



# HOMEOWNERS RESOURCE GUIDE

## GENERAL HOME REPAIR ASSISTANCE

### Howard County: Reinvest\*Renovate\*Restore

[Website](#)

Phone: 410-313-3508

*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](#)

Home Repair Improvements Phone: 301-429-7847

Energy Efficiency Improvement Phone: 301-429-7847

*Administered by the Howard County Housing Department.*

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

### 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.*

### Rebuilding Together Howard County

[Website](#)

Phone: 410-381-3338

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

### RENEW Howard

[Website](#)

Email: [bwhiteseals@cfhoco.org](mailto:bwhiteseals@cfhoco.org)

*Revitalizing Neighborhoods Everywhere (RENEW) Howard is a purchase/loan program designed to strengthen older and undervalued neighborhoods in Howard County.*

### 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: 301-429-7821

*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](#)

[Tax Deferral Program, Elderly & Disabled](#)

*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 Central 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

## Columbia Association's Watershed Management

### [Website](#)

Phone: 410-312-6336

Email: [OpenSpace.ResourceRequests@columbiaassociation.org](mailto:OpenSpace.ResourceRequests@columbiaassociation.org)

CA offers several ways that community members can help contribute to a healthier watershed:

- Weed Warriors Program
- Rain Garden Cost Share Program
- Free soil testing

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](#).

## Live Green Howard County

### [Website](#)

Office of Sustainability Phone: 410-313-0700

Assists both agricultural and residential property owners to learn about and install best management practices that protect water quality.

## University of Maryland Extension: Bay-Wise Landscape Management

### [Website](#)

Phone: 410-313-1913

Learn about landscape practices that protect the Chesapeake Bay and our local waterways. Request an on-site evaluation of your property by a team of Howard County Master Gardeners and receive advice on dealing with concerns such as storm water management, erosion, Integrated Pest Management, composting and inclusion of native plants in the landscape. Visit the sidebar on the website for more resources, such as the Master Gardeners program.

## Yards Alive

### [Website](#)

Yards Alive is a pilot 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.

# 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 RESOURCES

- **Howard County** has provided information and tips on [preparing for snow and cold weather](#). Find a list of emergency numbers, direction on snow removal, suggestions on avoiding frozen and burst pipes, fire safety tips, and other great information.

- Find more information [here](#) on fire safety, avoiding scams, and staying safe during the holiday season.
- **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.