



Who is ACDS?

ACDS is a private nonprofit corporation established in 1993 by Anne Arundel County to create and retain affordable housing opportunities within the County, and to ensure the efficient delivery of community development services to those most in need. ACDS serves as the designated



Anne Arundel County agency responsible for planning and administering public and private funds for housing and community development projects and programs that serve the County's low and moderate income residents and communities.

Contact Information

If you would like more information about our programs, please write, call or visit us at:

Arundel Community Development Services, Inc.

2666 Riva Road, Suite 210

Annapolis, MD 21401

www.acdsinc.org

Phone: (410) 222-7600

Arundel Community Development Services, Inc. is an equal housing opportunity agency. We welcome people of any race, color, religion, sex, disability, familial status or national origin to apply for these programs.



Fair Housing — it's the law!

ACDS

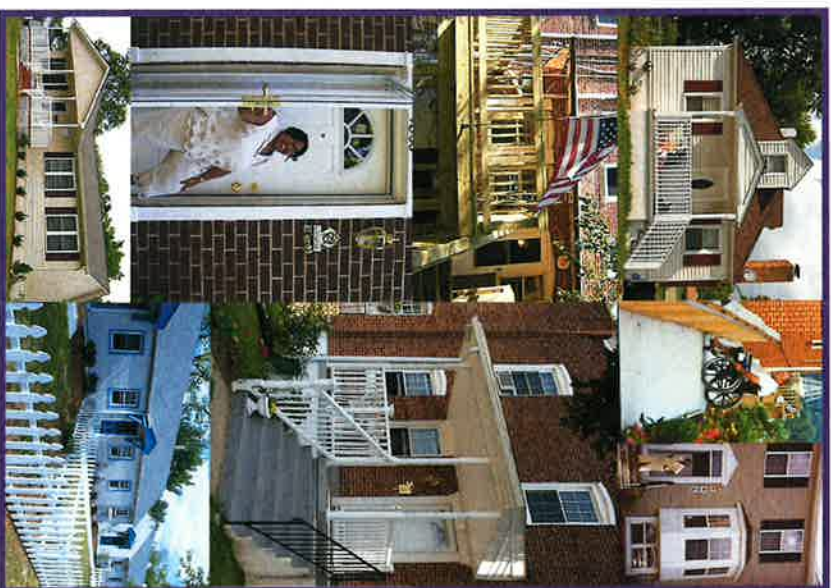
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ACDS

Arundel Community Development Services, Inc.



...dedicated to improving
the quality of life for Anne
Arundel County residents.

ACDS Homeownership Programs

... at a Glance

Homeownership Counseling Program

The Homeownership Counseling Program provides potential homebuyers with a detailed review of the home purchase process including budgeting, identifying a



house, negotiating the sales contract, obtaining the financing, preparing for settlement, and taking ownership. Counselors

also offer individual financial and budget counseling to assist clients in overcoming any credit issues or other obstacles prior to becoming a homeowner.

Mortgage Assistance Program

The Mortgage Assistance Program provides deferred repayment loans up to \$20,000 to first time homebuyers in Anne Arundel County to help with down payment and settlement costs. Eligible participants must be graduates of the ACDS Homeownership Counseling Program and



may not have a household income greater than 80% of the area median income.



Foreclosure Prevention Counseling Program

The Foreclosure Prevention Counseling Program provides direct one-on-one counseling assistance to households facing foreclosure including developing a realistic budget and plan of action, negotiating with lenders and servicers, guidance through the refinancing and loan workout process, options for selling to avoid foreclosure, and identification of mortgage fraud or predatory lending practices and referral to legal services. ACDS Housing Financial Advisors are specially trained in helping homeowners identify and qualify for resources to avoid foreclosure.

Affordable New Homes for Sale

ACDS builds new homes and acquires and renovates existing homes throughout the County. These homes are then sold below market rate to income eligible first time homebuyers. Participants must complete the ACDS Homeownership Counseling Program before they are eligible to purchase these homes.

2018 Maximum Household 80% Income Limits

Household Size	Income Limit
1	\$ 50,350
2	\$ 57,550
3	\$ 64,750
4	\$ 71,900

Please call our office, as these numbers are subject to change.
effective 06/2018

Property Rehabilitation and Reconstruction Programs

Property Rehabilitation Program

The Property Rehabilitation and Reconstruction Program provides deferred payment and/or low interest loans to Anne Arundel County residents whose



income is no greater than 80% of the area median income to make substantial repairs to their homes.

Rehabilitation work can include new roofs, installing or replacing heating and ventilation systems, electrical and plumbing systems, and corrections to health, safety and other code violations. The program also allows for the reconstruction of properties found to be deteriorated to a point beyond cost effective rehabilitation. ACDS staff assists clients with determining the scope of work, completing all financing documents, selecting a qualified contractor, and ensuring that the work is completed in a timely and satisfactory manner.

Accessibility Modifications Program

The Accessibility Modifications Program provides deferred loans to homeowners in Anne Arundel County who need to make accessibility modifications to their home to accommodate a disabled family member. The Program offers a zero interest, deferred payment loan for households with an income not greater than 80% of the area median income. ACDS staff assists clients in determining the scope of work to be performed, assist with contractor selection, and ensure that the rehabilitation is completed in a timely and workmanlike manner.

