



HOMEOWNERS RESOURCE GUIDE

GENERAL HOME REPAIR ASSISTANCE

Howard County: Reinvest*Renovate*Restore

[Website](#)

Phone: 410-313-6333

Low-interest loans to help homeowners make necessary home improvements.

Be SMART Home Loan Program

[Website](#)

Phone: 301-429-7402

Innovative financing to improve home energy efficiency through replacement and upgrading of appliances, heating, cooling and ventilation systems and whole house envelope improvements.

Maryland WholeHome Program

[Website](#)

Special Loan Programs: 1-844-369-4150

Energy Programs: 1-855-583-8976

Administered by the Howard County Housing Department.

Low-interest loans and grants to assist homeowners with home upgrades and repairs.

Maryland Housing Rehabilitation Program—

Single Family

[Website](#)

Phone: 301-429-7409 / 877-218-8101

The Maryland Housing Rehabilitation Program aims to provide affordable funding to address critical health and safety issues and bring properties into an agreement with applicable building codes and standards. Low-interest loans may be used to assist in the rehabilitation of owner-occupied single-family homes.

Rebuilding Together Howard County

[Website](#)

Phone: 410-381-3338

Free home repairs to low-income families in Howard County.

Green & Healthy Homes Initiative (GHHI)

[Website](#)

Phone: 1-800-370-5323

The Green & Healthy Homes Initiative (GHHI) is dedicated to breaking the link between unhealthy housing and unhealthy children. Follow the link for a list of grant and loan resources for homeowners seeking to make their homes more healthy, safe, and energy-efficient.

Howard County Department of Planning and Zoning

[Website](#)

Phone: 410-313-2350

Facilitates the development of safe, healthy, equitable, connected, and sustainable communities, while concurrently respecting individual rights and protecting the County's natural environment, its historical integrity, and character.

Howard County Department of Inspections, Licenses, and Permits

[Website](#)

Phone: 410-313-2455

Permits and licenses (including rental licenses for landlords), construction document review, building inspections, and code compliance.

U.S. Department of Housing and Urban Development

[Website](#)

Phone: 202-708-1112

Programs & resources to help homeowners with home repairs and improvements.

SENIOR CITIZEN RESOURCES

Howard County Department of Aging

[Website](#)

Phone: 410-313-6410

Links to resources and help for seniors in need of housing repairs to accommodate aging in place.

Maryland Access Point (MAP) of Howard County

[Website](#)

Phone: 410-313-1234

Information and assistance for Howard County residents who need or want to plan for their immediate and future needs. MAP serves adults 50 years and older, adults 18 years and older with a disability, family members and other caregivers, and health or business professionals.

For further information, visit [Maryland's MAP website](#) or call 1-877-627-5465.

The Loan Closet of Howard County

[Website](#)

Phone: 410-313-0363

The Loan Closet of Howard County provides refurbished equipment and resources to older adults, caregivers, children and adults for temporary use.

Accessible Homes for Seniors

[Website](#)

Phone: 301-429-7409

The Maryland Department of Housing and Community Development offers a program for accessibility related improvements to the homes of seniors. These improvements may include, among others, the installation of grab bars and railings, widening of doorways, and installation of ramps.

Tax Credits for Senior Homeowners

Howard County offers tax credits to help seniors:

[Senior Tax Credit](#)

[Livable Home Tax Credit](#)

[Aging in Place Tax Credit](#)

If you received a property tax credit from Howard County, you are eligible to receive a proportionate credit on your Columbia Association annual charge bill. Visit [CA's Annual Charge page](#) for more information.

2-1-1 Maryland

[Website](#)

Phone: Dial 2-1-1

Visit the site's all-in-one access point for Seniors and disabled individuals.

GENERAL INFORMATION

2-1-1 Maryland

[Website](#)

Phone: Dial 2-1-1

Connects you to health and human service resources in your community 24 hours a day, 7 days a week, in over 180 languages.

Green & Healthy Homes Initiative (GHHI)

[Website](#)

Phone: 1-800-370-5323

A green and healthy home supports the well-being of the people living there in many different ways. An unhealthy home can be transformed into a clean, healthy, and safe one by employing GHHI's whole-house strategy. Visit GHHI's homepage for information and to find more resources for tenants, landlords, and homeowners.

Homeowner Tax Credits

Visit [Howard County's Tax Credit page](#) to see if you are eligible for a tax credit.

The Loan Closet of Howard County

[Website](#)

Phone: 410-313-0363

The Loan Closet of Howard County provides refurbished, durable medical equipment and resources to older adults, caregivers, children and adults for temporary use.

ENVIRONMENTAL RESOURCES

Yards Alive!

[Website](#)

Yards Alive is a program started through the Columbia Association's Climate Change and Sustainability Advisory Committee to help local homeowners and HOA members in Oakland Mills make more sustainable landscaping choices by providing local examples, educational outreach and community support.

Cleanscapes

[Website](#)

Reduce your Watershed Protection Fee and receive reimbursement for stormwater-related projects on your property.

Live Green Howard County

[Website](#)

Email: ocs@howardcountymd.gov

Live Green Howard is a project of Howard County Government in Maryland. Sustainability, environment, being "green," is a part of so many agencies and areas outside the government, that the County has attempted to bring it all together in one place.

Columbia Association's Watershed Management

[Website](#)

Phone: 410-312-6336

Email: OpenSpace.ResourceRequests@columbiaassociation.org

CA offers several ways that community members can help contribute to a healthier watershed. Visit CA Watershed Management's website or call the phone number listed above for information on these programs. For other Watershed Management Resources, visit CA Watershed Management's [Resources page](#).

University of Maryland Extension: Bay-Wise Landscape Management (A Master Gardener Program)

[Website](#)

Bay-Wise's mission is to educate residents about landscape practices that protect the Chesapeake Bay and local waterways. Bay-wise offers the following programs to Howard County residents: Bay-Wise certification, homeowner consultations, community education, and a demo garden.

USEFUL LINKS FROM OAKLAND MILLS WORKSHOPS

Conserving Columbia's Tree Canopy

Tree canopy provides many benefits to communities:

- improved water quality
- energy savings
- lower city temperatures
- reduced air pollution
- enhanced property values
- Improved wildlife habitat
- facilitation of social and educational opportunities
- aesthetic benefits.

The following resources can help homeowners understand the importance of the tree canopy and how to preserve it:

- [Columbia's Commitment to Preservation of the Land](#)
- [Columbia's Tree Canopy](#)
- [How to Keep Trees Healthy](#)
- [Trees and Home Values](#)

COLD WEATHER INFORMATION AND OTHER RESOURCES

- [Howard County Emergency Preparedness Page](#): learn how to keep yourself safe in cold weather, find out what you need for emergency supplies, see tips for preparing for several different kinds of hazards, and more.
- [Howard County Office of Consumer Protection](#): helps protect Howard County consumers by mediating disputes,

taking enforcement action, or providing tips on how to avoid scams or make smart purchasing decisions.

- **Cold Weather Shelter**: If you or someone you know is in need of emergency cold shelter, contact [Grassroots](#) through their crisis hotline at 410-531-6677.