-929-6136 to find out when the next training will begin.</p> <p>Energy Retrofit Installer Training – Information and application sessions are held on Tuesdays at 1:00 p.m. at the Baltimore Center for Green Careers. Please arrive no later than 12:45.</p>	A driver's license is required for both programs. However, BCGC has resources available to support applicants in securing or re-securing a driver's license.
Contact Information	
Call 410-929-6120 or visit http://www.baltimoregreencareers.org/home for further information and questions.	

Food Security

Food Supplement Program (Food Stamps)

Emergency Food Voucher – Baltimore City DSS

Maryland Free and Reduced Price Meal Program

Food Supplement Program (Food Stamps)

The Food Supplement Program (formerly known as Food Stamps) helps low income people buy the food they need for good health.

Income Guidelines		Non-Income Guidelines
Family Size	Annual Income	<ul style="list-style-type: none"> • U.S. citizenship (exceptions for special populations, e.g. refugees, asylees, etc.) • Able-bodied adults between 16 and 60 years of age must register for work, accept an offer of suitable work, and take part in an employment and training program when referred to one by the local DSS.
1	\$15,180.00	
2	\$20,460.00	
3	\$25,728.00	
4	\$31,008.00	
5	\$36,288.00	
6	\$41,568.00	
7	\$46,848.00	
8	\$52,128.00	
Application/Referral Protocol		Required Documentation
Apply at the local DSS office or at www.marylandsail.org .		Verification for the following is required: <ul style="list-style-type: none"> • Verification of income, such as but not limited to: paystubs, letter from employer or award letter. • child-support payments, such as a court order and cancelled checks and the legal obligation to pay; • verification of legal immigrant status for eligible immigrants; • medical expenses for individuals 60 or older or disabled; • any information which is questionable or conflicting.
Contact Information		
For additional information, visit http://www.dhr.state.md.us/blog/?page_id=5514		

Emergency Food Voucher – Baltimore City DSS

The Emergency Food Voucher program provides a three-day emergency food supply to Baltimore city residents. If there are infants in the household, diapers and baby formula will also be provided. Food vouchers can be redeemed at several different food pantries located around the city.

Income Guidelines	Non-Income Guidelines
None	Any resident of Baltimore City may request an emergency food voucher. This includes clients with no ID. Clients can receive vouchers twice per month. Voucher must be issued by an authorized representative that has gone through training at the Department of Social Services.
Application/Referral Protocol	Required Documentation
The department of Social Services trains agencies on how to issue food vouchers. Agencies interested in becoming authorized representatives to issue food vouchers should contact Nadine Simpson at Nadine.simpson@maryland.gov	A food voucher slip is required to pick up the food.
Contact Information	
Contact Nadine Simpson at nadine.simpson@maryland.gov with additional questions.	

Maryland Free and Reduced Price Meal Program

The Maryland Free and Reduced Price Meal Program is a government-sponsored program that provides free or low-cost meals to children in school. Participating programs may give students breakfast, lunch and/or snacks. The reduced price meal is \$0.40 for lunch and \$0.30 for breakfast.

Income Guidelines		Non-Income Guidelines
Family Size	Annual Income	Children qualify for free or reduced-price meals if their households: <ul style="list-style-type: none"> • Get Food Stamps or TCA (Temporary Cash Assistance) OR • Have a qualifying income (see the table at left).
1	\$21,257	
2	\$28,694	
3	\$36,131	
4	\$43,568	
5	\$51,005	
6	\$58,442	
7	\$65,879	
8	\$73,316	
Application/Referral Protocol		Required Documentation
Apply at your child's school. Applications are sent home at the beginning of each school year. To obtain an application at another time, contact your child's school. Applications should be sent to your youngest child's school.		Copy of food supplement program (food stamps) or TCA benefit, if applicable.
Contact Information		
For more information, please call the Office of Food & Nutrition Services at 410-396-8755.		

Financial Stability Services

Baltimore CASH Campaign

Community Action Partnership

Small Dollar Loan – NHS

Baltimore CASH Campaign

The [Baltimore CASH Campaign](#) strives to provide working families with access to the tools and services needed to maximize their earning dollars. The CASH Campaign specializes in tax preparation, financial education, financial products, public benefits, budgeting, and credit reports.

Income Guidelines	Non-Income Guidelines
Free tax preparation is available for households with an annual income of \$52,000 or less.	Anyone 18 years or older can be screened for benefits.
Application/Referral Protocol	Required Documentation
To refer a client to the Baltimore CASH Campaign, send an email to Veronica Purcell (Veronica@baltimorecash.org) with the client's name, address, and phone number. Please indicate what Baltimore CASH Campaign services the client is interested in receiving.	<p>Required documentation is contingent on services requested.</p> <p>For budgeting:</p> <ul style="list-style-type: none"> • Most recent utility bills, phone bill, cable bill, etc. • Most recent credit card statements • Most recent bank statement <p>For benefits screening:</p> <ul style="list-style-type: none"> • Proof of income • ID
Contact Information	
<p>Baltimore CASH Campaign 217 E. Redwood St., Suite 1500 443-692-9487</p>	

Community Action Partnership

The mission of the Baltimore City [Community Action Partnership](#) is to be a local agency and advocate which promotes new services and delivery systems that effectively:

1. support human dignity and self-determination
2. promote self-sufficiency, and
3. provide opportunities for low-income families

Baltimore City Community Action Partnership Services

Housing and Energy – Maryland Energy Assistance Program, Electric Universal Service Program, Low Income Water Assistance, Residential Energy Assistance Challenge Program, Customer Investment Fund and Eviction Prevention/Rapid Re-Housing

Food and Nutrition – Project 100: Fresh Beginning

Financial Empowerment – Volunteer Income Tax Assistance, Homeowner/Renter Tax Credit, Credit Workshops, MOED Community Job HUB, EarnBenefit Screenings

Case Management

Center Locations and Contact Information

Southeast Community Action Center

Denatra Green-Stroman, PhD, Sr. Program Administrator
3411 Bank Street
Baltimore, Maryland 21224
(410) 545-6510

Eastern Community Action Center

Diane Jones, Manager
1400 E. Federal Street
Baltimore, Maryland 21213
(410) 545-0136

Northwest Community Action Center

Desiree Mack, Manager
3939 Reisterstown Rd
Baltimore, Maryland 21215
(443) 984-1384

Southern Community Action Center

Beulah McCain-Lucas, Manager
606 Cherry Hill Road
Baltimore, Maryland 21225
(410) 545-0900

Northern Community Action Center

David Smith, Manager
5225 York Road
Baltimore, Maryland 21212
(410) 396-6084

Contact Information

For additional information, contact
Dr. Denatra Green-Stroman at Denatra.Green-Stroman@baltimorecity.gov

Small Dollar Loan – NHS

This Small Dollar Loan Program is designed to provide a consumer loan that can be used as a payday alternative, for small repairs or just about anything. By offering affordable interest rates and repayment periods ranging from 1 month to 2 years the program is designed to provide an affordable consumer loan option.

