

Accessibility Options for Aging in GHI

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Community Resource Advocate

What are Home Modifications?

Home modifications are adaptations to the living environment intended to increase ease of use, safety, security, and independence. Modifications can include:

- Changes or additions to the structure (e.g., widening doorways, adding a first floor bathroom or a ramp)
- Installing special equipment (e.g., grab bars and handrails)
- Adjusting the location of items (e.g., moving furniture)

Federal Tax Deduction

You can deduct the cost of home modifications on your federal income tax if they are medically necessary. You need a written recommendation from a doctor to prove the expense is needed due to a disability or medical condition for yourself, a spouse or a dependent. You also need an appraisal from a competent real estate appraiser to prove how much value (if any) a home modification adds to your property.

You can also claim a deduction for operating and maintaining the modifications (e.g., a wheelchair lift, stair glide, ramp), whether or not the modification qualified as a medical expense. If a medically necessary home modification does not increase the value of your property, you can deduct the full cost. If it adds value to your property, you can deduct the differences between the cost of the modifications and the value it adds to the property.

For example, if a modification costs \$3,000, but adds \$1,000 of value to your property, you can deduct \$2,000- IRS Publication 502

LOANS

Most people pay privately for home modifications, but some sources can help you pay for home modification and repairs. Loans are available through several sources including:

- (1) The Assistive Technology Loan Program.
- (2) Accessible Homes for Seniors

To qualify for a loan, you generally must own or be buying your home (rather than renting). There are also income, credit and sometimes age requirements.

ASSISTIVE TECHNOLOGY LOAN

AT Low-interest Financial Loan Program

The Assistive Technology Loan Program helps Maryland residents with disabilities and their families qualify for low-interest loans to buy equipment that will help them live, work, and learn more independently.

Who Can Apply?

Anyone who intends to use the loan to buy assistive technology for a Maryland resident with a disability. That includes people with disabilities, family members, friends, etc.

Will Everyone Be Able To Get A Loan?

No. You must have a good likelihood of repaying a loan. The program will look at income compared to debt, stability in residence/job, and credit history.

Some applicants will be declined, but the program's criteria are much less stringent than those of a bank and will enable many people who would be turned down for bank loans to receive funding.

How Much Can I Borrow?

Loan amounts from \$500 to \$50,000.

Loan terms up to eight years on certain vehicles.

Unsecured loans available up to \$5,000.

Unsecured Home Modification Loans up to \$10,000.

*Other restrictions may apply. It's important to speak with loan program staff to determine specific loan amounts and terms.

What Is The Interest Rate?

All loans have below-market interest rates. Most loans have rates below prime.

What Type Of Equipment Can I Buy With These Loans?

A wide variety of assistive technology. "Assistive Technology" is any device that helps a person with a disability live more independently and productively. It includes:

- Home modifications
- Adapted vehicles
- Scooters and wheelchairs
- Braille equipment & Hearing and vision aids
- Augmentative communication devices
- Environmental control units
- Computers and adaptive peripherals
- Many other devices

Vision

Screen magnifiers
Screen readers
Video magnifiers
Reading systems
Braille embossers
Braille translation
Accessible media players

Mobility

- Voice recognition software
- Touch screens
- Head / eye controls
- Word prediction software
- Specialized keyboards, mice and other input devices

Hearing

- Amplified phones
- Amplified ringers
- TTYs
- Specialized alarms
- Signal systems
- Braille translation
- Specialized software

Link to request grant information

<https://www.doit.state.md.us/selectsurvey/TakeSurvey.aspx?SurveyID=n22L6m5#>

Accessible Homes for Seniors

Accessible Homes for Seniors

The Maryland Department of Housing and Community Development offers a program for 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.

The program provides zero percent interest, deferred loans for a term of 30 years or grants to finance accessibility improvements.

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

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.

INCOME LIMITS
Accessible Homes for Seniors Program

HOUSEHOLD SIZE & MAXIMUM INCOME

1 PERSON	\$61,150
2 PERSONS	\$69,850
3 PERSONS	\$78,600

Loan Amounts and Terms

The maximum loan amount will be up to 110 percent of the value of the property taking into account any existing 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.

Grants up to \$25,000 are available to senior homeowners for needed accessibility modifications in cases where the applicant does not qualify for loan funding.

CONTACT: Special Loan Programs
Maryland Department of Housing and Community
Development
7800 Harkins Road, Lanham, 3rd Floor, MD 20706

E: DHCD.SpecialLoans@maryland.gov
**P: (301) 429-7409 | Toll Free (Maryland Only): 1-
844-369-4150**
TTY: 711 or 1-800-735-2258

WHOLEHOME GRANT

WholeHome Grant

The Homeowner Assistance Fund WholeHome Grant will help Maryland homeowners who have an emergency repair in their primary residence that they are unable to address because of the financial impact of COVID-19.

Without addressing these repairs, it will cause the homeowner to be “involuntarily displaced” from the property. The grant will be capped at \$10,000 and will be used to address any emergency repairs, including but not limited to:

Types of Repairs:

- Asbestos removal
- No Heat/No Air
- Electrical Repairs
- Plumbing Septic Repairs
- Roof repair/replacement
- Reduce/eliminate Lead Paint Hazards
- Structural/Maintenance issues
- “Trip/Slip” issues
- Cold/Mildew Remediation

Income Household Size	Gross Income
1	\$135,450
2	\$154,800
3	\$174,150

CONTRACTOR BID AT THE TIME OF APPLICATION
should state:

- At the time of application submission; applicant(s) will provide a detail work proposal (within the past 60 days) including costs from a licensed and insured Maryland Home Improvement Contractor for their emergency repair with photos and/or drawings
- A staff member will review said proposal that validates it is an eligible proposal

- Contractor to complete Bid Form as well as supply their professional license, insurance, Letter of Good Standing from SDAT and an executed W-9

In order to receive assistance, eligible homeowners must have experienced a COVID-19 related financial hardship, as defined in U.S. Treasury Department guidance, after January 21, 2020.

The hardship will be self-attested by the borrower in the HAF application form and can be due to decrease in household income, increase in household expenses or other situations.

Examples of COVID-19 related hardship include: having to perform essential work during the pandemic; child care/educational costs; costs of caring for an elderly, disabled, or sick family member; illness; death in the family; divorce/separation, etc.

**PROGRAM CONTACT
INFORMATION • Toll Free: 877-568-6105**

• Email:
Rehab.HFAApplications@Maryland.gov



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