

## 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 MD Department of Aging:

Allegany County	Amanda Paul	301-777-5970, x 110
Anne Arundel County	Sandy Berkeley	410-222-4464
Baltimore City	Thelma Winn	410-396-2273
Baltimore County	Betty Evans	410-887-2594
Calvert County	Carolyn Mohler	410-535-4606 or 301-855-1170
Caroline County	Irene Garrettson	410-479-2093
Carroll County	Debbie Frame	410-386-3800
Cecil County	Mary Kahoe	410-996-5295
Charles County	Theresa Mason	301-934-9305, x 5118
Dorchester/ Somerset/Worcester/ Wicomico Counties	Teri Davidson	410-742-0505 x 109
Frederick County	Melanie Bryan	301-694-1604
Garrett County	Lynda Weeks	301-334-9431
Harford County	Mark Carroll	410-638-3025
Howard County	Pam Bilal	410-313-5980
Kent County	Kim Porter	410-778-2564
Montgomery County	Marcos Pantelis	240-777-3000
Prince George's County	Dr. Floyd Johnson	301-265-8450
Queen Anne's County	Bonnie English	410-758-0848
St. Mary's County	Debbie Barker	301-475-4200, x 1050
Talbot County	Peggy Vance	410-822-2869
Washington County	Margaret Fishack	301-790-0275
MD Dept. of Aging	Janice MacGregor	410-767-1087
MD Dept. of Housing & Community Development	Nancy Palmer	410-514-7408

**www.mdhousing.org ■ 866.602.0064**



*The Maryland Department of Housing and Community Development pledges to foster the letter and spirit of the law for achieving equal housing opportunities in Maryland.*

8/06 Revised

## ACCESSIBLE HOMES FOR SENIORS



Maryland Department of Housing  
and Community Development



Robert L. Ehrlich, Jr.  
Governor

Michael S. Steele  
Lt. Governor

Victor L. Hoskins  
Secretary, DHCD

Jean Roesser  
Secretary, MDoA

## ABOUT ACCESSIBLE HOMES FOR SENIORS (AHS)

The Maryland Department of Housing and Community Development (DHCD), in partnership with the Maryland Department of Aging (MDoA), is undertaking a pilot 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 (MHRP) and administered by Special Loan Programs. Accessible Housing for Seniors is marketed through the local Area Agencies on Aging. All closing costs are included in the loan.

## 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.

<u>HOUSEHOLD SIZE</u>	<u>MAXIMUM STATEWIDE</u>	<u>MAXIMUM WASHINGTON MSA*</u>
1 Person	\$ 42,504	\$ 51,240
2 Persons	\$ 48,576	\$ 58,560
3 Persons	\$ 54,648	\$ 65,880
4 Persons	\$ 60,720	\$ 73,200

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

## 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;
- not have any outstanding federal or state tax liens, open bankruptcy or foreclosure, and;
- meet income requirements.

## 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.