Income Guidelines	Non-Income Guidelines
None	<ul style="list-style-type: none"> • No judgments or open bankruptcy • Credit score of 620 if borrowing over one thousand dollars • Medical collections under \$1k allowed • Consistent employment for past year • Must have direct deposit with a bank
Application/Referral Protocol	Required Documentation
Call NHS at 410-327-1200. The application is available online at www.nhsbaltimore.com .	<ul style="list-style-type: none"> • 60 day proof of income • Latest tax return • Utility bill • 60 days of bank statements • Most recent award letter
Contact Information	
For more information, contact Omar Marshall 410-327-1200 x123 omarshall@nhsbaltimore.com	

Bill Payment Assistance

Energy Assistance – Baltimore DHCD

Fuel Fund of Maryland

Senior Citizen Water Bill Discount Program

Low-Income Water Assistance Program

Office of People's Counsel

Energy Assistance – Baltimore DHCD

- The Energy Assistance Program helps Maryland’s families pay their utility bills, minimize heating crises, and make energy costs more affordable.
- These are grant-based programs that do not need to be paid back. The amount of grant money received depends on income level of household and fuel type.
- The Maryland Energy Assistance Program (MEAP) provides financial assistance towards a household’s heating bill. The Electric Universal Service Program (EUSP) provides financial assistance towards a household’s electric bill.
- Clients with a turn-off notice can receive a 55-day extension on their turn-off notice by applying to the program.

Income Guidelines		Non-Income Guidelines
Family Size	Monthly Income	Every household that accepts the EUSP grant must agree to a budget billing payment plan, which helps spread out the annual utility bill into even monthly payments. If individuals live in subsidized housing and heat is included in the rent, that individual is not eligible for a MEAP grant, but may be eligible for a EUSP grant.
1	\$1,675.62	
2	\$2,261.87	
3	\$2,848.12	
4	\$3,434.37	
5	\$4,020.62	
6	\$4,606.87	
7	\$5,193.12	
8	\$5,779.37	
Application/Referral Protocol		Required Documentation
Applicants can apply year round, once each fiscal year (July-June). To apply, individuals can call 410-396-5555 to request an application, or they can apply in person at a local community action center .		<ul style="list-style-type: none"> • Most recent BGE bill • Applicant’s photo ID • Proof of residence. • SS cards for every member of household • Proof of household’s total gross income for the last 30 days • If renting, a copy of lease
Contact Information		
For additional questions, please contact 410-396-5555.		

Fuel Fund of Maryland

Incorporated in 1981, the mission of the Fuel Fund of Maryland (FFM) is to provide resources to vulnerable Maryland families for heat and home utility needs. Our donors, board and staff support and advocate collaborative funding and services that ensure affordable energy to families that must overcome hardship caused by poverty and assist these families to meet their human needs.

FFM raises funds that are distributed to a network of 18 agencies distributed throughout the BGE service territory. Eligible clients must first pay a portion of their bill themselves and then FFM may provide funds and matching credits to cover the remainder of the client's bill. A client can only get help from one fuel fund agency and only once per year. There are nine fuel funds in Baltimore City. Four serve the whole city and five are zip code specific.

Income Guidelines			Required Documentation
Family Size	Annual Income	Monthly Income	Every agency has its own application form with demographic and financial information the client must complete. Documentation includes: <ul style="list-style-type: none"> • Proof of income - normally the last 30 days of gross income are used, although in certain cases documented annual income may be substituted • Proof of residency • Proof of the number of people in household • Proof of having already applied to OHEP • Turn off notice or the client's services have already been terminated.
1	\$23,540	\$1,961.67	
2	\$31,860	\$2,655	
3	\$40,180	\$3,348.33	
4	\$48,500	\$4,041.67	
5	\$56,820	\$4,735	
6	\$65,140	\$5,428.33	
7	\$73,460	\$6,121.67	
8	\$81,780	\$6,815	
For families larger than 8, add \$346.67 for each additional person to 30 day income.			

Application/Referral Protocol

Each agency has its own pattern of services and how they are accessed. To locate the appropriate office and get assistance with your utility bill call one of the United Way Referral Hotline numbers (211 or 410-685-0525) or go to www.fuelfundmaryland.org.

Senior Citizen Water Bill Discount Program

The Senior Citizen Water Bill Discount Program provides a 35% discount on the household water bill to seniors age 65 and over residing in Baltimore City.

Income Guidelines	Non-Income Guidelines
The combined gross household income must be \$25,000 or less.	<ul style="list-style-type: none"> • Principal resident must be 65 or older • Applicant must be a resident of Baltimore City. • The water bill must be in the senior's name. • The senior must have proof that they are the owner of the home or provide a lease showing they pay the water bill.
Application/Referral Protocol	Required Documentation
Applicants can apply year round, once each fiscal year. To apply, individuals can call 311 or 410-396-5398 to obtain an application .	<ul style="list-style-type: none"> • Proof of age • Proof of ownership or lease agreement stating tenant's responsibility for water/sewer charges • Proof of income for all household members
Contact Information	
For additional information, contact 410-396-5398.	

Low-Income Water Assistance Program

Low-Income Water Assistance is a program offered by Baltimore City to help those who are having problems paying their water bills. Individuals receive a one-time credit of \$125 towards their water bill.

