



HOUSING COUNSELING AND WEATHERIZATION PROGRAMS OPERATED BY THE FREDERICK COMMUNITY ACTION AGENCY

- **HUD-Approved Housing Counseling Agency:** The FCAA is a *HUD-Approved Housing Counseling Agency* and provides pre-purchase, default, reverse mortgage, and rental housing counseling for renters, homeowners and first-time homebuyers. FCAA Housing Counselors also administer State-funded down-payment assistance programs for first-time homebuyers.
- **Homebuyer Education Classes:** The FCAA offers Homebuyer Education Classes to assist first-time homebuyers that are working to purchase their own home or to better understand the process of obtaining a mortgage. Families that graduate from the Homebuyer Education Program often benefit from follow-up counseling with an FCAA Housing Counselor.
- **Weatherization Assistance Program:** The Weatherization Assistance Program (WAP) provides home weatherization services for income-eligible households living throughout Frederick County. Households eligible for weatherization must have incomes at or below 200% of the federal poverty level and meet other criteria. The family may rent or own their home, but renters must obtain permission from the property owner.
- **Bay Restoration Fee Exemption Program:** The Bay Restoration Fee Exemption Program permits lower-income homeowners and renters that are paying a City of Frederick water and sewer bill to request an exemption from the Bay Restoration Fee that aims to collect funds for the environmental restoration of the Chesapeake Bay.

For more information please contact:

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