Maryland
OPERATION REBUILD

Operation Rebuild is a product currently being offered through the Maryland Department of Housing and Community Development (DHCD) to assist current owner-occupied single family homeowners. The purpose of this program, as with the Maryland Special Targeted Applicant Rehabilitation Program, is to preserve and improve single-family properties. Special Targeted Applicant Rehabilitation is a program designed to bring properties up to applicable building codes and standards or a minimum housing quality standard. Operation Rebuild will assist current single family owner-occupied homeowners with the rebuilding of their homes when they are beyond repair.

Eligible Types of Housing

The Operation Rebuild program funds may be used to assist in the rehabilitation/rebuild of owner occupied single-family homes.

This program is generally not available in the following jurisdictions: Baltimore City, Baltimore County, Harford County, Howard County, Prince Georges County and Montgomery County.

Eligible Applicants

Household income of owner occupants of single-family homes cannot exceed 80 percent of the STAR/Adjusted HOME Income Limits published annually by the U.S. Department of Housing and Urban Development.

Local Government Involvement

Generally, all loan requests are processed directly by local governments for properties within their jurisdiction.

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Loan Terms

Loans have interest rates based on the income of tenants served and projected income available to repay the loan. Generally, the maximum loan is 125 percent of the value of the property. Loans are secured by a mortgage. The maximum loan term is 30 years. Loans which serve families with incomes at or below 50 percent of the statewide or Washington, D.C. Metropolitan Statistical Area median income may have deferred payments if necessary for project feasibility.

Local Contacts by County

County	Phone number	County	Phone number
Allegany	301-783-1713	Garrett	301-334-9431
City of Annapolis	410-263-7961 X7787	Hagerstown	301-739-8577
Anne Arundel	410-222-7600	Harford	410-638-3045
Baltimore City (DHCD)	410-396-3023	Howard	410-313-3508
Baltimore City (NHS)	410-327-1200	Kent	410-479-3000
Baltimore County	410-887-3124	Montgomery	240-777-3600
Calvert County	410-535-5010	Prince George's	301-883-5570
Caroline	844-369-4150	Queen Anne's	410-758-3977
Carroll	844-369-4150	Salisbury (NHS)	410-543-4626
Cecil	844-369-4150	Somerset	410-651-1424
Charles	301-934-0136	St. Mary's	301-866-6590
Town of Denton	410-479-3625	Talbot	844-369-4150
Dorchester	844-369-4150	Washington	301-797-4161
Town of Easton	410-822-5358	City of Westminster	410-848-2261
Frederick	301-600-3531	Wicomico	410-548-4861
City of Frederick	301-600-2842	Worcester	410-632-1200

Special Loan Programs
Email: DHCD.SpecialLoans@maryland.gov
P: (301) 429-7409 | Toll Free (Maryland Only): 1-844-369-4150

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