Income Guidelines		Non-Income Guidelines
Family Size	Annual Income	Applicants who meet the income guidelines must: <ul style="list-style-type: none"> • Pledge to make consistent payments on the remaining balance of the bill • Live in Baltimore City • Be the utility account holder • Get your water bill directly from the City • Live at the property of the water account • Have received a delinquent, turn off or tax sale notice on water bill • Not have an existing payment plan with Department of Finance
1	\$20,422.50	
2	\$27,527.50	
3	\$34,632.50	
4	\$41,737.50	
5	\$48,842.50	
6	\$55,947.50	
7	\$63,052.50	
8	\$70,157.50	
Application/Referral Protocol		Required Documentation
Clients can complete an application at their local Community Action Center.		<ul style="list-style-type: none"> • ID of household members • Proof of SSN for household • Proof of residency • Copy of water bill • Proof of income
Contact Information		
For additional information, visit http://publicworks.baltimorecity.gov/Bureaus/WaterWastewater/Water/LowIncomeWaterAssistanceProgram.aspx		

Office of People's Counsel

- The Office of People's Counsel (OPC) is an independent state agency that represents Maryland's residential consumers of electricity, natural gas, telephone, and private water services.
- OPC works with consumers to help them resolve problems with utility services, and assists them in finding financial aid for utility bills.
- OPC represents consumer interest in regulatory and court proceedings.
- OPC provides provides training and outreach regarding regulated utility issues.
- OPC represents in any venue that entertains issues related to residential utility customers.

Income Guidelines	Non-Income Guidelines
None	For those seeking bill assistance through our Consumer Assistance Unit, it is typically required that households have a medical or other emergency and be off service or in jeopardy of having their service terminated.
Application/Referral Protocol	Required Documentation
Individuals can call 410-767-8150 between the hours of 8:00 a.m. and 5:00 p.m.	The documents required will be based on the type of assistance needed or the context of the issue.
Contact Information	
Office of People's Counsel 6 St. Paul Street, Suite 2102 Baltimore, MD 21202 Phone: 410-767-8150 Fax: 410-333-3616 info@opc.state.md.us	

Health Benefits

Women, Infants and Children

MA4F Medical Assistance – HealthCare Access Maryland

Maryland Children’s Health Program – HealthCare Access Maryland

Medical Assistance (Adults) – HealthCare Access Maryland

Qualified Health Plans – HealthCare Access Maryland

Medicare Extra Help

Medicare Buy-In

Women, Infants and Children

WIC is a government program that gives women, infants and children nutritious food and education in order to improve their health and diet. The program is for pregnant or nursing women, infants, and children under age 5 who are at risk for poor nutrition and health.

WIC provides healthy food, nutrition, parenting education, and breastfeeding counseling. WIC gives you food coupons every 3 months that you use at approved grocery stores to buy healthy food such as milk, eggs, and infant formula. The exact amount of your WIC coupons depends on your household size and income.

Income Guidelines		Non-Income Guidelines
Family Size	Annual Income	<p>WIC is only for pregnant or nursing women, infants and children under age 5 at risk for poor nutrition and health.</p> <p>Pregnant women can get WIC for up to 6 weeks after birth and may be able to extend it for up to 6 months longer.</p> <p>Every 6 months you must recertify for WIC.</p>
1	\$21,257	
2	\$28,694	
3	\$36,131	
4	\$43,568	
5	\$51,005	
6	\$58,442	
7	\$65,879	
8	\$73,316	
Application/Referral Protocol		Required Documentation
Call (410) 396-9427 to find the local office nearest you and set up an appointment.		<ul style="list-style-type: none"> • Identification for all household members • Proof of residence • Proof of household income
Contact Information		
For additional information, visit http://phpa.dhmh.maryland.gov/wic/		

MA4F Medical Assistance – HealthCare Access Maryland

As a 501(C) not for profit organization, HealthCare Access Maryland (HCAM) plays a critical role in strengthening Maryland’s health care delivery system. Working with both government and private-sector support, HealthCare Access Maryland helps residents enroll in public health care coverage and navigate the complex health care system.

HCAM provides a variety of specialized services in 4 areas of expertise: eligibility/enrollment, navigation, care coordination and education/advocacy.

In Baltimore City, we have served 1 of 6 residents, and have the expertise and capacity to serve the rest of the state’s uninsured and under-insured populations.

Income Guidelines		Covered Benefits
Family Size	Annual Income	
2	\$17,991	<ul style="list-style-type: none"> • Doctors Visits • Hospital Care • Lab Work and Tests • Immunizations • Prescription Medications • Mental Health and Substance Abuse Services • Specialty Care and Related Therapies
3	\$22,654	
4	\$27,318	
5	\$31,981	
6	\$36,644	
Application/Referral Protocol		Required Documentation
HCAM can help Baltimore City residents determine if they are eligible for health insurance coverage through MA4F, MCHP or MD Family Planning Program. Call the HCAM Enrollment Call Center at 1-877-223-5201.		<ul style="list-style-type: none"> • Social Security numbers for each person applying for insurance • Proof of income • Proof of identity • Proof of citizenship or immigration status

Contact Information

For additional questions about the programs offered at HCAM or to download an application for one of the Maryland Medical Care Programs, visit www.HCAMaryland.org.

Maryland Children’s Health Program – HealthCare Access Maryland

As a 501(C) not for profit organization, HCAM plays a critical role in strengthening Maryland’s health care delivery system. Working with both government and private-sector support, HealthCare Access Maryland helps residents enroll in public health care coverage and navigate the complex health care system.

HCAM provides a variety of specialized services in 4 areas of expertise: eligibility/enrollment, navigation, care coordination and education/advocacy.

In Baltimore City, we have served 1 of 6 residents, and have the expertise and capacity to serve the rest of the state’s uninsured and under-insured populations.

Income Guidelines		Covered Benefits
Family Size	Annual Income	<ul style="list-style-type: none"> • Doctors Visits including Prenatal and Post-Partum Visits, Family Planning • Hospital Care including, ER, Labor and Delivery/Newborn care • Lab Work and Tests • Immunizations • Prescription Medications • Mental Health and Substance Abuse Services • Specialty Care and Related Therapies
2	\$31,020	
3	\$39,060	
4	\$47,100	
5	\$55,140	
6	\$63,180	
Application/Referral Protocol		Required Documentation
HCAM can help Baltimore City residents determine if they are eligible for health insurance coverage through MA4F, MCHP, or MD Family Planning Program. Call the HCAM Enrollment Call Center at 1-877-223-5201.		<ul style="list-style-type: none"> • Social Security numbers for each person applying for insurance • Proof of income • Proof of identity • Proof of citizenship or immigration status
Contact Information		
For additional questions about the programs offered at HCAM or to download an application for one of the Maryland Medical Care Programs, visit www.HCAMaryland.org .		

