



# AGING IN PLACE PROGRAM

*As the years wear away on our bodies and homes, maintaining the dream of homeownership can become difficult. If you can't afford to add grab bars to make your bathroom safe or replace a leaking roof, how can you continue to live safely in the place you've called home for so long?*

The Aging In Place (AIP) Program offered by Habitat for Humanity of Greater Memphis completes accessibility enhancements, energy efficiency improvements and critical home repairs for homeowners over the age of 60 to move around safely inside their homes and complete the routines of daily living. By doing this, the program seeks to help older homeowners continue to live in their own homes longer and maintain their independence.

The work done for applicants accepted into the AIP program focuses on critical repairs and accessibility needs, with other work done as budget allows. There is a tight timeframe for a limited number of applicants to be accepted and work to be completed, so applicants must have all documentation available immediately and will be accepted on a first-qualified, first-served basis.

## AM I ELIGIBLE?

You may qualify for the AIP Program if you meet **all** of the following criteria:

- ✓ I own and live in my home full time.<sup>1</sup>
- ✓ I own no property other than my home.
- ✓ I am age 60 or older.
- ✓ My home is in Shelby County, Tennessee.
- ✓ The city and county property taxes on my home are current.
- ✓ The mortgage on my home is current<sup>2</sup> or there is no mortgage, and there are no liens on my home.
- ✓ My home needs work that falls within the services and budget of the program.
- ✓ I meet the income guidelines for the program, based on my income and the income of everyone else who lives in my home. (This round of applications will *primarily* serve families below 50% AMI. See chart below.)
- ✓ I have proof of ownership of the property.
- ✓ All owners listed on the property deed will be available and sign ALL documents.
- ✓ I can provide documentation to prove identity, age, residency and income for myself and everyone else who lives in my home.<sup>2</sup>
- ✓ All of my information matches across all documents or I have proof that differing information is correct.<sup>3</sup>



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<sup>1</sup> Rental properties are NOT eligible to receive assistance through this program.

<sup>2</sup> Documents you need to provide might include: a driver's license or other government issued ID, birth certificate, utility bill, 2 consecutive pay stubs within the past 30 days, mortgage papers, Social Security income statement, retirement/pension and/or bank statements.

<sup>3</sup> Proof of name change, marriage license, divorce decree, death certificate, etc.

## ***AIP Program income limits chart***

*\*As of 4/19/18; subject to HUD AIM guideline changes and other program requirements.*

<b># Living in Home</b>	<b>Max Gross Household Income</b>
1	\$22,500
2	\$25,700
3	\$28,900
4	\$32,100

## **WHAT KIND OF WORK WILL BE DONE?**

The work provided, if any, will be determined ONLY by Habitat after an inspection of the home. The work done for applicants focuses on critical repairs and accessibility needs, with other work done as budget allows. The work will be provided as a grant with no repayment required unless the home is sold or ownership of the home is transferred within 5 years of the completion of the work. All applicants who receive work under this program will be required to pay the \$17 fee to cover the cost of recording the deed restriction at the Shelby County Register of Deeds. Again, there is a tight timeframe for a limited number of applicants to be accepted and work to be completed, so applicants must have all documents available immediately and will be accepted on a first-qualified, first-served basis.

The type of work that may be provided includes critical repairs and accessibility modifications as budget allows, possibly including installing grab bars, wheelchair ramps, widening doorways, fixing broken windows, repairing water leaks and other work that fits within the guidelines of the AIP program.



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\* Cosmetic work is **NOT** covered in this program, including, but not limited to: painting, cabinets, appliances, window treatments/security bars, and repairing trim work.

\* If your home is not a detached, single-family home (example: a condo or mobile home), you may not be eligible for certain services.

## WHAT HAPPENS AFTER WORK IS DONE?

Project managers from Habitat will do a final inspection to make sure work has been completed properly. When all work has passed final inspection, you will sign a certificate of completion. Habitat will contact you 2 months later to complete a brief survey about your experience with the AIP program. Additional surveys will be conducted 1 year and 3 years after work is completed. These surveys help us improve the program and measure its impact so we can help more older homeowners.

## WHAT'S THE COST?

Habitat will pay all costs for materials and AIP work as a GRANT TO YOU, but a restriction will be placed on the deed of your home. You will not have to repay the grant unless you sell or transfer ownership of your home within 5 years after AIP work is completed. If you continue to live in your home for 5 years after work is completed and follow all grant terms, your balance is reduced to ZERO, and you owe nothing. The grant restriction is forgiven at a rate of 20% per year. You will also need to participate in post-project surveying at 2 months, 1 year, and 3 years after work has been completed.

**All AIP program clients are required to pay the \$17 fee to cover the cost of recording the deed restriction at the Shelby County Register of Deeds. All persons listed on the deed and mortgage must sign the deed restriction, as well as other required documents.**

<b>Time in Home AFTER AIP Work Completed</b>	<b>Grant Repayment Amount</b>
Up to 1 year	100%
1-2 years	80%
2-3 years	60%
3-4 years	40%
4-5 years	20%
5 years or more	ZERO



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For more information on Memphis Habitat's AIP program, call 901-322-3500 or visit [memphishabitat.com/aginginplace](http://memphishabitat.com/aginginplace).

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Habitat for Humanity of Greater Memphis, Inc. is pledged to a policy of equal opportunity. All decisions regarding the provision of program services are made without regard to the race, color, sex, religion, national origin, familial status or disability of an applicant, their household members or the surrounding community. Decisions regarding awards of repair or subcontract work are made without regard to the race, color, sex, religion, national origin, familial status or disability of the owners or employees of the business. Bid opportunities for repair and subcontract work under the AIP program are being affirmatively advertised and marketed to local, female-owned and minority-owned businesses. Habitat for Humanity is an equal opportunity employer.