



Federally Assisted Housing Directory and Resource Guide



**HAGERSTOWN
NEIGHBORHOOD
DEVELOPMENT
PARTNERSHIP**

21 East Franklin Street
Hagerstown, MD 21740
Tel: 301-797-0900

www.hagerstownhomestore.org



Equal Housing Opportunity

FOREWORD

This Directory provides a complete listing of federally-assisted rental housing, home ownership and repair programs, and other housing-related resources available to low and moderate-income households in Hagerstown and Washington County, Maryland. It also includes information on housing and residential services for persons with mental or physical disabilities, drug or alcohol addictions, and formerly incarcerated persons returning to the community.

ABOUT THE DIRECTORY . . .

The Table of Contents provides a quick guide to any section of the Directory.

- Section I provides an alphabetical listing of the assisted rental housing developments and programs in Hagerstown and Washington County, including housing for families and senior citizens.
- Section II provides information for special populations.
- Section III lists homeless shelters.
- Section IV provides information on rental assistance programs.
- Sections V and VI provide information on homeownership and home improvement programs.
- Section VII is a housing resource guide.

ACKNOWLEDGMENTS

This Directory is provided by Community Housing Resources (CHR) as a service to the citizens of Hagerstown and Washington County. CHR is a non-profit organization dedicated to the promotion of fair housing for all persons, without regard to race, color, sex, national origin, religion, familial status, physical or mental disability. CHR serves as a central resource and referral center for housing related issues in Hagerstown and Washington County.

For more information, contact:

Hagerstown Neighborhood Development Partnership
21 East Franklin Street
Hagerstown, MD 21740
(301) 797-0900 & Fax (301) 797-2991

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SECTION I: FEDERALLY-ASSISTED RENTAL HOUSING

Federally-assisted rental housing provides decent, safe, affordable housing to low and moderate income families and persons with disabilities and other special needs. Applicants apply directly to the rental or main office, except where noted.

HOUSING FOR FAMILIES - DEVELOPMENTS

BETHEL GARDENS

Rental Office: 356 Henry Avenue, Hagerstown, MD 21740
Telephone: 301-733-3350 Fax: 301-733-0382
Total Units: 94(16 efficiencies, 21 1-BR, 43 2-BR, 14 3-BR)
Assisted Units: 42
♿ 1
Tenant-paid Utilities: Electric
Type of Heat: Gas (paid by owner)
Amenities: Range, refrigerator, some units with washer hookups, laundry facilities on premises, playgrounds.

COUNTRY VILLAGE APARTMENTS

Rental Office: 2 Orchard Manor Drive, Boonsboro, MD 21713
Telephone: 301-791-0425
Assisted Units: 32
♿ 2
Tenant-paid Utilities: Electric
Type of Heat: Electric (paid by tenant)
Amenities: Stove, refrigerator, garbage disposal, playground.

DOUGLASS COURT

Address: Park Place, Hagerstown, MD 21740
Apply At: Hagerstown Housing Authority,
35 W. Baltimore Street, Hagerstown, MD 21740
Telephone: 301-733-6911 Fax 301-733-7298
Assisted Units: 30 (4 1-BR, 12 2-BR, 9 3-BR, 4 4-BR, 1 5-BR)
♿ 4
Tenant-paid Utilities: Excess electric
Type of Heat: Gas-fired circulating hot air
Amenities: Range, refrigerator, window shades, washer hookup, private front and rear entrances, front and rear yards, playground, community room, two blocks to public swimming pool.

FREDERICK MANOR

Address: Frederick Street, Hagerstown, MD 21740
Apply At: Hagerstown Housing Authority,
35 W. Baltimore Street, Hagerstown, MD 21740
Telephone: 301-733-6911 Fax 301-733-7298
Assisted Units: 125 (20 1-BR, 51 2-BR, 40 3-BR, 12 4-BR, 2 5-BR)
6
Tenant-paid Utilities: Excess electric
Type of Heat: Gas-fired circulating hot air
Amenities: Range, refrigerator, window shades, washer hookup, private front and rear entrances, front and rear yards, playground, gymnasium, community room, close to public swimming pool.

GREENSIDE APARTMENTS

Rental Office: 14036 Village Mill Drive, Maugansville, MD 21767
Telephone: 301-791-2211 Fax 301-791-3773
Assisted Units: 104 (56 1-BR, 40 2-BR, 8 3-BR)
6 (all 1-BR)
Tenant-paid Utilities: Electric
Type of Heat: Electric (paid by tenant)
Amenities: Range, refrigerator, wall-to-wall carpeting, laundry facilities, playground.

HALFWAY MANOR APARTMENTS

Rental Office: 11201 Scarlet Oak Drive, Hagerstown, MD 21740
Telephone: 301-582-4490 Fax 301-582-2970
Assisted Units: 100 (80 3-BR, 20 4-BR)
0
Tenant-paid Utilities: Electric
Type of Heat: Gas (paid by landlord)
Amenities: Range, refrigerator, laundry facilities, playgrounds.