Medical Assistance (Adults) – HealthCare Access Maryland

As a 501(C) not for profit organization, HCAM plays a critical role in strengthening Maryland’s health care delivery system. Working with both government and private-sector support, HealthCare Access Maryland helps residents enroll in public health care coverage and navigate the complex health care system.

HCAM provides a variety of specialized services in 4 areas of expertise: eligibility/enrollment, navigation, care coordination and education/advocacy.

In Baltimore City, we have served 1 of 6 residents, and have the expertise and capacity to serve the rest of the state’s uninsured and under-insured populations.

Income Guidelines		Covered Benefits
Family Size	Annual Income	<ul style="list-style-type: none"> • Doctors Visits • Hospital Care • Lab Work and Tests • Immunizations • Prescription Medications • Mental Health and Substance Abuse Services • Specialty Care and Related Therapies
1	\$15,856	
2	\$21,404	
3	\$26,951	
4	\$32,499	
5	\$38,047	
6	\$43,595	
7	\$49,143	
8	\$54,691	
Application/Referral Protocol		Required Documentation
HCAM can help Baltimore City residents determine if they are eligible for health insurance coverage through MA, MA4F, MCHP, or MD Family Planning Program. Call the HCAM Enrollment Call Center at 1-877-223-5201.		<ul style="list-style-type: none"> • Social Security numbers for each person applying for insurance • Proof of income • Proof of identity • Proof of citizenship or immigration status
Contact Information		
For additional questions about the programs offered at HCAM or to download an application for one of the Maryland Medical Care Programs, visit www.HCAMaryland.org .		

Qualified Health Plans – HealthCare Access Maryland

As a 501(C) not for profit organization, HCAM plays a critical role in strengthening Maryland’s health care delivery system. Working with both government and private-sector support, HealthCare Access Maryland helps residents enroll in public health care coverage and navigate the complex health care system.

HCAM provides a variety of specialized services in 4 areas of expertise: eligibility/enrollment, navigation, care coordination and education/advocacy.

In Baltimore City, we have served 1 of 6 residents, and have the expertise and capacity to serve the rest of the state’s uninsured and under-insured populations.

Income Guidelines	Covered Benefits
<p>Qualified Health Plans are private insurance plans. Individuals and families who do not qualify for Medicaid and/or who may not have been able to afford private health insurance in the past may now qualify for financial help to pay for coverage through a qualified health plan.</p> <p>Financial assistance—in the form of tax credits and cost sharing reductions—is available to assist all Marylanders who are eligible and who enroll in qualified health plans through Maryland Health Connection.</p> <p>Enrollment in qualified health plans is available during specified open enrollment periods only—except for life changes, including loss of job or health insurance, if you become pregnant, get married or divorced, etc.</p>	<p>All Qualified Health Plans offer essential benefits, including:</p> <ul style="list-style-type: none"> • Doctors visits • Hospital stays • Emergency care • Maternity and pediatric care • Medical tests • Mental health care • Substance abuse treatment • Preventive care for flu and pneumonia shots, birth control, routine vaccinations and cancer screenings, such as mammograms and colonoscopies
Application/Referral Protocol	Required Documentation
<p>HCAM’s certified Navigators can provide enrollment assistance to help Baltimore City residents. Call the HCAM Enrollment Call Center at 1-877-223-5201.</p>	<ul style="list-style-type: none"> • Social Security numbers for each person applying for insurance • Proof of income • Proof of identity • Proof of citizenship or immigration status
Contact Information	
<p>For additional questions about the programs offered at HCAM or to download an application for one of the Maryland Medical Care Programs, visit www.HCAMaryland.org.</p>	

Medicare Extra Help

Anyone who has Medicare can get Medicare prescription drug coverage - this is called Medicare Part D. Some people with limited resources and income also are eligible for Extra Help to pay for the costs related to a Medicare prescription drug plan. The Extra Help is estimated to be worth about \$4,000 per year in savings on premiums, deductibles, and co-payments.

Income Guidelines		Non-Income Guidelines
Family Size	Annual Income	<ul style="list-style-type: none"> • Single applicants must have less than \$13,440 in resources • Applicants who live with a spouse must have less than \$26,860 in resources
1	\$17,235	
2	\$23,265	
Application/Referral Protocol		Required Documentation
<ul style="list-style-type: none"> • Apply online at www.socialsecurity.gov/extrahelp • Call 1-800-772-1213 • Apply at your local Social Security office 		Most applicants do not need to submit any additional paperwork.
Contact Information		
Call Social Security at 1-800-772-1213 with any further questions.		

Medicare Buy-In

The Medicare Buy-In Program can help you pay for your monthly Part B premium and/or some co-pays, depending on your income. There are two types of Medicare Buy-In Program: QMB (Qualified Medicare Beneficiary) and SLMB (Specified Low-Income Medicare Beneficiary). What you receive depends on your income. QMB covers your Medicare premiums for Parts A and B, Medicare deductibles, and Medicare coinsurance within the prescribed limits. SLMB covers only your premiums.

Income Guidelines		Non-Income Guidelines
Family Size	Annual Income	<ul style="list-style-type: none"> • Single applicants must have less than \$4,000 in assets • Applicants living with a spouse must have less than \$6,000 in assets
1	QMB: \$11,670 SLMB: \$14,004	
2	QMB: \$15,730 SLMB: \$18,876	
Application/Referral Protocol		Required Documentation
<ul style="list-style-type: none"> • Apply at local DSS office • Download the application 		<ul style="list-style-type: none"> • Proof of SSN • Proof of identification • Proof of address • Proof of immigration status if not a US citizen • Proof of income • Last month's bank statements • Medicare cards

Child Care Support

Child Care Subsidy Program

Child Support Payment Incentive

Child/Dependent Care Tax Credit

Early Head Start

Child Care Subsidy Program

The Child Care Subsidy Program (CCSP) is a Maryland state program that helps families who are working, in job training, or in public school to pay for early childhood and school-age care. CCSP is for children under age 13 (or under age 19 if they have special needs). The program helps pay child care costs. Payments are sent directly to the child care provider.

