

# CHAI'S HOUSING SERVICES



*Your new home is just a few steps away ...*

CHAI provides housing services to ensure our neighborhoods and their residents are flourishing. Our programs are available to new homebuyers and current homeowners.

## CHAI HOUSING COUNSELING

CHAI is a HUD and Baltimore City-approved housing counseling agency. Housing counseling covers the following topics: preparing to apply for a mortgage; how much you can afford; understanding credit; selecting a realtor and lender; keeping your home; and managing your finances.

Housing counseling consists of two components: 6-hours of homebuyer education (either in-person or online), followed by an individual counseling session. Both must be completed to access down payment and closing cost assistance programs, such as the Baltimore City Homebuyer Incentive Programs described below.

**For more information, contact Chesca Stein at [cstein@chaibaltimore.org](mailto:cstein@chaibaltimore.org) or 410-500-5309.**

## BALTIMORE CITY HOMEBUYER INCENTIVE PROGRAMS

Baltimore City's Office of Homeownership offers a variety of incentive programs to homebuyers purchasing in Baltimore City. All incentives require homeownership counseling from a City-approved homeownership counseling agency such as CHAI.

**For more information, visit [dhcd.baltimorecity.gov/hho/homeownership-incentives](http://dhcd.baltimorecity.gov/hho/homeownership-incentives) or contact the Office of Homeownership's at 410-396-3124**



## LOANS FOR CURRENT HOMEOWNERS

- **Homeowner Loan:** provides up to \$15,000 for new homeowners that can be used for interior or exterior renovations. A maximum of \$15,000 is available for residents of the Glen and Fallstaff neighborhoods, and \$10,000 is available for residents of the Cheswolde, Cross Country and Mt. Washington neighborhoods.
- **Home Improvement Loan:** provides \$10,000 to homeowners who have lived in the same home in the following Baltimore City neighborhoods for two or more years: Glen, Fallstaff, Cheswolde, Cross Country and Mt. Washington.
- **Energy Savings Loan:** provides loans for home renovations that save energy, lower utility bills and keep housing affordable. This loan is available to homeowners in the Baltimore City neighborhoods of Glen, Fallstaff, Cheswolde, Cross Country and Mt. Washington and in these ZIP Codes in the County: 21208, 21209, 21117, 21133, and 21136.

For more information, contact David Moray at [dmoray@chaibaltimore.org](mailto:dmoray@chaibaltimore.org).

## FORECLOSURE PREVENTION COUNSELING

CHAI provides counseling for clients facing foreclosure. Our counselor provides guidance for clients and helps them navigate the complex mortgage modification process. In the event that a homeowner may not be able to retain their home, CHAI's counselor will provide transition support or a referral to other agencies that might be able to offer further assistance.

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