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**Maryland Department of Housing and Community Development
Housing Reconnect Information Line:
Housing Transition Assistance for Occupants Facing Foreclosure
877-775-0357**

Script for InfoSpherix Call Center

Step 1: Collect information from caller:

First Name:

Last Name:

Street Address:

Unit#:

City:

State:

ZIP:

County:

Telephone (Day):

Telephone (Evening):

Cell Phone #:

E-mail Address:

Language Spoken (operator's observation):

Are you calling this number because you received a 45-day notice of foreclosure at your home?

If not, where did you learn about this information line?

Step 2: “If you are calling this number, you have received a notice that your property is 45 days away from foreclosure. For information about this recent legislation, please visit: <http://mlis.state.md.us/2009rs/billfile/hb0776.htm>. A copy of the text of the bill and the notice is available at: <http://mlis.state.md.us/2009rs/bills/hb/hb0776e.pdf>.

Are you the property owner or a renter?”

If the caller is a home owner, please skip to Step 5.

If the caller is a renter, please proceed to Step 3.

Step 3: “Before we proceed, I will need some information from you.”

-How long have you lived at this address?

-Do you have a formal, written lease? (If not, explain to renter that without this formal lease, it is almost certain that they will have to relocate if the mortgager forecloses on the house.)

- When did you sign your current lease?* (*If the caller’s lease was signed prior to the creation of the current mortgage, the caller may be able to complete their lease at the residence. If this is the case, please refer the caller to legal assistance.)
- How much is your monthly rent payment?*
- Have you ever been late with your rent payments?*
- Right now, are you current on your rent payments?”*
- Did you pay a security deposit when you moved into your residence?*
- How much was the deposit?*
- What is your household income? You can provide an estimate.*

Step 4: Resources

“Have you spoken with the owner of the property?”

(If the renter has not yet spoken with their landlord regarding the notice, advise renter to do this as quickly as possible.)

(If the renter has spoken with the owner and has determined that it will be necessary to find a new unit quickly, as will be the case with most callers, refer renter to www.mdhousingsearch.org or 1-877-428-8844 for a list of rental properties in the caller’s area.)

“For assistance in quickly locating rental housing, please visit Maryland Housing Search at www.mdhousingsearch.org or call their toll-free number at 1-877-428-8844.

“Do you need assistance in determining if you will be able to remain at your residence? You may want to seek legal advice to determine what your rights are. The following resources may be able to assist you.”

Explain to the caller that it is unlikely that they will be able to remain in their home if the house goes to foreclosure, but that they may want to receive legal counsel to be certain. Callers with leases that predate the mortgage should also be referred to legal resources.

Based on jurisdiction of caller, provide appropriate legal resource information.)

- Pro Bono Resource Center of Maryland: 410-837-6537, www.probonomd.org
- Baltimore Neighborhoods, Inc.: 1-800-487-6007, www.bni-maryland.org
(If you are a Baltimore City resident, eviction procedures changed at the end of 2007. See BNI’s Eviction Booklet for landlords and tenants.)
- Maryland Legal Aid (13 offices around MD): 1-800-999-8904, www.mdlab.org
- Civil Justice, Inc.: 410-706-0174, www.civiljusticenetwork.org
- In Allegany County: Allegany Law, 301-722-3390, <http://alleganylaw.net>
- In Montgomery County: Montgomery County Bar Association, 301-424-7651, <http://www.montbar.org>
- In Prince George’s County: Community Legal Services, (301) 864-8353, <http://lawfoundationpg.org>

“Are you now or do you anticipate being in need of rental assistance?”

If yes, provide caller with the following information:

You may be eligible for DHCD’s Rental Allowance Program. If your income is at or below 30% of area median income, you may qualify for assistance. For information regarding income limits, please visit the RAP information page on the DHCD website at: <http://www.dhcd.state.md.us/Website/programs/rap/document/RAP%20Program%20Income%20Limits%202008.pdf>. For assistance with the Rental Allowance Program, please contact one of the local Administering agencies listed on the DHCD website at: <http://www.dhcd.state.md.us/Website/programs/rap/agency.aspx>.