NOLAND VILLAGE

Address: Noland Drive, Hagerstown, MD 21740
Apply At: Hagerstown Housing Authority,
35 W. Baltimore Street, Hagerstown, MD 21740
Telephone: 301-733-6911 Fax 301-733-7298
Assisted Units: 250 (75 2-BR, 145 3-BR, 20 4-BR, 10 5-BR)
13
Tenant-paid Utilities: Excess electric
Type of Heat: Gas-fired circulating hot air
Amenities: Range, refrigerator, private front and rear entrances, front and rear yards, playgrounds, day care facility at Noland Village, community center.

PARKSIDE HOMES

Address: Sumans Avenue, Hagerstown, MD 21740
Apply At: Hagerstown Housing Authority,
35 W. Baltimore Street, Hagerstown, MD 21740
Telephone: 301-733-6911 Fax 301-733-7298
Total Assisted Units: 39 (6 1-BR, 24 2-BR, 5 3-BR, 4 4-BR)
4
Tenant-paid Utilities: Excess electric
Type of Heat: Gas-fired circulating hot air
Amenities: Range, refrigerator, window shades, washer hookup, private front
and rear entrances, front and rear yards, playground, community
room, close to public swimming pool.

POINT AT SMITHSBURG

Rental Office: G-1 Washington Court, Smithsburg, MD 21783
Telephone: 301-824-2528 Fax 301-416-0305
Total Assisted Units: 38 (3 2-BR, 35 3-BR)
2
Tenant-paid Utilities: Electric
Type of Heat: Electric (paid by tenant)
Amenities: Range, refrigerator, garbage disposal, patio, laundry facilities,
storage unit, playgrounds.

QUAKER CREEK APARTMENTS


Rental Office: 404 Quaker Creek Drive, Hancock, MD 21750
Telephone: 301-678-6054 Fax 301-678-7010
Total Units: 48 (36 1-BR, 12 3-BR)
Total Assisted Units: 48 (36 1-BR, 12 3-BR)
2 (1 1-BR, 1 3-BR)
Tenant-paid Utilities: Electric
Type of Heat: Electric
Amenities: Range, refrigerator, dishwasher, garbage disposal, carpeting, mini-
blinds, patio or balcony, 1st floor laundry, storage bins,
playgrounds, quiet-wooded area.

WASHINGTON GARDENS


Rental Office: 1000 Security Road, Hagerstown, MD 21740
Telephone: 301-791-7320 Fax 301-791-6366
Total Assisted Units: 100 (12 1-BR, 18 2-BR, 44 2-BR--Town, 6 3-BR, 16 3BR-Town,
4 4-BR)
Tenant-paid Utilities: Electric
Type of Heat: Electric (paid by tenant)
Amenities: Range, refrigerator, garbage disposal, wall-to-wall carpeting, central
laundry facilities, playgrounds.

SCATTERED SITE HOUSING

HAGERSTOWN

Locations: Clarendon Avenue, Mitchell Avenue, Wakefield Avenue, N. Jonathan Street, East Avenue and E. Franklin Street
Apply At: Hagerstown Housing Authority,
35 W. Baltimore Street, Hagerstown, MD 21740
Telephone: 301-733-6911 Fax 301-733-7298
Total Assisted Units: 50 (40 2-BR, 10 3-BR)
 0
Tenant-paid Utilities: Excess electric, water-sewer, gas
Type of Heat: Electric
Amenities: Range, refrigerator, washer hookups.

WASHINGTON COUNTY

Locations: Dual Highway, Funkstown, Halfway, Hancock, Maugansville, Sharpsburg and Williamsport.
Apply At: Washington County Housing Authority,
44 North Potomac St., Suite 201, Hagerstown, MD 21740
Telephone: 301-791-3168 Fax 301-791-2755
Total Assisted Units: 22 (all 3- and 4-bedroom homes)
 1
Tenant-paid Utilities: Electric, Heat, Water-Sewer
Type of Heat: Varies
Amenities: Range, refrigerator, some with dishwasher, carpeting and central air.

HOUSING FOR SENIOR CITIZENS

ALEXANDER HOUSE

Rental Office: 7 E. Washington Street, Hagerstown, MD 21740
Telephone: 301-791-2332 Fax 301-791-2361
Total Assisted Units: 94 (68 efficiencies, 27 1-BR)
♿ 11
Tenant-paid Utilities: Electric
Type of Heat: Heat (paid by tenant)
Amenities: Elevators, range, refrigerator, optional window air-conditioning unit, mini-blinds, carpeting, laundry facilities, activity room and lounge, Commission on Aging services, on-site meals as well as Meals-on-Wheels, blood pressure checks, bookmobile service, public bus route.

