

Funding Sources for Home Modification

The National Council on Aging (NCOA) partnered with the University of Southern California (USC) Leonard Davis School of Gerontology on a series of projects to feature home modification and home safety programs, assessment instruments, and funding sources to provide resources for families and professionals.

For information on NCOA’s National Falls Prevention Resource Center, visit: <https://www.ncoa.org/center-for-healthy-aging/falls-resource-center/>. For information on USC’s Fall Prevention Center of Excellence and efforts in home modification, visit: www.stopfalls.org and www.homemods.org. If you have any updates or additions to the list below, please contact homemods@usc.edu.

Resource	Description	Target Populations, Eligibility, How to Access <i>*may differ in some states/localities</i>
HOUSING/COMMUNITY DEVELOPMENT FUNDING SOURCES		
<p>Community Development Block Grants (CDBG), U.S. Department of Housing and Urban Development (HUD)</p> <ul style="list-style-type: none"> • CDBG Entitlement Program https://www.hudexchange.info/programs/cdbg-entitlement/ • State CDBG Program https://www.hudexchange.info/programs/cdbg-state/ <p>For both pages, click the "Contact a CDBG Grantee" link on the right side of the page, then select your state in the upper left under "Grantees" to access a directory of local CDBG grantees in your state.</p>	<p>CDBG is a funding stream allocated by the Department of Housing and Urban Development (HUD) to state and local governments to support housing, community, and economic development needs including home repair/improvement.</p> <p>The CDBG Entitlement Program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, principally for low- and moderate-income persons.</p> <p>Under the State CDBG Program, states award grants to smaller units of general local government that develop and preserve decent affordable housing and provide services to the most vulnerable populations. Annually, each state develops funding priorities based on need and criteria for selecting projects.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters/Landlords • Those with low income • Older adults • People with disabilities <p>CDBG Entitlement Program Eligibility:</p> <ul style="list-style-type: none"> • Principal cities of Metropolitan Statistical Areas • Other metropolitan cities with populations of at least 50,000 • Qualified urban counties with populations of at least 200,000 • At least 70% of CDBG funds must be used for activities that benefit low and moderate-income persons <p>How to Access Contact a grantee in your state (see links at left)</p>
<p>HOME Program, U.S. Department of Housing and Urban Development (HUD)</p> <p>https://portal.hud.gov/hudportal/HUD?src=/hudprograms/home-program</p> <p>https://www.hud.gov/program_offices/comm_planning/affordablehousing/programs/home/</p> <p>To learn who offers HOME in your area, use the "Find A Grantee" box on the left of the page. Search by State or by Program and check HOME Investment Partnerships Program box: https://www.hudexchange.info/grantees/</p>	<p>A number of years after Community Development Block Grants (CDBG) were established, HOME was created as a block grant allocated to states and communities to solely focus on housing. It funds many home repair efforts nationwide.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters • Those with low income • Older adults <p>Rental Housing Eligibility: 90% of families benefited must be at or below 60% of the area median income; 10% at or below 80%.</p> <p>Homeownership Assistance Eligibility: Families with incomes at/below 80% of area median income.</p> <p>How to Access Contact a grantee in your state (see links at left)</p>

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<p>State Housing Finance Agencies (HFAs) (these go by a variety of names)</p> <p>To find an HFA near you, visit: http://www.ncsha.org/housing-help</p>	<p>State HFAs assist low- and moderate-income households by lending funds that: assist first-time buyers to purchase homes, finance construction/repairs, develop supportive housing for seniors and persons with disabilities, and operate low-interest loan and deferred loan home improvement programming. They also provide funds to developers creating new single-family homes and constructing/rehabbing multi-family housing benefitting low-moderate-income households.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters • Landlords • Those with low income • Older adults • People with disabilities <p>How to Access Contact an HFA in your area (see link at left)</p>
<p>USDA Office of Rural Development, U.S. Department of Agriculture (USDA)</p> <ul style="list-style-type: none"> • Section 504 Home Repair https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants • Section 533 Rural Housing Preservation https://www.rd.usda.gov/programs-services/housing-preservation-grants <p>To find a USDA home loan specialist in your area, go to: https://www.rd.usda.gov/browse-state</p>	<p>Section 504 Home Repair Loans/ Grants provide loans (up to \$20,000) to very-low-income homeowners to repair, improve, or modernize their homes or grants (up to \$7,500) to very-low-income older adult homeowners to remove health and safety hazards. Loans with 1% interest are available for households with repayment ability. Grants are available for home owners age 62 and older who are unable to repay a loan. Loans and grants can be combined for up to \$27,500 in assistance</p> <p>Rural Housing Preservation Grants provide funds to state and local government entities, non-profits, and federally recognized Tribes for the repair or rehabilitation of homes (including accessibility features) occupied by low-income persons in rural areas. Rental property owners may also receive assistance to make units available to low- and very-low-income families.</p>	<p>Section 504 Repair Loans/Grants</p> <p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Those with low income • Older adults <p>Eligibility: Be homeowner <u>and</u> occupy house; Be unable to obtain affordable credit elsewhere; Have a family income below 50% of the area median income; For grants, be age 62 or older and not be able to repay a repair loan.</p> <p>How to Access Contact a USDA home loan specialist (see link at left)</p> <p>Rural Housing Preservation Grants</p> <p>Target Populations</p> <ul style="list-style-type: none"> • Agencies and organizations • Federally recognized Tribes <p>Eligibility: Homes must be in rural communities of 20,000 people or less or federally recognized Tribal lands.</p> <p>How to Access Only agencies, organizations, and Tribal Communities may apply</p>
<p>Weatherization Assistance Program, U.S. Department of Energy (DOE)</p> <p>https://energy.gov/eere/wipo/about-weatherization-assistance-program-0</p> <p>https://energy.gov/sites/prod/files/2017/05/f34/wap_factsheet_08.2017.pdf</p> <p>Where to apply:</p>	<p>The Weatherization Assistance Program’s primary purpose is: “to increase the energy efficiency of dwellings owned or occupied by low-income persons, reduce their total residential energy expenditures, and improve their health and safety, especially low-income persons who are particularly vulnerable such as the elderly, the disabled, and children.” This includes incidental safety repairs when needed.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters • Those with low income • Older adults • People with disabilities <p>Eligibility: States set income requirements and give preference to:</p> <ul style="list-style-type: none"> • Those receiving Supplemental Security Income or Aid to Families with Dependent Children

