



Maryland WholeHome

Improve Your Home with DHCD

The Maryland Department of Housing and Community Development can help you make valuable repairs and enhancements to your home that lower your family's monthly utility bills and improve your quality of life.

DHCD's grants and loans can be used to upgrade to energy efficient appliances, repair or replace heating and cooling systems, replace insulation, add accessibility features for seniors or those with special needs, remove lead paint, upgrade plumbing, and address structural and maintenance issues. With low-interest rate loans and grants, having a healthier home that saves money is easier than ever.

Learn more at

dhcd.maryland.gov

Special Loan Programs: 1-800-638-7781 | Energy Programs: 1-855-583-8976



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



Kenneth C. Holt, Secretary
Ellington Churchill, Jr.,
Deputy Secretary

WholeHome Improvements are Affordable

We offer a range of programs that help homeowners maintain safe, comfortable and accessible homes for their families. Our programs help Maryland homeowners invest in affordable improvements that can help save money on heating and cooling costs, enhance liveability for senior residents and those with special needs, and make repairs to meet building codes for safer living.

Home Repairs & Improvements

- ✓ Plumbing and septic repairs
- ✓ Roof repair/replacement
- ✓ Correct building code violations
- ✓ Reduce/eliminate lead paint hazards
- ✓ Repair/replace porches
- ✓ Address structural or maintenance issues
- ✓ Install accessibility aids such as hand railings, ramps, grab bars, wider doorways

Energy Efficiency Opportunities

- ✓ Install EnergyStar appliances
- ✓ Improve air quality
- ✓ Retrofit lighting
- ✓ Install energy conservation materials/insulation
- ✓ Seal air and whole house envelope
- ✓ Upgrade/repair HVAC systems, clean furnaces, improve heating/cooling functions

Maryland's most affordable repairs and upgrades!

Loans and grants are based on what type of work is needed, as well as household income and ability to repay. Maximum interest rate is 4% and may be as low as zero. Payments may be deferred. There is no application fee-- call us to discuss your Maryland WholeHome options!

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