BLUE MOUNTAIN ESTATES

Address: Blue Mountain Estates, Smithsburg, MD 21783
Apply At: Washington County Housing Authority,
44 North Potomac St., Suite 201, Hagerstown, MD 21740
301-791-3168 Fax 301-791-2755
Telephone: 301-791-3168 Fax 301-791-2755
Total Assisted Units: 28 (all 1-BR, one-level, cottage-style units)
♿ 5
Tenant-paid Utilities: Electric
Type of Heat: Electric (paid by tenant)
Amenities: Emergency beepers, range, refrigerator, some patios, optional window air conditioner, laundry facilities, community center, Commission on Aging services, blood pressure checks, Meals-on-Wheels, Tenant Association, bingo, crafts class, public bus route.

ELIZABETH COURT

Rental Office: 55 E. Washington Street, Hagerstown, MD 21740
Telephone: 301-791-7599 Fax 301-791-7612
Total Assisted Units: 110 (1-BR units)
♿ 11
Tenant-paid Utilities: Electric
Type of Heat: Electric (paid by tenant)
Amenities: Elevators, range, refrigerator, blinds, carpeting, 1st floor laundry, community room, Tenant Association activities, Commission on Aging services, Meals-on-Wheels, blood pressure checks, bookmobile service, public bus route.

FRANCES MURPHY APARTMENTS

Address: 20014 Rosebank Way, Hagerstown, MD 21742
Apply At: Washington County Housing Authority,
44 North Potomac St., Suite 201, Hagerstown, MD 21740
Telephone: 301-791-3168 Fax 301-791-2755
Website: www.hawc-link.org
Total Assisted Units: 120
♿ 7
Tenant-paid Utilities: Electric
Type of Heat: Electric (paid by tenant)
Amenities: Emergency pull cords, range, refrigerator, dishwasher, walk-in closets, entertainment room with kitchen, beauty/barber shop, craft/hobby room, library, exercise room, laundry on each level, garbage compactor on each level, elevators, computerized entry for safety, Bookmobile service, Commission on Aging services, County Commuter stop, walking trail and patio/picnic area.

MONTEREY HOUSE

Address: 6 West Main Street, Hancock MD 21750
Apply At: Washington County Housing Authority,
44 North Potomac St., Suite 201, Hagerstown, MD 21740
Telephone: 301-791-3168 Fax 301-791-2755
Website: www.hawc-link.org
Total Assisted Units: 24
♿ 4
Tenant-paid Utilities: Electric
Type of Heat: Electric (paid by tenant)
Amenities: Emergency pull cords, range, refrigerator, central air conditioning, elevator, first floor laundry, interior mailboxes, garbage chute on each floor, electronic access card needed for entry.

PARKVIEW KNOLL

Address: Otho Holland Drive, Williamsport, MD 21795
Apply At: Washington County Housing Authority,
44 North Potomac St., Suite 201, Hagerstown, MD 21740
Telephone: 301-791-3168 Fax 301-791-2755
Total Assisted Units: 28 (all 1-BR, one-level, cottage-style units)
♿ 5
Tenant-paid Utilities: Electric
Type of Heat: Electric (paid by tenant)
Amenities: Emergency beepers, range, refrigerator, some patios, optional window air-conditioning unit, laundry facilities, community center, Commission on Aging services, blood pressure checks, Meals-on-Wheels, Tenant Association, bingo, craft classes, public bus route.

POTOMAC TOWERS

Address: 11 W. Baltimore Street, Hagerstown, MD 21740
Apply At: Hagerstown Housing Authority,
35 W. Baltimore Street, Hagerstown, MD 21740
Telephone: 301-733-6911 Fax 301-733-7298
Total Assisted Units: 326 (124 efficiencies, 194 1-BR, 8 2-BR)
♿ 18
Tenant-paid Utilities: \$2 excess utility fee for television, \$32 per year air-conditioning fee
Type of Heat: Gas-fired circulating hot water
Amenities: Elevators, emergency beepers, range, refrigerator, carpeting, balcony, designated pet areas, community room, Senior Social Day Care, Tenant Association, Senior Citizens Club, Share Food Group, Neighborhood Watch, Commission on Aging services, Meals-on-Wheels, Nutrition Program, surplus food distribution, blood pressure checks, bookmobile service, book drop, film presentations, exercise and craft classes, bingo and card parties, public bus route.

