

Harford County Area Affordable Housing Solutions

National Dream Program – Flexible Income source, Flexible Credit Scores, Flexible Cash Sources, and Little Cash needed. Contact Anne Hart, National City Mortgage 410-803-8450 or email anne.hart@ncmc.com .

Single Family Mortgage Revenue Bond Program/CDA Maryland Mortgage Program-Go to www.dhcd.state.md.us or 800-638-7781.

Down Payment and Settlement Expense Program (DSELP) – Website: www.dhcd.state.md.us .

Rural Development Guaranteed Loan Program – Website: www.rurdev.usda.gov/md/housing/htm .

Rural Development Direct Single Family Home Loan Program – Contact W. Drew Clendaniel 302-697-4314 or email drew.clendaniel@de.usda.gov .
Website: www.rurdev.usda.gov/md/housing/htm .

FHA (Federal Housing Administration) Loan Program – Website: www.hud.gov/buying/index.cfm .

VA (Veterans Affairs) Home Loan Program – Website: www.va.gov .

Fannie Mae Foundation – Website: www.fanniemae.foundation.org .

Freddie Mac – Website: www.freddiemac.com .

Harford County Housing Agency (Settlement Expense Loan Program/SELP)
15 south Main Street
Bel Air, Maryland 21014
410-638-5561
Website: www.co.ha.md.us .

Slavie Federal Savings Bank (The Federal Home Loan Bank of Atlanta Grant Program/FHLBA) - First Time Buyer Program up to 100% loan. Below market interest rate. Grant funds available. Contact Russ Sears 443-265-5561 or email r.sears@slavie.com .

Home Partnership, Inc. – counseling, Budget, education, Sales, down payment assistance – Contact Frank Hodgetts (410) 679-3200 or email frank@homepartnershipinc.org .

USA/Rural Development (Rural Housing 502 Loan Program) – 410-398-4411 x4 .

BB&T (Community Homeownership Incentive Program (CHIP)) – Contact Chris Sankovich 410-942-1032.

Sovereign Bank (Welcome Home Program) – Contact Maggie Medice 410-840-1998.

AccuBanc Mortgage (Homes for Heroes – Teachers, Law Enforcers, Firefighters, and Health Care Workers) – Contact Teresa Truckenmiller or Robyn Garrett 800-333-0709.

Countrywide Home Loans (Open Door Program) – Contact Denise Dotson 410-515-3071.

State of Maryland Live Near Your Work (LNYW) Program – Maximum \$3,000 grant. Contact Mitra Basu 1-800-756-0119 or email basu@dhcd.state.md.us .

State of Maryland Disabilities Program – Maximum \$120,000 low or zero interest. Contact 800-638-7781 or email brice@dhcd.state.md.us .

AmeriDream Charity, Inc. – Down Payment Assistance Grant. Maximum 5 percent of purchase price. Contact 866-263-7437 or email info@ameridream.org .

Partners in Charity – Down payment Assistance Program Grant. Maximum 10 percent of purchase price. Contact 800-705-8350.

Futures Home assistance Program Grant – Maximum 6 percent of purchase price. Contact 800-672-4055 or email mbornstein@fhap.org .

Home Quest Down Payment Fund, Inc. Grant – Maximum 6 percent of purchase price. Contact Crystal Stucker 301-330-3462 or email info@homequestdownpayment.org .

United American Housing and Education Foundation Grant – Maximum \$10,000. Contact David Hail 800-690-2567 or email d.hail@allianceassistance.org .

HUD Officer Next Door and Teacher Next Door Program – 50 percent discount on HUD Owned Property. Contact HUD 800-217-6970.

Family Services of Cecil County
718 Bridge Street
Elkton, MD 21921
Beverly Toth 410-398-4060

World Language Interpreters
Sharon Brzanko
410-638-3373

Fair Housing State of Maryland
Commission on Human Relations
6 St. Paul Street, 9th Floor
Baltimore, MD 21202
www.mchr.state.md.us
410-767-8600

Dream Maker Opportunity Program – No down Payment, Zero Cash required from borrower, very low MI, No credit score required. Contact Frank Young Affinity Mortgage Corporation 410-322-1440 or email frank@affinitymort.com