Note: Both the income limits and the list of local administering agencies are included at the end of this script.

• If you are a person with disabilities who receives no more than \$15,000/year total income, you may be eligible for the Bridge Subsidy Demonstration Program. This program is available if you currently live or are willing to live only in the following jurisdictions: Allegany Co., Caroline Co., Carroll Co., City of Cumberland, Dorchester Co., Frederick Co., City of Frederick, Garrett Co., Howard Co., Harford Co., Kent Co., St. Mary’s Co., Somerset Co., Talbot Co. (excluding the Town of Easton), Washington Co., Wicomico Co., Worcester Co. To apply for this program, please contact one of the following:

- For disabilities related to a mental illness, please call: MD Mental Hygiene Administration – Penny Scrivens (410-402-8476).
- For developmental disabilities, please call: MD Developmental Disabilities Administration – Diane Dressler (410-767-5568).
- For other questions, please contact: Maryland Department of Disabilities at **1-800-637-3113**.

If you are in need of emergency housing or assistance through social services, please call the United Way/First Call for Help Hotline at 211 in most areas or:

- 410-685-0525 - Greater Baltimore
- 800-492-0618 - Outside Baltimore, within MD.

Step 5: “If you are the home owner and have received the 45-day foreclosure notice, the following resources may be of assistance to you:”

- National Homeownership Preservation Foundation
 - 1-888-995-HOPE (4673)
 - www.995hope.org
- MD HOPE Hotline: Home Owners Preserving Equity - 1-877-462-7555 or www.mdhope.org
- For social services, United Way/First Call for Help
 - 410-685-0525 - Greater Baltimore
 - 800-492-0618 - Outside Baltimore, within MD.
- For information on recently passed foreclosure legislation - MD Department of Labor, Licensing and Regulation at 410-230-6077

- To report fraud or predatory lending, call the MD Dept. of Labor, Licensing and Regulation (DLLR): 410-230-6097 or 410-230-6100, www.dllr.state.md.us.
- To search for rental housing - MD Housing Search
 - www.mdhousingsearch.org
 - Toll Free: 1-877-428-8844

MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

RENTAL ALLOWANCE PROGRAM INCOME LIMITS – 2008

JURISDICTION	1 PERSON HOUSEHOLD	2 PERSON HOUSEHOLD	3 PERSON HOUSEHOLD	4 PERSON HOUSEHOLD	5 PERSON HOUSEHOLD	6 PERSON HOUSEHOLD	7 PERSON HOUSEHOLD	8 PERSON HOUSEHOLD
* Baltimore MSA	\$17,150	\$19,600	\$22,050	\$24,500	\$26,450	\$28,450	\$30,400	\$32,350
** Washington MSA	\$20,650	\$23,600	\$26,550	\$29,500	\$31,850	\$34,200	\$36,600	\$38,950
Allegany	\$17,150	\$19,600	\$22,050	\$24,500	\$26,450	\$28,450	\$30,400	\$32,350
Caroline	\$17,150	\$19,600	\$22,050	\$24,500	\$26,450	\$28,450	\$30,400	\$32,350
Cecil	\$17,150	\$19,600	\$22,050	\$24,500	\$26,450	\$28,450	\$30,400	\$32,350
Dorchester	\$17,150	\$19,600	\$22,050	\$24,500	\$26,450	\$28,450	\$30,400	\$32,350
Garrett	\$17,150	\$19,600	\$22,050	\$24,500	\$26,450	\$28,450	\$30,400	\$32,350
Kent	\$17,150	\$19,600	\$22,050	\$24,500	\$26,450	\$28,450	\$30,400	\$32,350
St. Mary's	\$17,250	\$19,700	\$22,200	\$24,650	\$26,600	\$28,600	\$30,550	\$32,550
Somerset	\$17,150	\$19,600	\$22,050	\$24,500	\$26,450	\$28,450	\$30,400	\$32,350
Talbot	\$17,150	\$19,600	\$22,050	\$24,500	\$26,450	\$28,450	\$30,400	\$32,350
Washington	\$17,150	\$19,600	\$22,050	\$24,500	\$26,450	\$28,450	\$30,400	\$32,350
Wicomico	\$17,150	\$19,600	\$22,050	\$24,500	\$26,450	\$28,450	\$30,400	\$32,350
Worcester	\$17,150	\$19,600	\$22,050	\$24,500	\$26,450	\$28,450	\$30,400	\$32,350

