

Improving a Home - Accessory, Shared, and Sheltered Housing Program (ACCESS)

Purpose of Program

The purpose of the Accessory, Shared and Sheltered Housing Program (ACCESS) is to expand low-cost housing opportunities for low-income households and low-income elderly, handicapped or disabled persons by financing the creation of accessory, shared and sheltered housing facilities. The program was created in 1986.

Eligible Types of Housing

Loans may be provided to create accessory dwelling units in single-family homes in which the owner-occupant or occupant in the accessory unit is an income eligible household. Loans may be provided to create shared living space in single-family homes which are owned and occupied by income eligible households. Loans also may be provided to create sheltered housing facilities in owner occupied single-family homes that provide sheltered care to not more than 15 income eligible elderly, disabled or handicapped persons.

Eligible Applicants

Owner-occupants of single family homes may apply for ACCESS funds for accessory dwellings if either the owner-occupant or the household residing in the accessory dwelling unit is income eligible. There are no income limits for owner-occupants of sheltered housing facilities, but these applicants must meet licensing requirements for sheltered housing providers.

Eligible Residents

Household income of either the owner-occupant or occupant in the accessory unit cannot exceed 80 percent of the statewide or Washington, D.C. MSA median income. All residents of shared and sheltered housing cannot exceed 80 percent of the statewide or Washington, D.C. MSA median income. The interest rate for these loans is a minimum of 4.5 percent and is determined based upon the project's income available to repay the loan.

Loans that benefit families with incomes that are 60 percent or less of statewide or Washington, D.C. MSA median income have interest rates of 4.5 percent or less and are based upon the income from the project available to repay the loan.

Loan Terms

Loans have interest rates based upon the incomes and repayment capability of recipients of accessory or shared housing loans and the incomes of the persons receiving shelter in the shelter housing project. Generally, the maximum loan is 95 percent of the value of the property. Loans in excess of \$5,000 or with deferred payments are secured by a mortgage. The maximum loan term is 30 years. Loans which serve households with incomes below 50 percents of the statewide or Washington, D.C. MSA median income may have deferred payments if necessary for project feasibility.

Loans may finance additions, modifications and improvements, including fixtures and finishes which are necessary to create the accessory, shared or sheltered housing. Loans may also finance repairs, improvements and modifications to existing single-family dwellings to enable them to meet the codes and standards which govern accessory, shared or sheltered housing facilities.

Local Government Involvement

Generally, all loan requests are processed directly by local governments for properties within their jurisdiction.

For More Information Contact: Single Family Housing
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