Income Guidelines		Non-Income Guidelines
Families are automatically eligible if they receive TCA or SSI and are pursuing child child support. For all others, there is a waiting list.		<ul style="list-style-type: none"> • A child qualifies if his or her parent works, attends a job training program, attends school, or is pursuing child support. • Families are automatically eligible if they receive TCA or SSI and are pursuing child support. • Children must be under age 13 (or under age 19 if a child has special needs).
Family Size	Annual Income	
2	\$24,277	
3	\$29,990	
4	\$35,702	
5	\$41,414	
6	\$47,127	
7	\$48,198	
8	\$49,269	
Application/Referral Protocol		Required Documentation
Clients can apply at their local DSS office or at www.marylandsail.org . After application is submitted, you will need to interview with a Family Investment Center representative.		<ul style="list-style-type: none"> • Proof of identification • Proof of SSN • Proof of address • Proof of income • Proof of school enrollment • Proof of immunization • Proof of meeting child support payments
Contact Information		
For additional information visit http://marylandpublicschools.org/MSDE/divisions/child_care/subsidy/ccs.htm		

Child Support Payment Incentive

This program helps you reduce your child support debt as long as you agree to make full child support payments for the next one to two years. If you make full child support payments for one year, your past-owed payments will be halved. If you make full child support payments for two years, your past-owed payments will be eliminated.

Income Guidelines		Non-Income Guidelines
Family Size	Annual Income	<ul style="list-style-type: none"> • Applicants must be the non-custodial parent of a child by Maryland court order • Applicants cannot enroll if they have been terminated by the program 3 times previously
1	\$25,853	
2	\$34,898	
3	\$43,943	
4	\$52,988	
5	\$62,033	
6	\$71,078	
7	\$80,123	
8	\$89,168	
Application/Referral Protocol		Required Documentation
Download an application and turn it into: Baltimore City Child Support Administration 1 N. Charles St Baltimore MD 21201 410-951-8000		Two most recent paystubs
Contact Information		
To locate other agencies call 1-800-332-6347.		

Child/Dependent Care Tax Credit

The Child and Dependent Care Tax Credit is a federal tax credit that allows families to reduce the amount of tax they owe or even get money back from the federal government. If you pay someone to watch over your children who are ages 12 and younger while you are at work, you might be able to deduct some of your child care expenses from your federal taxes. If you pay someone to provide care for an adult who you claim as a dependent on your taxes, you may also be able to deduct some of your expenses from your federal taxes.

Income Guidelines	Non-Income Guidelines
There are no income guidelines for the Child and Dependent Care Tax Credit, however lower-income individuals receive a higher tax credit.	<ul style="list-style-type: none"> • Must have earned income • Care must have been provided for one more qualifying children • Care must have been provided so you could work or look for work
Application/Referral Protocol	Required Documentation
You can claim your child/dependent care benefit while filing your taxes. Free tax prep is available through VITA sites. To find a VITA site, visit http://www.baltimorecashcampaign.org/Tax-Preparation/Tax-Sites.aspx . See "Free Tax Preparation" for more information.	<ul style="list-style-type: none"> • Photo ID • SSN for each household member • Birth dates for all household members • W-2 forms for all jobs • 1099 forms for other income • Interest and dividends • Total day care expenses • Child care provider name, address and tax ID number • Account routing numbers of checking and savings account • Copy of last year's returns

Early Head Start

Early Head Start is a program that promotes healthy pregnancies and early education for infants and children between ages six weeks and three years. Households receive early childhood education similar to Head Start, immunizations, health check-ups, and nutritious meals. Programs normally run during regular school hours, September through June. There are also some full-day, full-year programs.

Income Guidelines		Non-Income Guidelines
Family Size	Annual Income	Applicants must be pregnant, have a child under age three, or have a foster child.
2	\$15,510	
3	\$19,530	
4	\$23,550	
5	\$27,570	
6	\$31,590	
7	\$35,610	
8	\$39,630	
Application/Referral Protocol		Required Documentation
To apply, contact a program in your community. For a list of programs in Baltimore City: <ul style="list-style-type: none"> • Call 410-367-9380 • Or visit the website 		<ul style="list-style-type: none"> • Birth certificate of child • Photo ID • Proof of child immunization • Proof of residency • Proof of household income • Copy of most recent W-2 • Proof of health check • Proof of dental exam
Contact Information		
To locate other agencies call 1-800-332-6347.		

Tax Credits

Homeowner's Property Tax Credit

Renter's Tax Credit

Earned Income Tax Credit

Homeowner's Property Tax Credit

The Homeowners' Property Tax Credit Program provides homeowners with a reduction in their property tax bill. If the property taxes are above a certain percentage of the owner's gross income, he or she may be eligible.

Income Guidelines	Non-Income Guidelines
The maximum combined gross annual household income, regardless of family size, is \$60,000.	<ul style="list-style-type: none"> • Must be a resident of Maryland • Must own or have legal interest in property • Must be your principal residence • Net worth, not including the value of the property, must be less than \$200,000
Application/Referral Protocol	Required Documentation
<p>Homeowners must submit an application each year by September 1st. If the application is submitted after May 1st, qualified homeowners will need to pay the full tax bill and they will be reimbursed with a check.</p> <p>You can call 1-800-944-7403 to request an application or download a copy at http://www.dat.state.md.us/sdatweb/HTC-60.pdf.</p>	<ul style="list-style-type: none"> • Copy of current lease • Copy of any public assistance award letters • Proof of income
Contact Information	
For additional information, visit http://www.dat.state.md.us/sdatweb/htc.html	

Renter's Tax Credit

The [Renters' Tax Credit Program](#) provides qualified renters with a property tax credit similar to that of someone who owns a home. The program is based upon the idea that a percent of how much rent you pay to your landlord goes to yearly property taxes for the home. If your rent exceeds a certain proportion of your income then you can qualify for the credit.