SCHOOL HOUSE MANOR

Address: Schoolhouse Court, Boonsboro, MD 21713
Apply At: Washington County Housing Authority,
44 North Potomac St., Suite 201, Hagerstown, MD 21740
Telephone: 301-791-3168 Fax 301-791-2755
Total Assisted Units: 32 (1-bedroom, one-level, cottage-style units)
♿ 5
Tenant-paid Utilities: Electric
Type of Heat: Heat Pump
Amenities: Emergency beepers, range, refrigerator, heat pump-central air-conditioning, laundry facilities, community center,

SPRINGFIELD MANOR ELDERLY COMPLEX

Address: Coneflower Drive
Apply At: Washington County Housing Authority,
44 North Potomac St., Suite 201, Hagerstown, MD 21740
Telephone: 301-791-3168 Fax 301-791-2755
Total Assisted Units: 36 (1-bedroom, one-level, cottage-style units)
♿ 4
Tenant-paid Utilities: Electric
Type of Heat: Gas (paid by tenant)
Amenities: Emergency beepers, range, refrigerator, some patios, optional window air-conditioning unit, laundry facilities, community center, Commission on Aging services, blood pressure checks, Meals-on-Wheels, Tenant Association, bingo, craft classes, public bus route.

STONECROFT

Rental Office: 11400 Stonecroft Court, Hagerstown, MD 21742
Telephone: 301-791-0776 Fax 301-791-0841
Total Assisted Units: 108 (all 1-BR units)
♿ 12
Tenant-paid Utilities: Electric
Type of Heat: Electric-Heat Pump
Amenities: Elevators, range, refrigerator, garbage disposal, blinds, carpeting, covered patio, 1st floor laundry, sitting areas throughout garden area, designated pet areas, community and social rooms, Tenant Association activities, Commission on Aging services, Meals-on-Wheels, blood pressure checks, bookmobile service, public bus route.

WALNUT TOWERS

Address: 12 S. Walnut Street, Hagerstown, MD 21740
Apply At: Hagerstown Housing Authority,
35 W. Baltimore Street, Hagerstown, MD 21740
Telephone: 301-733-6911 Fax 301-733-7298
Total Assisted Units: 150 (75 efficiencies, 74 1-BR, 1 2-BR)
♿ 39
Tenant-paid Utilities: \$2 excess utility fee for television, \$32 per year air-conditioning fee
Type of Heat: Gas-fired circulating hot air
Amenities: Elevators, emergency beepers, range, refrigerator, carpeting, balcony, designated pet areas, community room, Tenant Association, Senior Citizens Club, Share Food Group, Neighborhood Watch, Commission on Aging services, Meals-on-Wheels, Nutrition Program, surplus food distribution, blood pressure checks, bookmobile service, book drop, film presentations, exercise and craft classes, bingo and card parties, public bus route.

SECTION II: HOUSING FOR SPECIAL POPULATIONS

GROUP HOMES AND TRANSITIONAL FACILITIES

ANITA LYNNE HOME, INC.

Main Office: 13757 Broadfording Church Road, Hagerstown, MD 21740
Telephone: 301-791-0011
Facility Type: Developmentally disabled adults (referral not necessary).

BIG PINES CHILDREN'S HOME

Main Office: 12720 Rockdale Road, Clear Spring, MD 21722
Mailing Address: P.O. Box 1307, Hagerstown, MD 21741
Telephone: 301-582-1011 Fax 301-582-1062
Facility Type: Long-term group treatment for boys ages 8 – 16 who are victims of abuse and neglect. Must be referred by the Department of Social Services.

DEPT. OF SOCIAL SERVICES - ADULT FOSTER HOMES

Main Office: 122 N. Potomac Street, Hagerstown, MD 21740
Telephone: 240-420-2100 Fax 240-420-2111
Facility Type: Certified adult residential environments (foster homes) for 60 adults with mental or physical disabilities under Project Home.

OAK HILL HOUSE

Main Office: 12806 Independence Road, Clear Spring, MD 21722
Telephone: 301-582-4980
Facility Type: Group residential treatment program for emotionally disturbed adolescents (co-ed, ages 14-18) that helps residents achieve independence leading to reintegration into society. Must be referred by the Department of Social Services and-or Juvenile Services.

SAN MAR CHILDREN'S HOME

Main Office: 8504 Mapleville Road, Boonsboro, MD 21713
Telephone: 301-733-9067, TDD 301-791-9020
Facility Type: Residential facility for adolescent and pre-adolescent girls who have been subjected to abuse, molestation, or family dysfunction. Placement by Department of Social Services, Juvenile Services and Department of Health and Mental Hygiene.

SHINING TREE CHILDREN'S HOME

Main Office: 21328 Mt. Aetna Road, Hagerstown, MD 21742
Mailing Address: P.O. Box 1307, Hagerstown, MD 21741
Telephone: 301-824-7767
Facility Type: Long-term group placement for abused boys ages 7-16. Placement by Department of Social Services.

TURNING POINT FACILITIES

Main Office: 25-27 E. North Avenue, Hagerstown, MD 21740
Telephone: 301-733-6063 Fax 301-733-6220
Facility Type: Residential housing with supervision and/or support for persons with mental illness.

W HOUSE FOUNDATION, INC.

