



FREDERICK COUNTY GOVERNMENT

OFFICE OF THE COUNTY EXECUTIVE

Jessica Fitzwater
County Executive

News Release

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Frederick County Program Helps Homeowners Maintain Independence at Home

Program Provides Funding to Improve Accessibility for Low-Income Homeowners

FREDERICK, Md. – Residents who need to make their homes more accessible may be eligible for zero-interest loans through Frederick County's Accessible Housing for Homeowners program. The Division of Housing offers loans of up to \$40,000 to eligible homeowners. The loans are forgivable over time.

“The Accessible Housing for Homeowners program helps remove barriers to affordable, accessible housing by ensuring that Frederick County residents have the resources they need to safely remain in their own homes,” said County Executive Jessica Fitzwater. “This program is a great way for homeowners of any age to make accessibility improvements for themselves and their families.”

Home improvements through the Accessible Housing for Homeowners program may include projects such as widening doorways, building exterior ramps, modifying kitchens and bathrooms, and installing stairlifts. To be eligible for the program, residents must own and occupy the home as their principal residence and earn less than 80% of the County's median income as determined by the U.S. Department of Housing and Urban Development (HUD). Currently, income must be \$97,800 or less for a household of four to qualify.

The program helps to fulfill a recommendation of the community-led Transition Team. Their [report](#) calls on the County to develop opportunities that enhance housing and quality of life, including ways for low-income seniors to age in place.

The Accessible Housing for Homeowners Program is funded through the Community Development Block Grant program of HUD. The goal is to help people maintain independence and enhance quality of life by financing modifications needed to make houses accessible.

“Home renovations to improve accessibility can seem overwhelming, but we want to help simplify the process,” said Vincent Rogers, Director of the Division of Housing. “We encourage those interested to contact our office to see how this program can help make critical improvements for homeowners to maintain independence and enhance quality of life.”

The Frederick County Division of Housing can help homeowners apply, choose a contractor, and ensure that improvements are completed safely and efficiently. For more information, please contact the Frederick County Division of Housing at 301-600-3531.

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