Income Guidelines		Non-Income Guidelines
Family Size	Annual Income	Interested renters must rent from a private landlord.
2	\$15,504	
3	\$17,916	
4	\$23,021	
5	\$27,251	
6	\$30,847	
7	\$35,085	
8	\$39,064	
Application/Referral Protocol		Required Documentation
You can call the Tax Credits Telephone Service at 410-767-4433 or download an application at http://www.dat.state.md.us/sdatweb/RTC-60.pdf .		<ul style="list-style-type: none"> • Current lease • Public assistance award letters • Proof of income
Contact Information		
For additional information, call the Tax Credits Telephone Service at 410-767-4433.		

Earned Income Tax Credit

The Earned Income Tax Credit (EITC) is a federal tax credit that supplements wages for working individuals and families with limited incomes. It both reduces the amount of money you owe and could give you money back. You can get money back from the government as part of your yearly tax return. Every year, the maximum credit available for each family size will rise slightly. This year, the maximum credit is \$6,044.

Income Guidelines	Non-Income Guidelines
<p>Earned income and adjusted gross income (AGI) must each be less than:</p> <ul style="list-style-type: none"> • \$46,227 (\$51,567 married filing jointly) with three or more qualifying children • \$43,038 (\$48,378 married filing jointly) with two qualifying children • \$37,870 (\$43,210 married filing jointly) with one qualifying child • \$14,340 (\$19,680 married filing jointly) with no qualifying children <p>Investment income must be \$3,300 or less for the year.</p>	<ul style="list-style-type: none"> • Valid social security number • Have earned income from employment • Cannot file as married filing separate • Not be a qualifying child of another person
Application/Referral Protocol	Required Documentation
<p>You can claim your EITC benefit while filing your taxes. Free tax prep is available through VITA sites. To find a VITA site, visit http://www.baltimorecashcampaign.org/Tax-Preparation/Tax-Sites.aspx. See “Free Tax Preparation” for more information</p>	<ul style="list-style-type: none"> • Photo ID • SSN for each household member • Birth dates for all household members • W-2 forms for all jobs • 1099 forms for other income • Interest and dividends • Total day care expenses • Child care provider name, address and tax ID number • Account routing numbers of checking and savings account • Copy of last year’s returns

Income Benefits

Temporary Cash Assistance

Temporary Disability Assistance Program

Temporary Cash Assistance

Temporary Cash Assistance (TCA) helps families who are having financial difficulties pay their bills and become self-sufficient. In addition to cash assistance, families receiving TCA may also get help with childcare, transportation, medical care, and job training. The amount of the cash payments depends on the family's income and household size. Families can receive up to 5 years of TCA over a lifetime.

Income Guidelines		Non-Income Guidelines
Family Size	Annual Income	<ul style="list-style-type: none"> • Have a child under age 18 • Must be pursuing child support • Must work and/or take training for at least 30 hours a week, unless there is a verified disability <p>*If you receive TCA, you are automatically eligible for Medical Assistance, Food Supplement and Child Care Subsidy</p>
1	\$3,384	
2	\$6,708	
3	\$7,488	
4	\$9,060	
5	\$10,500	
6	\$11,544	
7	\$12,972	
8	\$14,292	
Application/Referral Protocol		Required Documentation
Clients can apply at their local DSS office or online at www.marylandsail.org . After your application is submitted, you will need to interview with a Family Investment Case Manager. It does not have to be a face-to-face interview.		<ul style="list-style-type: none"> • Identification • Social Security Number • Proof of income from current/previous employers • Most recent W-2s
Contact Information		
For additional information, visit http://www.dhr.state.md.us/blog/?p=93		

Temporary Disability Assistance Program

Temporary Disability Assistance Program (TDAP) provides limited cash assistance to disabled adults without children. You get up to \$185 each month that you qualify. Individuals may also be eligible for Medical Assistance. You can receive TDAP payments for as many as 9 months out of any 36-month period.

Income Guidelines	Non-Income Guidelines
<p>Income over \$185 per month exceeds eligibility limits. Resources may not exceed \$1,500</p>	<ul style="list-style-type: none"> • Have no children under 18 in the house • Have a disability • Not able to work • Not collecting unemployment • Not receiving SSI or SSDI <p>If a doctor says you will be disabled for more than one year, you must apply for SSI and agree to repay the State for TDAP received out of the SSI.</p>
Application/Referral Protocol	Required Documentation
<p>Apply through the Maryland SAIL system at www.marylandsail.org or go to your local DSS office.</p>	<ul style="list-style-type: none"> • Identification • Social Security Number • Proof of residence • Proof of citizenship or immigration status • Proof of income • Proof of your resources • Proof of your expenses • Doctor's note of disability
Contact Information	
<p>For more information, please visit http://www.dhr.state.md.us/blog/?p=1578</p>	

Basic Assistance Services

The Franciscan Center

My Sister's Place Women's Center

Homeless Emergency Environmental Services Unit – Baltimore City

The Franciscan Center

The mission of the Franciscan Center is to provide services and programs for the poor that will assist in their efforts to live a life that is in keeping with their dignity as people of God. The Center offers a hot meal in our dining room (Monday – Friday, 10 AM – 1 PM; Wednesday 5:30 – 7 PM), clothing and toiletries, job readiness programs, an emergency pantry, and provides financial assistance with BGE turn-offs, evictions, prescriptions (including glasses and dental referrals), transportation, a secure mail service, Maryland IDs and Maryland birth certificates. The Center is an official Fuel Fund site. All of the Center’s programs and services are free to those with a true need.

Income Guidelines	Non-Income Guidelines
There are no income requirements for this program. A need must be present with supporting documentation.	Client must be a Baltimore City resident in order to receive services.
Application/Referral Protocol	Required Documentation
Walk-ins are welcome. Appointments are preferred for BGE and eviction assistance.	<ul style="list-style-type: none"> • Some form of photo identification for the client and documentation of dependents in the household • Supporting documentation for evictions and utility cut-offs
Contact Information	
<p>Franciscan Center, 101 W. 23rd Street, 21218 410-467-5340, ext. 101</p>	

My Sister's Place Women's Center

[My Sister's Place Women Center](#) is the combined home of four Catholic Charities programs. My Sister's Place Women Center provides housing assistance, education, life skills training, benefits advice, case management, financial assistance, linkage to other community providers, and financial literacy services. My Sister's Place Women Center also provides three meals each day to women and children in need.

