



# Welcome to Group Homes

The Maryland Department of Housing and Community Development (DHCD) has financing programs to acquire, construct, and renovate group homes for low-income seniors, homeless, and other persons with special needs.

## What types of projects are eligible?

- ☑ New construction
- ☑ Acquisition and/or renovation of existing properties
- ☑ Homeless shelters
- ☑ Senior assisted living
- ☑ Emergency or transitional housing
- ☑ Group Homes for persons with special needs

DHCD is available to finance the new construction, acquisition, or renovation of group homes. All projects must be licensed by the State of Maryland through the Department of Health or other state or local licensing agency.

## Benefits of financing with DHCD:

- ☑ 100% Loan-to-Value Based on Appraisal
- ☑ Low Capital Requirement  
(5% for non profits; 10% for others)
- ☑ Fixed Interest Rates as low as 0%
- ☑ Long Term Financing  
(typically amortized over a 40-year term)

Loan terms are designed to be flexible and affordable. Loan limits vary according to the jurisdiction. Funds may be used for appraisals, closing costs, inspection fees, modification costs, and acquisition costs.

## Contact DHCD for more information

301-429-7845 | <https://dhcd.maryland.gov/HousingDevelopment/Pages/ghp>



Larry Hogan, Governor  
Boyd K. Rutherford, Lt. Governor



Kenneth C. Holt, Secretary

# What is a Group Home?

A group home is a state-licensed residential facility intended for occupancy by elderly persons and/or persons with disabilities or special needs. A group home consists of residents' bedrooms (which can be shared by no more than two people), and a living room, kitchen, dining area, bathroom, and other appropriate social, recreational, or shared community space. Typically a bedroom for the resident caretaker is also included. Food service must be provided.

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## **PURPOSE**

- To assist in the creation and sustainability of Group Homes
- To protect and provide affordable housing for special needs populations
- To integrate persons receiving assistance into the larger residential community

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## **ELIGIBILITY**

- Residents of a home financed under this program must have special needs, such as but not limited to a developmentally disabled, elderly, homeless, or physically disabled.
- 51 percent of all beds must be restricted to residents who have incomes that are 60 percent or less of the area median income

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## **LOAN TERMS**

- Loan terms are structured to help make the project financially viable and affordable for eligible occupants
- 0 - 4% Interest Rates
- 40-year Amortization Term

Contact Single Family Housing Programs for more information

301-429-7845 | [SingleFamilyHousing.dhcd@maryland.gov](mailto:SingleFamilyHousing.dhcd@maryland.gov)



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