

STEPS TO SUCCESS

1 Decide if You Meet the Minimum Eligibility Requirements.

a) Are either you or your spouse at least 55 years of age? b) Do you own your home and is it your principal residence? c) Do you meet the household income limits for the county you live in? (See reverse side for income limits.) d) Do you need accessibility improvements to your home, such as widening of doorways, or installing exterior ramps or accessible showers and grab bars?

2 Contact Your Local Area Office on Aging.

The list on the reverse side has a contact person and phone number for every county in Maryland and the City of Baltimore. Call the number for your county and tell them you are interested in applying for the Accessible Homes for Seniors Program. They can offer assistance in explaining the program and with filling out the application.

3 Submit the Application and the Required Attachments to DHCD or Ask Your Aging Office to Submit it for You.

There are documents that must be submitted with the application. Make sure you have a complete package before submitting it to DHCD to avoid delays in processing.

4 Expect a Letter From DHCD.

Once your application is received and a preliminary review is done, you will be sent a letter from DHCD acknowledging receipt of the application. If you are not eligible or if there is missing information, you will be notified. If you are eligible, the letter will describe the next steps in the process.

5 Expect the Inspector.

If you meet the eligibility criteria, a housing inspector will contact you to schedule an appointment to visit your home to determine what accessibility improvements are needed. Your letter will identify the name of the inspector. You may ask for identification before

allowing the inspector in your home. A work write-up will be prepared and mailed to you describing the type of accessibility improvements that are needed.

6 Find and Select a Contractor.

Using the work write-up that you receive from the inspector, contact several contractors and request bids. Once you receive bids, contact the inspector to help you review and select an acceptable bid.

7 Close Your Loan and Start the Work.

You will receive a loan commitment letter to sign and a loan closing will be scheduled by DHCD. Once the loan is closed, the contractor can begin the work. The inspector will authorize and DHCD will process payments to the contractor periodically as the work progresses.

8 Enjoy Your Accessible Home!

Increased accessibility and safety within your home make it easier to maintain your independence.



Bringing together the pieces that put housing back to work.



Maryland Department of Housing and Community Development
Community Development Administration
Special Loan Programs

100 Community Place • Crownsville, MD 21032
1.800.638.7781 • www.mdhousing.org
TTY/Relay: 711 (in Maryland) or 1.800.735.2258

Martin O'Malley
Governor

Anthony G. Brown
Lt. Governor

Raymond A. Skinner
Secretary, DHCD

Gloria G. Lawlah
Secretary, MDoA



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Maryland Department of Housing and Community Development

Community Development Administration
Special Loan Programs

About Accessible Homes for Seniors

The Maryland Department of Housing and Community Development, in partnership with the Maryland Department of Aging, is undertaking a program to promote accessibility related improvement to the homes of seniors. Home improvements represent for many seniors 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 and administered by Special Loans Programs. Accessible Housing for Seniors is marketed through the local Area Agencies on Aging. All closing costs are included in the loan.

Eligible Improvements

Funds may be used to pay for the actual costs of making the home accessible or functional for the resident. This may include but is not limited to:

- Widening of doorways
- Purchase and installation of exterior ramps
- Purchase and installation of accessible showers, grab bars, and lever handles

Additions to accommodate first floor bathrooms and laundry rooms will be considered on a case-by-case basis.

Those Eligible for the Program Must:

- Reside in Maryland. At least one occupant must be age 55 or older.
- Own and occupy the home to be renovated as 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.
- Meet income requirements.

Income Requirements

Household income cannot exceed 80 percent 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.

2011 HOUSEHOLD INCOME LIMITS

HOUSEHOLD SIZE	MAXIMUM STATEWIDE	MAXIMUM WASHINGTON PMSA *
1 Person	\$ 46,032	\$ 57,960
2 Persons	\$ 52,608	\$ 66,240
3 Persons	\$ 59,184	\$ 74,520
4 Persons	\$ 65,760	\$ 82,800
5 Persons	\$ 74,898	\$ 89,424
6 Persons	\$ 86,420	\$ 96,048
7 Persons	\$ 98,766	\$103,974
8 Persons	\$111,870	\$117,810

**Washington PMSA includes: Calvert, Charles, Frederick, Montgomery and Prince George's Counties*

Submitting an Application

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

COUNTY	CONTACT	PHONE
Allegany	Amanda Paul	301-777-5970 x 110
Anne Arundel	Sandy Berkeley	410-222-4464
Baltimore City	Tessa Hill-Aston	410-396-4932
Baltimore	Stacey Hendricks	410-887-2594
Calvert	Tunya Taylor	410-535-4606 or 301-855-1170
Caroline	Irene Garrettson	410-479-2093
Carroll	Debbie Frame	410-386-3800
Cecil	Mary Kahoe	410-996-5295
Charles	Theresa Mason	301-934-9305 x 5118
Dorchester/ Somerset/ Worcester/ Wicomico	Teri Davidson	410-742-0505 x 109
Frederick	Melanie Bryan	301-600-1605
Garrett	Lynda Weeks	301-334-9431
Harford	Mark Carroll	410-638-3025
Howard	Pam Bilal	410-313-5980
Kent	Stephanie Lindsey	410-778-2564
Montgomery	Jennifer Long	240-777-3000
Prince George's	Deborah McBroom	301-265-8450
Queen Anne's	Cathy Willis	410-758-0848
St. Mary's	Debbie Barker	301-475-4200 x 1050
Talbot County	Peggy Vance	410-822-2869
Washington	Elizabeth Church	301-790-0275
MD Dept. of Aging	Janice MacGregor	410-767-1087
MD Dept. of Housing and Community Development	Eileen Hagan	410-514-7542