
**Frederick County Division of Housing
Housing Initiative Fund**



SENIOR HOUSING REHABILITATION GRANT PROGRAM

Background

The Frederick County Senior Housing Rehabilitation Grant Program (Program) provides grants to very low-income senior homeowners to make emergency home repairs, to correct substandard conditions and code violations, to install indoor plumbing, or make other accessible, health, and safety modifications to be able to remain in the home for a longer period of time. The Program is administered by the Frederick County Division of Housing (DOH).

Funding

The Program is part of the Frederick County Emergency Housing Rehabilitation Program which is funded by the Frederick County Housing Initiative Fund (HIF) and maintained as a separate program in a HIF segregated project account. Based on funding availability, funds are appropriated on an annual basis during the annual budget process.

Eligible Types of Housing

Eligible properties include owner-occupied existing homes in Frederick County including all municipalities. Unit types include single family, townhouses, detached or semi-detached homes, condominium units, and modular or manufactured homes with the State seal of approval for code compliance.

Eligible Households

An eligible household must:

1. Have at least one occupant 55 or older.
2. Have a total gross household income at or below 30% of the Washington MSA median household income limit established by the U.S. Department of Housing and Urban Development, adjusted for household size and automatically adjusted annually when the income limits are published in the Federal Register; a household consists of all the people who occupy a housing unit.

3. Occupy the property as primary residence and not own more than one property;
4. Have ownership of the property in fee simple. Property must be titled as sole ownership, tenants by the entireties, joint tenancy, or a life estate. Properties with reverse mortgages are eligible for grant funds.
5. Have not been awarded grant funds, in the last five (5) years. Eligible homeowners can re-apply for program funding after five (5) years; exceptions to this may be considered where emergency conditions exist, and will be reviewed on a case by case basis.

Eligible Rehab Program Uses

Eligible uses are for emergency items in eminent need of repair and the correction of health and safety code items. Uses include, but are not limited to, replacement, installation, or repair of heating systems; repair of electrical and plumbing systems; installation or repair of septic system and/or wells; roof repair or replacement; and modifications to improve the accessibility of dwelling units as reasonable accommodation for person with disabilities or for documented medical reasons. Examples of accessibility modifications include chair lifts, room modifications, accessible bathrooms, and ramps.

Application Process

1. Households apply at DOH in person or may apply online by downloading the application at: www.frederickcountymd.gov/6378/Housing-Rehabilitation-Programs. Applications may be returned in person or by mail to Program Coordinator. Applicants may also call the Program Coordinator at 301-600-3531 for further assistance and information.
2. Applications are processed on a first come first serve basis until available funding is committed for the fiscal year. Processing includes income eligibility verification and title searches.
3. If the homeowner application meets all Program criteria and funding is available, the Program Coordinator conducts a site visit to determine qualifying deficiencies and advises homeowner to obtain a minimum of 2-3 quotes directly from contractors.
4. Quotes will be submitted by the homeowner to the Program Coordinator for review for consistency with the approved qualifying deficiencies and Program Coordinator will approve the scope of work.
5. The homeowner will select a Contractor to perform the work and for grant funds, DOH will typically approve the contractor with the lowest quoted price for the project.
6. The Program Coordinator conducts settlement between the homeowner and DOH.

Rehab Process

1. Program Coordinator supervises work performed by the Contractor and issues payment directly to the Contractor.
2. At completion, a final inspection is performed at which time all parties (contractor, homeowner, and DOH) agree work is complete and satisfactory by signing the Final Inspection Form. Additionally, any inspections necessary for compliance with a permit issued by a municipality or the County must be completed before final payment is made to the Contractor.

Grant Amount

The grant amount is determined by the selected Contractor's estimate with an approved scope of work and the cost of a title search. The maximum grant amount shall not exceed \$15,000.

Review of Director's Decision

An applicant dissatisfied with a decision of DOH may file a written request for review within ten days of notice of the decision. Review requests should be mailed or delivered to the Division of Housing Director.