* INCLUDES: Baltimore City and Anne Arundel, Baltimore, Carroll, Harford, Howard, and Queen Anne's Counties

** INCLUDES: Calvert, Charles, Frederick, Montgomery, and Prince George's Counties

SOURCE: U.S. Department of HUD, Office of Policy Development & Research, 3/8/2006.

** Under HUD and CDA policies, income limits have been frozen at last year's levels if they would have otherwise decreased due to decreases in income estimates

Note: For the purpose of establishing whether a household is eligible to participate in the Rental Allowance Program, household income is determined To be gross annual income less a deduction of \$480 for each dependent child under the age of 18.

Rental Allowance Program Contact List - Local Administering Agencies (LAA)		
County	Office Address	Contact Person & Telephone Number
ALLEGANY	Allegheny Co. Dept. of Community Services 30 Rear Washington Street Cumberland, MD 21502	Mary Jane Bonser, Chief of Housing (301) 777-2372 (301) 777-2126 FAX
ANNAPOLIS CITY	Dept. of Planning & Zoning City of Annapolis 160 Duke of Gloucester Street Annapolis, MD 21401	Theresa Wellman, Chief of Community Development (410) 263-7961 (410) 268-0122 FAX
	Anne Arundel County Economic Opportunity Committee 251 West Street P.O. Box 1951 Annapolis, MD 21401 (service provider)	Brian Angus, Chief Executive Director (410) 626-1900 (410) 295-5052 FAX
ANNE ARUNDEL	Anne Arundel Housing Commission P.O. Box 817 7477 Baltimore Annapolis Blvd. Glen Burnie, MD 21201	Larry Loyd, Executive Director Caroline Ensey, RAP (410) 222-6200 (410) 222-6214
BALTIMORE CITY	Housing Authority of Baltimore City Dept. of Rental and Assisted Housing 1221 W. Pratt Street Baltimore, MD 21223	Corliss Alston Zachary Parker (443) 984-2222 (410) 361-9616 FAX
BALTIMORE CITY (RAP to Work Program)	Baltimore City Dept. of Social Services 2000 N. Broadway Baltimore, MD 21213	Frank Williams (443) 423-6001 (443) 423-6002 FAX
BALTIMORE	Office of Community Conservation 2nd Floor 6401 York Road Baltimore, MD 21212	Baltimore County Dept. of Social Services 410-853-3000 Option 2 Please Note: To be eligible you must be homeless and in a County Shelter
CALVERT	Housing Authority of Calvert County 480 Main Street P.O. Box 2509 Prince Frederick, MD 20678-2509	Wayne Boyle, Executive Director Shawn Esterly, RAP (410) 535-5010 (410) 535-4286 FAX
CAROLINE	St. Martin's Ministries St. Martin's Barn 14376 Benedictine Lane Ridgely MD 21660	Odette Boyce-Galvez, Director (410) 634-1140 (410) 634-1507 FAX
CARROLL	Bureau of Housing & Community Dev. 10 Distillery Drive, Suite 101 Westminster, MD 21157	Rita Zimmerman, Deputy Director RAP Carol Evans (410) 386-3600 (410) 876-5255 FAX
	Human Services Programs 10 Distillery Drive Westminster, MD 21157 (in-take & case management)	Rebecca Wagner, RAP (410) 857-2999 (410) 857-8793 FAX

