

# CITY OF MIDDLETOWN

Department of Planning, Conservation & Development



## Community Development Division

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## Micro-Loan/Grant for accessible Senior Housing Program Guidelines

Seniors and the disabled can be forced to leave the home they love, not because they can no longer care for themselves by aspects of their home have become a barrier to living independently. This program would provide either grants or loans to seniors and the disabled to make simple modifications to their homes. Grants would be available of up to \$1,000. The City's ADA Coordinator will assist in the identifying and correcting accessibility issues. Grants will require a match based on a sliding scale.

### I. Participating Organizations

- The City of Middletown will issue a request for interested organizations to be the sole authorized partner in the Middletown Micro-Loan/Grant for accessible Senior Housing program. The selected organization will be contracted to participate for the 2010-2015 Consolidated Plan period.
- Scoring System
  - a. Can document a history of serving low- & moderate-income elder, senior residents (5 points for yes; 0 points for no)
  - b. Committee vote (each member can allot a total 5 points for the organizations they feel deserve to participate)

### II. Eligible Activities

- a) Grants or loans can be used for any improvement within the residence or outside the residents that provides greater access into the residence.
- b) The improvements must conform to universal design principles.

### III. Eligible Elderly Participants

- a) Elder residents 65 years or older.
- b) Homeowners and Renters are eligible. Renters need permission from their landlord.
- c) Participants must be Moderate, Low, Very Low or Extremely Low Income.

FY 2010

Household Size	1	2	3	4	5	6	7	8
Ext. Low (30% AMI)	\$17,800	\$20,350	\$22,900	\$25,400	\$27,450	\$29,500	\$31,500	\$33,550
Very Low (50% AMI)	\$29,650	\$33,900	\$38,150	\$42,350	\$45,750	\$49,150	\$52,550	\$55,950
Low (80% AMI)	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750	\$79,900	\$85,050
Moderate (100% AMI)	\$56,375	\$64,437	\$72,500	\$80,500	\$87,000	\$93,437	\$99,875	\$106,312

### IV. Loan or Grant Amounts

- a) Grants up \$1,000 are available to Extremely Low-Income, Very Low-Income and Low-Income elder residents 65 years and older.
- b) Loans of up to \$1,000 are available to Moderate income elderly residents 65 years and older. Interest rate will be set at 2.5%.