

# Accessible Homes for Seniors

## ABOUT the AHS Pilot Program

The Maryland Department of Housing and Community Development (DHCD), in partnership with the Maryland Department of Aging (MDoA), are undertaking a pilot project to promote 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. Home improvements such as these represent for many older people the key to remaining in their home and maintaining their independence.

The program provides zero percent interest, deferred loans for a term of 30 years to finance accessibility improvements. The program is funded by DHCD under the Maryland Housing Rehabilitation Program (MHRP) and is administered by Special Loan Programs. The program is marketed through the local Area Agencies on Aging.

## Eligible Applicants

Those eligible for the Program must:

- Be Maryland residents with at least one resident age 55 or older.
- Generally must own and occupy the home to be renovated as their principal residence. Seniors living with relatives will be considered on a case by case basis.
- Reside in a home that is structurally sound and free of health and safety hazards.
- Not have any outstanding federal or state tax liens, open bankruptcy or foreclosure.
- Meet income requirements.

The household income cannot exceed 80% of the Statewide or Washington DC MSA median. If the senior resides in the home of a relative, eligibility is based on the owner's income.

The Household Income		
Household Size	Max. Statewide	Max. Washington MSA*
1 Person	\$ 44,296	\$ 52,920
2 Persons	\$ 50,624	\$ 60,480
3 Persons	\$ 56,952	\$ 68,040
4 Persons	\$ 63,280	\$ 75,600

\*Washington MSA includes Calvert, Charles, Frederick, Montgomery and Prince George's Counties

## Eligible Improvements

Funds may be used to pay for the actual costs of making the house accessible or functional for the resident. This may include but is not limited to: widening doorways, installation of accessible showers, ramps, grab bars, and lever handles. Additions to accommodate first floor bathrooms and laundry rooms will also be considered on a case by case basis.

## Loan Amount and Term

The maximum loan amount will be up to 85 percent of the value of the property taking into account any superior mortgages. The loans will be offered for terms of up to 30 years and

must be repaid upon sale, transfer or refinance of the property. All closing costs will be included in the loan.

### **Submitting an Application**

Applications are available at local Area Agencies on Aging. Assistance in completing the application is available at the agency or an in-home appointment can be scheduled. Once the application is submitted, it will be processed by DHCD and the applicant will be contacted. For more information, you may call the agency listed for your county or the Maryland Department of Aging:

<b>Area Agencies on Aging</b>		
<b>County</b>	<b>Contact</b>	<b>Phone Number</b>
ALLEGANY CO.	Amanda Paul	301-777-5970, x 110
ANNE ARUNDEL CO.	Sandy Berkeley	410-222-4464
BALTIMORE CITY	Thelma Winn	410-396-2273
BALTIMORE CO.	Betty Evans	410-887-2594
CALVERT CO.	Carolyn Mohler	410-535-4606 or 301-855-1170
CAROLINE CO.	Irene Garrettson	410-479-2093
CARROLL CO.	Debbie Frame	410-386-3800
CECIL CO.	Mary Kahoe	410-996-5295
CHARLES CO.	Theresa Mason	301-934-9305, x 5118
DORCHESTER, WORCESTER, WICOMICO or SOMERSET CO.	Teri Davidson	410-742-0505, x 109
FREDERICK CO.	Melanie Bryan	301-694-1604
GARRETT CO.	Lynda Weeks	301-334-9431
HARFORD CO.	Mark Carroll	410-638-3025
HOWARD CO.	Pam Bilal	410-313-5980
KENT CO.	Kim Porter	410-778-2564
MONTGOMERY CO.	Marcos Pantelis	240-777-3000
PRINCE GEORGE'S CO.	Dr. Floyd Johnson	301-265-8450
QUEEN ANNE'S CO.	Cathy Willis	410-758-0848
ST. MARY'S CO.	Debbie Barker	301-475-4200, x 1050
TALBOT CO.	Peggy Vance	410-822-2869
WASHINGTON CO.	Margaret Fishack	301-790-0275
MD DEPT. OF AGING	Janice MacGregor	410-767-1087