

**Maryland Department of Housing and Community Development (DHCD)  
Homeownership: Home Improvement and Rehabilitation  
Accessible Homes for Seniors**

**Snapshot**

With ‘aging in place’ as the focus, Maryland established the *Accessible Homes for Seniors* program in April, 2006. The loan program was initially developed as a pilot partnership between the State’s Department of Housing and Community Development (DHCD) and the Department of Aging (DOA), and in coordination with the Maryland State Office of AARP. The *Accessible Homes for Seniors* program provides zero percent interest, deferred loans for a term of 30 years to finance accessibility improvements, such as installation of grab bars, railings and ramps, and widening of doorways. These home improvements represent, for many older people, the key to remaining in their home and maintaining their independence.

**Problem**

For the seventy-six million ‘baby boomers’ born between 1946 and 1964, planning for the future goes beyond just financial planning. Most are worried not only about how they will pay the bills, but also where they will live as senior citizens possibly confronting health and mobility issues. The options are sometimes limited by these concerns, forcing many to settle on a nursing home or other assisted living situation, but according to AARP, 88% of older Marylanders indicate they prefer to remain in their homes and communities to “age in place”. The notion of “home” is central to their identities - it is where their memories were made. DHCD created a way to help those individuals.

**Solution**

The *Accessible Homes for Seniors* program provides zero percent interest, 30 year deferred loans to income eligible homeowners where at least one is age 55 or over. Loans become payable at the sale, transfer or refinance of the property. Borrowers who are still living in the property at the completion of the 30 year term can request an extension of the term. The income limit is 80% of median income by household size and county.

The loan funds can be used in a number of ways, including accessibility improvements for current or anticipated future needs regardless of the current health of the owner. The improvements undertaken may be as simple as retrofitting a bathroom with grab bars, widening doorways, or installing a ramp to the more extensive addition of a first floor bathroom, laundry area or bedroom. There is no maximum or minimum loan amount, but loans average \$10,000 – 15,000. To date, loans have ranged from as low as \$1,500 to as much as \$48,000.

DHCD developed marketing materials that are regularly distributed through the Department of Aging’s local area offices located in each county and the City of Baltimore. Each office has designated a contact person to provide information and assistance in completing the *Accessible Homes for Seniors* application. Materials are

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placed in the area offices, senior centers and distributed at health fairs/events where seniors are expected to participate.

Over the first several months, AARP held a series of informational meetings at senior centers, civic dinners and other venues in the greater Baltimore area to provide information. The program was the topic of discussion on a Baltimore radio show with participation by top officials from DHCD, DOA and AARP. A toll-free number was also assigned to the program. Complete program information and the loan application were posted on the DHCD website.

*Accessible Homes for Seniors* was initially funded with \$1 million from State resources allocated to DHCD's Maryland Housing Rehabilitation Program (MHRP). DHCD plans to continue the effort by targeting \$500,000 in fiscal year 2008.

**Measurable Results**

Happily, *Accessible Homes for Seniors* is beginning to take off as word is getting out about this important tool to assist seniors age in place. Over seventy-five applications have been received and commitments have been issued for over \$525,000. One of our first clients is now enjoying a widened sidewalk and ramp that eases access into her home, as well as bathroom improvements for improved access to her new shower.

In fiscal year 2008, DHCD will renew its marketing efforts to reach even more eligible borrowers with this key program that allows DHCD to implement its overall plan to help Marylanders find solutions to all types of housing concerns.