Main Office: 37 E. Antietam Street, Hagerstown, MD 21740
Telephone: 301-791-7826
Facility Type: Halfway house for adult females recovering from alcoholism and-or drug addiction who have completed a rehabilitation program. Referral from rehabilitation centers, community providers and self-referrals.

WELLS HOUSE, INC.

Main Offices: 324 and 326 N. Locust Street, Hagerstown, MD 21740
Telephone: 301-739-7748
Website: mdhalfwayhouses.org
Facility Type: Halfway house for adult males recovering from alcoholism and-or drug addiction. Referral from rehabilitation centers.

SENIOR ASSISTED GROUP HOMES

Homes provide 24-hour care, including meals, laundry and housekeeping services, assistance with the activities of daily living, and medication monitoring. Subsidies may be available through the Maryland State Office on Aging, which certifies the homes. To apply for a subsidy, contact the Washington County Commission on Aging, 140 W Franklin Street, 4th Floor, MD 21740, 301-790-0275. For a particular group home, apply directly to that home. The homes are monitored by the Washington County Commission on Aging.

CJ's SENIOR CARE

Contact: Jackie Sowers and Charlotte Coyle
Telephone: 301-791-6186
Location: 145 and 147 King Street, Hagerstown, MD 21740

CHARLOTTE'S HOME I *

Contact: Charlotte Cassini
Telephone: 301-432-2415
Location: 212 Maple Avenue, Boonsboro, MD 21713
Facility Type: A licensed level III assisted living home.

CHARLOTTE'S HOME II *

Contact: Charlotte Cassini
Telephone: 301-791-9084
Location: 13715 Village Mill Drive, P.O. Box 357, Maugansville, MD 21767
Facility Type: A licensed level III assisted living home.

GOLDEN YEARS RETREAT HOME *

Contact: Sandra Collins
Telephone: 301-790-0068
Location: 26 Bittersweet Drive, Hagerstown, MD 21740

HOLLY PLACE

Contact: Melanie Davis, Manager
Telephone: 301-733-3008
Location: 268 S. Potomac Street, Hagerstown, MD 21740

MENNONITE FELLOWSHIP HOME *

Contact: Maurice Martin
Telephone: 301-733-8040
Location: 12349 Huyett Lane, Hagerstown, MD 21740

* Offer Short-term Respite Care

SECTION III: HOMELESS SHELTERS

CASA (Citizens Assisting and Sheltering the Abused)

Apply at: 116 W. Baltimore Street, Hagerstown, MD 21740
Telephone: 301-739-4990 (Office)
Hot Line: 301-739-8975 (Shelter)
Fax Number: 301-797-6717
TTY: 301-739-1012
Shelter Type: Residential facility at undisclosed location for abused women and children.

COMMUNITY ACTION COUNCIL SHELTERS

Apply at: 101 Summit Avenue, Hagerstown, MD 21740
Telephone: 301-797-4161 § Fax 301-791-9062
Shelter Type: Residential facilities for homeless families.

REACH Cold Weather Shelter for the Homeless

Apply at: 148 W. Franklin Street, Hagerstown, MD 21740
Telephone: 301-733-2371 (Office)
Hot Line: 301-739-8975
Shelter Type: Residential facility for homeless adults.

SALVATION ARMY

Apply at: 534 W. Franklin Street, Hagerstown, MD 21740
Telephone: 301-733-2440
Shelter Type: Residential facility for homeless women and children.

ST. JOHN'S SHELTER FOR THE HOMELESS, INC.

Apply at: Washington County Community Action Council,
101 Summit Avenue, Hagerstown, MD 21740
Telephone: 301-797-9411
Shelter Type: Residential facility for homeless families. Referral from Community Action Council.

UNION RESCUE MISSION

Apply at: 125 N. Prospect Street, Hagerstown, MD 21740
Telephone: 301-739-1165
Shelter Type: Facility for homeless men.

SECTION IV: RENTAL ASSISTANCE PROGRAMS

SECTION 8 RENTAL ASSISTANCE PROGRAM

The Section 8 programs pay subsidies directly to owners of private rental dwellings on behalf of low-income families. Applicants must meet federal eligibility guidelines. Dwellings must pass inspection based on Department of Housing and Urban Development Housing Quality Standards and local housing codes. Applicants may remain in their present housing or move to another location that meets program standards.

HAGERSTOWN HOUSING AUTHORITY

Apply at: Rental Assistance Department,
35 W. Baltimore Street, Hagerstown, MD 21741
Telephone: 301-733-6911 Fax 301-733-7298
Website: www.hagerstownha.org

WASHINGTON COUNTY HOUSING AUTHORITY

Apply at: 319 East Antietam St, 2nd Floor, Hagerstown, MD 21740
Telephone: 301-791-3168 Fax 301-791-2755
Website: www.hawc-link.org

RENTAL ALLOWANCE PROGRAM

The Rental Allowance Program pays subsidies directly to the landlord of eligible households for up to a six-month period. Priority is given to families who are homeless or have received a court-ordered eviction.

