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## New State-County Prog. Announced To Assist Local Homebuyers, Homeowners

The Hogan administration and Garrett County commissioners yesterday announced the Maryland Pathway to Homeownership in Garrett County program, an upcoming partnership between the administration and the county that will help potential homebuyers purchase a home in the county by making down payment and closing costs more affordable.

With \$300,000 of down payment assistance from the county and \$300,000 committed from the state for down payment assistance and closing costs, as well as additional loans and grants for home repair, the program offers significant resources for potential homebuyers and current homeowners, according to the Maryland Department of Housing and Community Development (DHCD). This is believed to be the first such partnership between the county and the state to encourage homeownership.

"A healthy housing market is key to a healthy economy," Gov. Larry Hogan said. "We are proud to partner with Garrett County to not only help homeowners improve their aging homes with upgrades and enhanced efficiency but also encourage new homeowners to plant roots in Garrett County for many years to come."

DHCD's Single Family

Housing Program director Amy Grutzner and Garrett County Board of Commissioners chairman Paul Edwards made the announcement about the new partnership for the county yesterday evening at a homeowners meeting at Garrett College, which was also attended by staff members from the single family and energy programs.

Residents in Garrett County will also find it easier to apply for state grants and low-interest loans to make much-needed improvements to their homes through DHCD.

The department brings the ease of one-stop shopping to help homeowners – including senior citizens and those with special needs – invest in improvements that can save money on heating and cooling costs, enhance livability and make repairs to meet building codes for safer and healthier living.

The initiative is part of Hogan's focus on changing Maryland for the better by making government more effective and more accessible, particularly in rural communities.

At Wednesday's meeting, Garrett County residents learned how they can apply for the department's grants and low-interest loans. As an added incentive, Garrett County government offered \$2,000 grants to the first 18

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## New Program

Continued from Page A-1 recipients of a state home improvement loan. (This does not apply to energy initiatives.)

Further details will be announced on Nov. 10 regarding the ability of home buyers purchasing in the county to qualify for significant down payment and closing cost assistance through Maryland Pathway to Homeownership in Garrett County.

"These programs are examples of Gov. Hogan's commitment to rural Maryland," said DHCD secretary Kenneth C. Holt. "Empowering rural communities is vital to strengthening our local economy and enhancing the quality of life for our citizens."

Attendees learned how the WholeHome program can be used to improve the safety, comfort, and accessibility of the whole home by doing the following:

- Adding accessibility features such as hand railings, ramps, grab bars, and wider doorways
- Correcting building code violations
- Installing energy conservation materials and insulation
- Installing EnergyStar appliances and retrofit lighting
- Rectifying structural or maintenance issues
- Reducing and eliminating lead paint hazards
- Repairing or replacing heating and cooling systems
- Repairing plumbing and septic systems
- Replacing or repairing roofs and porches
- Sealing air and whole house envelope
- Upgrading energy-efficient appliances

Applications will be accepted until all the allocated grants are reserved. To learn more about home improvement loan programs, persons may call 1-301-429-7802, and for energy efficiency programs, call 1-855-583-8976.

DHCD's loan program was first introduced in September before homeowners in Snow Hill on the Eastern Shore.

Persons can visit <http://dhcd.maryland.gov> for additional information on all housing and community development programs.