

PROPERTY REHABILITATION PROGRAM

The Property Rehabilitation Program helps homeowners in Anne Arundel County make substantial repairs to their homes. A Construction Specialist will work with you to prepare a construction work write-up and assist you in selecting a qualified licensed contractor. Once you have selected a contractor, the Construction Specialist will continue to work with you and the contractor to ensure the work is being completed in a timely and satisfactory manner.

PROGRAM ELIGIBILITY

To be eligible for this program you must:

- (1) own a home in Anne Arundel County, and
- (2) meet income eligibility guidelines. Go to the website at www.acdsinc.org

TYPES OF REPAIRS

Typically any repair that will correct hazardous, unsanitary and blighting conditions is eligible. For example, work can include a new roof, replacing a heating and air conditioning system, upgrading an electrical and plumbing system, energy efficiency and corrections to health, safety and other code violations. In addition, if a household member has special needs because of mobility, hearing and/or vision impairment, modifications may be made to the house and property to meet their special needs.

INTEREST AND TERM

Typically, the program provides 20 to 30 year loans to eligible borrowers with no interest (in rare cases, a low interest rate) that may or may not have payments. In most cases, you will make no payments on the loan for 30 years, unless you sell your home or transfer the title. Under certain circumstances, you may be required to repay the Property Rehabilitation loan if you refinance your first mortgage. A lien for the loan amount will be placed against your property.

HOW TO APPLY

Call **(410) 222-7600** or email at **info@acdsinc.org** to request an application, or download a copy from our website at **www.acdsinc.org**. Please complete the application and mail it to:

Arundel Community Development Services,
Inc. 2666 Riva Road, Suite 210
Annapolis, MD 21401