Apply at: Washington County Community Action Council
101 Summit Avenue, Hagerstown, MD 21740
Telephone: 301-797-4161 Fax 301-791-9062

SECTION V: HOMEOWNERSHIP PROGRAMS

CITY OF HAGERSTOWN SINGLE FAMILY HOMEOWNERSHIP PROGRAM

Address: Community Development Department
City Hall, Room 401, 1 E. Franklin Street, Hagerstown, MD 21740
Telephone: 301-739-8577, Ext. 136 TDD 301-797-6617 Fax 301-739-3117

Low-interest homeownership loans are available to low and moderate income persons to purchase renovated homes in the City of Hagerstown. Applicants must meet income guidelines, have good or improving credit record, and not currently own a home. Applicants pay a \$500 down payment, with the remaining purchase price and closing costs included in the loan.

HABITAT FOR HUMANITY OF WASHINGTON COUNTY

Address: 20 S. Prospect Street, Hagerstown, MD 21740
Telephone: 301-791-9009 Fax 301-791-7701
Email: hfhwc@Worldnet.att.net

Habitat is a non-profit organization that builds houses using volunteer labor and donated materials and sells them at no interest to low-income families. Habitat seeks families living in sub-standard conditions (lack of proper plumbing or wiring, other structural problems, overcrowding conditions or dangerous neighborhoods). To qualify, applicants must meet income guidelines, be ineligible for normal mortgage loans, yet be able to pay for their home. Habitat homeowners must be willing to partner with Habitat, which includes performing 500 hours of sweat equity (work on at least their own homes, and homes of others, until hours fulfilled).

HAGERSTOWN NEIGHBORHOOD HOUSING SERVICES, INC. (HNHS)

Address: 451 Salem Avenue, Hagerstown, MD 21740
Telephone: 301-797-3310

Hagerstown Neighborhood Housing Services, Inc. is a non-profit organization formed to promote neighborhood stability, halt housing deterioration, increase home ownership, build pride, and improve the overall quality of life within the West End neighborhood. HNHS provides first time home ownership opportunities for low and moderate-income families wanting to purchase a home in the West End of Hagerstown. HNHS will assist first-time buyers in applying for a mortgage through a loan pool of local lenders at a low fixed rate of interest for 25 years. These loans have no down payment and minimal closing costs, which may be included in the loan.

INTERFAITH HOUSING OF WESTERN MARYLAND, INC.

Address: 731 North Market Street, Frederick, MD 21701
Telephone: 301-662-4225 Fax 301-662-6477
Email ihwm@interfaithhousing.org

Interfaith Housing of Western Maryland is an active expression of the faith communities in four counties of Western Maryland (Carroll, Frederick, Washington, and Allegany). Their objectives are to develop affordable housing for low and moderate-income people and to create jobs to strengthen the region=s economy. Throughout Western Maryland, Interfaith Housing projects include newly constructed and renovated single family homes and duplexes, rental housing for families and seniors, and shelters for domestic violence victims. Interfaith Housing provides privately financed, affordable housing to people where there is a need.

MARYLAND MORTGAGE PROGRAM (MMP)

Address: Maryland Department of Housing and Community Development
HOMEOWNERSHIP PROGRAMS
100 Community Place, Crownsville, MD 21032-2023
Telephone: 410-514-7501 800-638-7781

Information may also be obtained from local Washington County mortgage lenders or the Hagerstown Home Store at 301-797-0900.

MMP provides reduced-interest mortgage loans at a fixed rate for thirty years to eligible homebuyers. Applicants must be first-time homebuyers, not owned a home in the past 3 years, or buying within a targeted area. Applicants must also be 18 years of age or older and be within the income guidelines.

U.S. RURAL DEVELOPMENT 502 LOAN PROGRAM
(formerly Farmers Home Administration)

Address: 1260 Maryland Avenue, Suite 105, Hagerstown, MD 21740
Telephone: 301-797-0500 ext. 4

Applicants must be 18 years of age or older and within the income guidelines. Homeownership loans are available to buy, build, or improve rural homes and related facilities, and to provide adequate water and waste water disposal systems in eligible rural areas, which include open country and places with population of 10,000 or less, and under certain conditions, towns and cities between 10,000 and 20,000 population.

WASHINGTON COUNTY COMMUNITY ACTION COUNCIL

Address: 101 Summit Avenue, Hagerstown, MD 21740
Telephone: 301-797-4161 Fax 301-791-9062

L.E.A.P. into Homeownership assists low-to-moderate income renters in becoming homeowners. CAC will purchase homes to lease to families through a lease-purchase agreement. Families will receive case management services for 12-18 months. Three to five units are planned for each program year.

