



Baltimore City Department of Housing & Community Development

The Baltimore City Department of Housing & Community Development (DHCD) helps eligible low- and moderate-income applicants finance home improvements including the repair and replacement of roofing, heating, plumbing and electrical systems, and disability accessibility modifications.

Their programs include the Accessible Homes for Seniors Grant and Loan Program, the Emergency Roof Repair Program, the Energy Savings Loan Program, the Home Preservation Program, and many more. You can read more about these programs by clicking [here](#). Assistance for repairs is mainly given in the form of loans, some of which may be forgivable or deferred.

Apply [online](#) or complete a [pre-application](#) and send it to:

LIGHT Intake & Assessment Unit

417 East Fayette Street, Suite 1125

Baltimore, MD 21202