CECIL	Dept. of Social Services of Cecil County 170 East Main Street Elkton, MD 21921	Diana Klusak, Human Services Coordinator Geraldine Crockett (410) 996-0100 (410) 996-0696 FAX
CHARLES	Dept. of Community Services Housing & Community Services Div. 8190 Port Tobacco Road Port Tobacco, MD 20677	Karen Lehman Cieplak, Acting Director Rita Wood, Chief Housing Div. (301) 934-9305 (301) 934-5624 FAX
DORCHESTER	Dorchester Community Dev. Corp. 435 High Street Cambridge, MD 21613	Nancy Shockley, Director Rosetta Brown (410)-901-2991 (410) 228-4531 FAX
FREDERICK	Dept. of Housing & Community Dev. of Frederick County 520 Market Street Frederick, MD 21701	Jenny Short, Director (301)-631-3530 (301) 631-3585 FAX
	Department of Social Services (referrals and case management)	Colleen Lewis 301-631-2619
GARRETT	Garrett County Community Action 104 East Center Street Oakland, MD 21550	Cindy Sharon, Director Yolanda Massey (301) 334-9431 (301) 334-8555 FAX
HARFORD	Harford County Housing Agency 15 South Main Street Suite 106 Belair, MD 21014	Shawn A. Kingston, Director (410) 638-3045 Estelle Harris, Coordinator (410) 638-3048 (410) 893-9816 FAX
HOWARD	Howard County Housing Commission 6751 Columbia Gateway Drive Columbia, MD 21046	Stacy Spann, Executive Director Rose Anne White (Finance) 410-313-6318 (410) 313-6496 FAX
	Community Action Council of Howard County 6751 Columbia Gateway Drive Columbia, MD 21046 (service provider)	Larry Hunt, RAP (410) 313-6479 (410) 313-6596 FAX
KENT	Kent County Dept. of Social Services Post Office Box 670 Chestertown, MD 21620	Stephen Sturgill, Director (410) 810-7609 (410) 778-1497 FAX
MONTGOMERY	Housing Opportunities Commission 10400 Detrick Avenue Kensington, MD 20895	Annie Alston, Acting Director (301) 929-9750 (301) 929-4325 FAX
PRINCE GEORGE'S	Dept. of Housing & Community Dev. 9400 Peppercorn Place, Suite 200 Largo, MD 20774	Ms. Eunice Belu-John (301) 883-5512 (301) 883-5427 FAX
QUEEN ANNE'S	Queen Anne's County Community Dev. Post Office Box 327 1935 4-H Park Road Centreville, MD 21617	Peter Scanlon, Director (410) 758-3977 Jack Dadds, Jr. Housing Manager (410) 827-6818 (410) 758-0566 FAX

SOMERSET	Somerset Co. Dept. of Technical & Community Services 11916 Somerset Avenue Princess Anne, MD 21853	Jack A. Willing, Jr. , Director Vicky Ford RAP (410) 651-1005 (410) 651-2597 FAX
ST. MARY'S	Housing Authority of St. Mary's County 21155 Lexwood Drive, Suite C Lexington Park, Maryland 20653	Dennis Nicholson, Executive Director Cindy Phillips (301) 866-6590 Ext. 1427 (301) 737-7929 FAX
TALBOT	Neighborhood Service Center 126 Port Street Easton, MD 21601	Sandra Redd, Executive Director (410) 822-5015 (410) 822-4594 FAX
WASHINGTON	Washington Co. Community Action Council, Inc. 101 Summit Avenue Hagerstown, MD 21740	David G. Jordan, Exec. Director Sherry L. Neil, Deputy Director (301) 797-4161 (301) 791-9062 FAX
WICOMICO	Wicomico Co. Dept. of Social Services P.O. Box 2298 201 Baptist Street, Suite 27 Salisbury, MD 21802	Matt Maize, Acting Director Corbin Zelzet, Assistant Director (410) 713-3911 (410) 713-3910 FAX
WORCESTER	Dept. of Social Services of Worcester Co. 299 Commerce Street P.O. Box 39 Snow Hill, MD 21863	Paula Erdie Director Mary Beth Quillen (410) 677-6800 (410) 677-6810 (FAX)

For More Information, Contact:

Cathy Maenner
Multifamily Housing
Community Development Administration
Maryland Department of Housing and Community Development
100 Community Place
Crownsville, MD 21032-2023
Maenner@dhcd.state.md.us
410-514-7436