Income Guidelines	Non-Income Guidelines
None	Services are provided to women and children.
Application/Referral Protocol	Required Documentation
My Sister's Place Women Center accepts walk-ins or contact Robin Johnson, Intake and Referral Specialist.	No documentation is required to receive services.
Contact Information	
17 West Franklin Street, Baltimore MD 21201 Robin Johnson – Intake and Referral Specialist – 410-659-3747	

Homeless Emergency Environmental Services Unit – Baltimore City DSS

Baltimore City's Homeless Emergency Environmental Services Unit (HEESU) provides information and referral services including shelter referrals to households experiencing homelessness, eviction prevention services to households at risk of a court ordered eviction and housing counselor services to households who are homeless or unstably housed.

Income Guidelines	Non-Income Guidelines
None	<p>Eviction Prevention: Baltimore City resident; be at risk of a court-ordered eviction</p> <p>Housing Counselor: Baltimore City resident; have income sufficient to pay rent</p> <p>Homeless services (I & R): Baltimore City resident; experiencing homelessness or be at imminent risk of becoming homeless within 14 days</p>
Application/Referral Protocol	Required Documentation
<p>Homeless Services: walk-in service available between hours of 8:30-4:30 currently at 2000 N. Broadway, 3rd floor (location will change in 2014); 443 423-6000</p> <p>Eviction Prevention: walk-in service available between hours of 8:30-4:30 at 501 E. Fayette Street, room 207; bring judgment copy of Failure to Pay Notice and photo ID; 410 878-8650</p> <p>Housing Counselor: by appointment only; call 443 423-6000 or 443 423-6011</p>	<ul style="list-style-type: none"> • Photo ID • Documentation of crisis if available • May need proof of income, depending on the service
Contact Information	
Program Manager: Jackie Adams, 443-423-6003	

Miscellaneous

Maryland Joint Insurance Association

Smoke Detector Program – Baltimore City Fire Department

Assurance Wireless

Homesharing Program – St. Ambrose Housing Aid Center

Pre-Purchase Counseling Program – Park Heights Renaissance

Closing Cost Assistance Program – Park Heights Renaissance

The IMAGE Center

Habitat for Humanity of the Chesapeake

Maryland Joint Insurance Association

The Maryland Joint Insurance Association (JIA) can provide property insurance coverage for individuals and businesses that are unable to obtain essential property insurance on dwellings, business properties, or homes through the competitive property/casualty insurance marketplace. The JIA aims to make sure basic property insurance is available to all qualified properties, to assure stability in the property insurance market, and to provide equitable distribution of risk to all licensed insurers.

Income Guidelines	Non-Income Guidelines
<p>There are no income guidelines for the program. However, JIA's services are intended for Maryland residents who are unable to obtain property insurance through the normal market.</p>	<p>Property must be located within the state of Maryland. Every applicant is encouraged to seek coverage in the normal marketplace and then to apply for coverage with the JIA through licensed property/casualty insurance producers. Any applicant can apply to directly to the JIA for coverage.</p> <p>Ineligible property classes include seasonal dwellings, active farm property, mobile homes or trailer units, vacant or unoccupied properties, or properties in the course of construction or major renovation.</p>
Application/Referral Protocol	Required Documentation
<p>Applications can be obtained from the Maryland Joint Insurance Association website (www.mdjia.org) or by contacting the association. Properties will be inspected to determine insurability after an application is received.</p>	<p>In order to request coverage, applicants must submit a signed and completed application and the cancellation or non-renewal statement from their present carrier if applicable.</p>
Contact Information	
<p>Maryland Joint Insurance Association 3290 N. Ridge Rd., Suite 210 Ellicott City, MD 21043 Phone: 1-800-492-5670 Fax: 410-244-7268 info@mdjia.org</p>	

Smoke Detector Program – Baltimore City Fire Department

The Fire Department’s Smoke Detector Program provides free smoke detectors to Baltimore residents. The Baltimore City Fire Department received a grant to purchase 10,000 smoke alarms to give to Baltimore City residents.

Income Guidelines	Non-Income Guidelines
None	Participants must be Baltimore City residents.
Application/Referral Protocol	Required Documentation
Baltimore City residents interested in receiving a free smoke detector must call 311 or 410-396-7283.	There is no required documentation to participate in this program.
Contact Information	
For additional questions, please contact 410-396-7283.	

Assurance Wireless

- Assurance Wireless offers a free cell phone or landline to qualified customers.
- This is a federally funded program through the Federal Communications Commission Lifeline Program.
- Assurance Wireless customers get a limit of 250 free minutes each month with free voicemail, call waiting, and caller ID.

Income Guidelines

Receive assistance from certain state or federal program, including:

- SNAP/Food Stamps
- Temporary Cash Assistance
- Supplemental Security Income
- Maryland Energy Assistance Program
- Federal Public Housing Assistance (Section 8)
- Low-Income Home Energy Assistance Program

OR have a household income less than or equal to 135% of the federal poverty guidelines.

Non-Income Guidelines

Customers must have a valid United States Postal Service address. Phones cannot be shipped to P.O. Boxes.

No one in the household can currently receive Lifeline assistance.

Application/Referral Protocol

Interested individuals can call 1-888-898-4888 or download an [application](#) and mail it to:
Assurance Wireless
P.O. Box 868
Parsippany, NJ 07054

Required Documentation

Provide proof of federal/state assistance program participation (e.g. benefit ID card, eligibility letter, benefits statement, etc.); OR proof of income

Contact Information

If you have additional questions, call 1-888-898-4888 or visit www.assurancewireless.com

Homesharing Program – St. Ambrose Housing Aid Center

Homesharing is a simple idea: a homeowner offers an extra room in their home to someone looking for an affordable room to rent. A successful match offers homesharers the opportunity for companionship, reduced housing cost, and the continuation of an independent lifestyle.

Homesharing screens all program participants and matches single individuals or 2-person families seeking affordable housing with homeowners interested in sharing their homes. Matches are made based on various levels of compatibility.