SECTION Vb: HOMEOWNERSHIP EDUCATION PROGRAMS

HAGERSTOWN HOME STORE

Address: 21 East Franklin Street
Hagerstown, Maryland 21740
Telephone: 301-797-0900 Fax 301-797-2991

The Hagerstown Home Store, a service of Community Housing Resources (a non-profit organization), is working in conjunction with the City of Hagerstown to promote home ownership. The Hagerstown Home Store offers education and information to anyone contemplating buying a home through workshops, written materials and housing advisor consultations. The Hagerstown Home Store staff is available to assist clients through each phase of their homebuying experience. All services and materials are free except for a minimal fee to cover the cost of a credit report (if applicable).

WASHINGTON COUNTY COMMUNITY ACTION COUNCIL

Address: 101 Summit Avenue, Hagerstown, MD 21740
Telephone: 301-797-4161 Fax 301-791-9062

Pre-purchase counseling is provided to individuals and families desiring to buy a home through one of the low-to-moderate income homeownership programs. The certification program focuses on providing the basic information needed to assist first-time homebuyers with the transition from renting to owning.

SECTION VI: HOME IMPROVEMENT PROGRAMS

CITY OF HAGERSTOWN HOME IMPROVEMENT PROGRAMS

Address: Community Development Department
City Hall, Room 401, 1 E. Franklin Street, Hagerstown, MD 21740
Telephone: 301-739-8577, Ext. 136 TDD 301-797-6617 Fax 301-739-3117

City of Hagerstown homeowners may borrow money at affordable interest rates for repairs and improvements under a variety of programs, including the Home Rehabilitation Program, the Curb and Sidewalk Program, the Exterior Assistance Program, the Emergency Repair Grants Program, the Maryland Housing Rehabilitation Program, and the Special Targeted Area Rehabilitation Program. All programs have income guidelines.

WASHINGTON COUNTY HOME IMPROVEMENT PROGRAMS

Address: Washington County Planning & Community Development
100 W. Washington Street, 3rd Floor, Hagerstown, MD 21740
Telephone: Voice-TDD 301-791-3065

Washington County homeowners may obtain low-interest loans to correct health and safety hazards, and for home improvements under a variety of programs including the Housing Preservation Grant, the Community Development Program, the Indoor Plumbing Program, the Maryland Housing Rehabilitation Program, and the Special Targeted Area Rehabilitation Program. All programs have income guidelines.

SECTION VII: HOUSING RESOURCE GUIDE

BUILDING INSPECTIONS-CODE ENFORCEMENT

CITY OF HAGERSTOWN ENGINEERING AND INSPECTIONS DEPARTMENT

Address: City Hall, 1 E. Franklin Street, Hagerstown, MD 21740
Telephone: 301-790-3200, ext. 125 Fax 301-733-2214

Oversees the enforcement of building codes for the City of Hagerstown, including the building, electrical, housing, plumbing, and property maintenance codes.

WASHINGTON COUNTY DEPARTMENT OF PERMITS AND INSPECTIONS

Address: 100 W. Washington Street, Room 304, Hagerstown, MD 21740
Telephone: 301-791-3070 Fax 301-791-3005

Oversees the enforcement of the Washington County Livability Code, the BOCA building codes, which includes plumbing, electrical and mechanical inspections, and the zoning regulations. Also issues entrance permits and oversees flood plain management.

WASHINGTON COUNTY HEALTH DEPARTMENT - ENVIRONMENTAL HEALTH DIVISION

Address: 1302 Pennsylvania Avenue, Hagerstown, MD 21742
Telephone: 301-791-3270 Fax 301-791-5021

Investigates complaints regarding trash, lead paint, rodents, sewer problems, drinking water quality, and any other complaints concerning potential hazards to the health of Washington County residents.

LEAD PAINT HAZARDS

Maryland Department of Environment 1-800-776-2706 or 410-631-4199
Coalition to End Childhood Lead Poisoning 1-800-370-5323

DISCRIMINATION AND FAIR HOUSING REFERRAL

MARYLAND COMMISSION ON HUMAN RELATIONS

Address: 44 North Potomac Street, Suite 202 Hagerstown, MD 21740
Telephone: 301-797-8521 (Hagerstown Field Office)
1-800-637-6247 410-767-8600
TTY-TTD 410-333-1737 Fax 410-333-1841

Investigates complaints of discrimination in housing, employment or public accommodations due to age, race, color, religion, sex, handicap, familial status or national origin.

COMMUNITY HOUSING RESOURCES

Address: 21 E. Franklin St., Hagerstown, MD 21740
Telephone: 301-797-0900 Fax 301-797-2991

A central fair-housing resource and housing referral center for Washington County residents, CHR helps to prevent discrimination in the advertising, rental and sale of housing by working closely with the Pen Mar Regional Association of REALTORS, by sponsoring and conducting education seminars, training, workshops, and by disseminating educational publications. CHR also provides landlord-tenant counseling and advocates for persons with disabilities.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

Address: 101 S. Howard Street, 5th Floor, Baltimore, MD 21201
Telephone: 410-962-2520, ext. 3056 1-800-669-9777
TDD 410-962-0106 1-800-927-9275
Hotline: Fair Housing and Equal Opportunity Hotline 1-800-424-8590

Administers Federal Fair Housing Laws and investigates discrimination complaints in housing.

DISABILITY ISSUES AND REFERRALS

RESOURCES FOR INDEPENDENCE

Address: 100 North Mechanic Street, Cumberland, MD 21502
Telephone: 800-371-1986
Contact: Tai Smallwood, Washington County Independent Living Associate

Consumer-controlled, community-based advocacy and service organizations empowering people with all types of disabilities to live more independently and have control over their lives. Provides information and referral on accessible housing, attendant care, employment, health care, transportation, legal services and skills training.

WASHINGTON COUNTY OFFICE ON DISABILITY ISSUES

Address: 33 W. Washington Street, Room 202, Hagerstown, MD 21740
Telephone: Voice-TDD 301-791-3383

Information and referral office providing assistance to persons with disabilities also provides information about the Americans with Disabilities Act.

WESTERN MARYLAND COALITION, INC.

Address: 15032 Randall Lane, Williamsport, MD 21795
Telephone: Voice-TDD 301-582-4309

Non-profit organization serving people with disabilities in Frederick, Washington, Allegany, Carroll, and Garrett Counties. Comprised of individuals with disabilities, service providers, and professionals, the Coalition is active in transportation, housing, employment, education, self-advocacy, recreation, and legislation.

CONSUMER DRIVEN SERVICES, INC.

Address: 125 West Washington Street, Hagerstown, MD 21740
Telephone: 301-797-9715 Fax 301-797-5290

Assists developmentally disabled persons with placement in permanent residence.

FINANCIAL ASSISTANCE-HOUSING COUNSELING

CONSUMER CREDIT COUNSELING SERVICES, INC.

Address: Westshire Professional Building, 920 West Washington Street,
Hagerstown, MD 21740
Telephone: 301-416-8284 Fax 845-516-3022 or 845-516-3023

Non-profit organization offering free housing counseling, budget counseling and debt management, negotiates acceptable payment to unsecured creditors.

MARYLAND COOPERATIVE EXTENSION - WASHINGTON COUNTY

Address: 7303 Sharpsburg Pike, Boonsboro, MD 21713
Telephone: 301-791-1504 Fax 301-791-1048

Finance education for families experiencing financial stress because of poor management skills or excessive debt.

WASHINGTON COUNTY COMMUNITY ACTION COUNCIL

Address: 101 Summit Avenue, Hagerstown, MD 21740
Telephone: 301-797-4161 Fax 301-791-9062

Financial assistance may be provided for eviction and utility cut-off. Other programs include landlord-tenant mediation, housing counseling services, rental information and referral services, weatherization and energy programs, and the Rental Allowance Program. Provides residential facilities for homeless families.

WASHINGTON COUNTY COMMISSION ON AGING

Address: 140 West Franklin Street, 4th Floor, Hagerstown, MD 21740
Telephone: 301-790-0275 Fax 301-739-4957

For persons 50 years of age or over, the Commission's housing related services include information and referral regarding: housing options, legal assistance, emergency food and shelter needs. Lead agency for the Home and Community Based Medicaid-Waiver for the state of Maryland.

WASHINGTON COUNTY DEPARTMENT OF SOCIAL SERVICES

Address: 122 N. Potomac Street, Hagerstown, MD 21740
Telephone: 240-420-2100 Fax 240-420-2299

Emergency assistance may be provided to families with children for eviction or utility cut-off.

LEGAL PROBLEMS

LEGAL AID BUREAU

Address: 203A Broadway Street, Frederick, MD 21701
Telephone: 1-800-679-8813 (serves Washington, Frederick and Carroll Counties)

Provides free counseling and legal representation for low income persons on civil matters such as utility cut off, evictions, lease terminations, denial of benefits and some domestic law issues for low income persons.

CONSUMER PROTECTION DIVISION, STATE OF MARYLAND OFFICE OF THE ATTORNEY GENERAL

Address: 138 E. Antietam Street, Room 210, Hagerstown, MD 21740
Telephone: 301-791-4780

Enforces Maryland Consumer Protection Act.

DISTRICT COURT OF MARYLAND #11-2, SMALL CLAIMS DIVISION

Address: 36 West Antietam Street, Hagerstown, MD 21740-4867
Telephone: 240-420-4600
Hours: 8:30 AM – 4:30 PM

Anyone may file suit without the assistance of an attorney.