Income Guidelines		Non-Income Guidelines
For those seeking housing:		<ul style="list-style-type: none"> • No recent or violent criminal background • No current drug and/or alcohol abuse: verifiably clean and sober for at least one year • Able to provide four (4) personal references (relationship of at least 5 years) • Able to provide medical/mental health references, as appropriate • Able to provide rental references (previous landlord/roommate), as appropriate
Single individual	Minimum \$750/mo.	
2-Person Family	Minimum \$\$850/mo.	
For homeowners looking to share: No income guidelines		
Application/Referral Protocol		Required Documentation
<p>Home Seekers: Call the Homesharing office: 410-366-6180. Then have a quick phone consultation and intake, then schedule an interview at our office.</p> <p>Home Providers: Fill out an application online http://www.stambros.org/pages/homesharing.html or call 410-366-6180 to request an application. Then schedule an appointment for a Homesharing Counselor to come interview you in your home.</p>		<ul style="list-style-type: none"> • Photo ID • Proof of income (pay stubs or award letter) • Four (4) personal references • Income-based sliding scale fees apply
Contact Information		
<p>For more information, email homesharing@stambros.org or call 410-366-6180 to speak with a homesharing Counselor.</p>		

Pre-Purchase Counseling Program – Park Heights Renaissance

The Park Heights Renaissance, Inc. Pre-Purchase and Homeownership Program is geared toward educating prospective homeowners about the home buying process. Our clients take part in an interactive group workshop as well as an individualized counseling session. The Housing Services Division provides 24 workshops annually and participates in several events throughout the city. Once our clients complete their homebuyer education workshop and one-on-one counseling sessions, they will receive a certificate of completion that will be presented obtain closing assistance. Park Heights Renaissance is a HUD approved housing counseling agency.

Income Guidelines	Non-Income Guidelines
There are no income guidelines that prevent applicants from receiving pre-purchase counseling services. If a prospective homebuyer wishes to apply for closing cost assistance through another program, income restrictions may apply for those particular funding sources.	This service is free to all prospective homeowners who are looking to purchase a home in Baltimore City or who are receiving CDA funding to purchase in Baltimore County.
Application/Referral Protocol	Required Documentation
Please contact Saunie Tubman by phone at 410-664-4890 or by email at stubman@phrmd.org to register to attend an upcoming workshop or to schedule a one-on-one counseling session.	<ul style="list-style-type: none"> • Photo ID • 2 most recent pay stubs • 2 most recent year tax returns • Pre-approval from lender (if applicable) • 2 most recent bank statements

Contact Information

[Park Heights Renaissance, Inc](#)
 3939 Reisterstown Road, Suite 268
 Baltimore, Maryland 21215
 Saunie Tubman, Manager, Housing Services, 410-664-4890

Closing Cost Assistance Program – Park Heights Renaissance

In 2010, Park Heights Renaissance launched its Homeownership Assistance Program. This program provides an incentive (without income restrictions) to potential homeowners that purchase a home within the Park Heights Master Plan boundaries. To date, Park Heights Renaissance has provided an incentive to several new homeowners in Park Heights. Park Heights is now the new home of an FBI Agent, a Teacher, an Engineer, a Social Security Benefits Specialist and a Giant Super Market Manager. Park Heights Renaissance is a HUD approved housing counseling agency.

Income Guidelines	Non-Income Guidelines
<p>There are no income guidelines that prevent applicants from applying for Park Heights Renaissance Closing Cost Assistance. However, if a prospective homebuyer wishes to apply for closing cost assistance through another program, income restrictions may apply to those particular funding sources.</p>	<p>Applicants must purchase a home within the Park Heights Stabilization Area.</p>
Application/Referral Protocol	Required Documentation
<p>For more information, please contact Saunie Tubman by phone at 410-664-4890 or by email at stubman@phrmd.org.</p>	<ul style="list-style-type: none"> • Photo ID • 2 most recent pay stubs • 2 most recent year tax returns • Pre-approval from lender (if applicable) • 2 most recent bank statements • Copy of sales contract (property must be located within the Park Heights Master Plan boundaries). • Copy of earnest money deposit

Contact Information

[Park Heights Renaissance, Inc.](http://ParkHeightsRenaissance.com)
 3939 Reisterstown Road, Suite 268
 Baltimore, Maryland 21215
 Saunie Tubman, Manager, Housing Services, 410-664-4890

The IMAGE Center

The IMAGE Center promotes independence and community living for people with disabilities and seniors in Baltimore County, Harford County and Baltimore City

The IMAGE Center provides Assistive Technology, Benefits Counseling, Independent Skills Training, and Travel Training services.

Income Guidelines	Non-Income Guidelines
There are income limits for some of the IMAGE Center's programs. Contact the IMAGE Center for more information.	Clients must either be a senior citizen or have some form of disability. The IMAGE Center is not disability specific.
Application/Referral Protocol	Required Documentation
Call The IMAGE Center at 410-982-6311 or send them an email at info@imagemd.org .	Documentation requirements vary by program.
Contact Information	
300 E. Joppa Rd Suite 302, Towson MD 21286 www.imagemd.org info@imagemd.org 410-982-6311	

Habitat for Humanity of the Chesapeake

Habitat for Humanity of the Chesapeake makes homeownership affordable for low-income individuals and families by building and renovating houses in the Baltimore City region. Program participants are eligible to purchase Habitat houses through the program's zero-interest mortgages. Habitat also works with families to prepare them for homeownership.

Income Guidelines		Non-Income Guidelines
Family Size	Annual Income	Applicants to the homeownership program must meet the income guidelines. They must have a housing need as a result of living in over-crowded or run-down housing. And they must be willing to partner with Habitat to perform 200 hours of "sweat equity" as community volunteers and 50 hours of Habitat's Home Buyer Education program.
1	\$15,000 to \$36,000	
2	\$17,125 to \$41,100	
3	\$19,275 to \$46,260	
4	\$21,400 to \$51,360	
5	\$23,125 to \$ 55,500	
6	\$24,825 to \$59,580	
7	\$26,550 to \$63,720	
8	\$28,250 to \$67,800	
Application/Referral Protocol		Required Documentation
Habitat for Humanity accepts applicants on a revolving schedule. All applicants must complete a Questionnaire in order to qualify for the program. If you are interested in receiving a questionnaire, please contact 410-366-1250 or info@habitat Chesapeake.org		Those who meet eligibility criteria will be invited to submit a full application along with income and finance verification documents such as pay stubs and income tax returns.
Contact Information		
To learn more about Habitat's homeownership program, please e-mail Kara Wilkins at kwilkins@habitat Chesapeake.org .		