https://energy.gov/eere/wipo/where-apply-weatherization-assistance		<ul style="list-style-type: none"> • People over 60 years of age • Families with one or more members with a disability • Families with children (in most states) • Homeowners and renters <p>Nationally, approximately 20-30 million U.S. families are eligible for weatherization services.</p> <p>How to Access Contact your local Weatherization Agency (see link at left)</p>
LENDING FUNDING RESOURCES		
Certificate – Secured Loan	<p>These personal loans may be useful for quick, small projects. Individuals can explore this kind of loan via a lender where they have a CD on deposit.</p>	<p>How to Access Contact your local banking institution</p>
<p>Federal Housing Administration (FHA) Loan Insurance, U.S. Department of Housing and Urban Development (HUD)</p> <ul style="list-style-type: none"> • Title I Home Improvement https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/title/title-i • 203(k) Rehab Mortgage Insurance https://www.hud.gov/program_offices/housing/sfh/203k <p>To locate a Title I or 203(k) Program in your area, go to: https://www.hud.gov/program_offices/housing/sfh/lender/leaderlist Phone: (202) 708-1112</p>	<p>These loan guarantee programs are through local lenders (not direct funding):</p> <p>Title I insures loans for rehabilitating an existing home.</p> <p>203(k) Insurance enables home buyers and homeowners to finance the purchase (or refinancing) of a house and rehabilitation of a home through a single mortgage, or to finance the rehabilitation of their existing home.</p>	<p>Title I Home Improvement Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Landlords <p>203(k) Purchase/Rehabilitation Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Potential Homebuyers <p>Eligibility: Households with low to moderate incomes. The extent of rehabilitation ranges from \$5,000 to the reconstruction of a home as long as the existing foundation system remains in place.</p> <p>How to Access Contact a Lender near you (see link and phone number at left)</p>
Home Equity Line of Credit	<p>Home equity lines of credit may be used for home improvements and accessed when the need arises. Homeowners can borrow money that must be repaid with interest. The homeowner’s residence is used as collateral for the loan.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners <p>How to Access Contact your local banking institution</p>
Home Improvement Loan	<p>Homeowners can take out a second mortgage loan to finance home modifications. This separate home improvement loan is repaid in addition to the existing first mortgage.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners <p>Eligibility: Homeowners with an existing mortgage loan.</p> <p>How to Access</p>

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		Contact your local banking institution
Lender Unsecured/Personal Loans	For less expensive modifications, a homeowner or renter can apply for a personal loan at their bank. This is a helpful source for renters since no mortgage is placed on the property to secure the debt.	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters • Landlords <p>Eligibility: Approval is based on income, debt levels, and credit standing.</p> <p>How to Access Contact your local banking institution</p>
Mortgage Refinancing	Refinancing pays off the existing first mortgage loan to purchase a property and creates a new one that can provide funds for an improvement project such as home modifications (if the value of the property has grown over time and/or depending on how much of the property value the owner has paid off).	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners <p>Eligibility: A homeowner with an existing first mortgage and sufficient equity.</p> <p>How to Access Contact your local banking institution</p>
Remodeler Issued Financing	Remodelers may self-fund all or part of a home modification project for a homeowner (e.g., in the spirit of giving or as part of a marketing promotion of the remodeler’s commitment to giving back to its community). It might include donated labor by the remodeler or material contributed by the remodeler’s suppliers.	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners <p>How to Access Ask your remodeler if they offer this type of loan</p>
Remodeler Referred Financing	Besides considering loans from banks or other lenders, many finance companies offer consumer lending services through remodeling contractors or suppliers. Many remodelers can offer project financing by associating with finance companies specializing in remodeling projects, which provides customer convenience, processing speed, and may have lower closing costs than other refinancing options.	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Landlords <p>How to Access Ask your remodeler if they offer these types of loans</p>
Reverse Equity Mortgage	Special financing technique available only for elderly homeowners to convert their home equity into a lump-sum payment, a stream of monthly payments, a line of credit, or a combination of these options. Funds could be used to make changes to their homes.	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Landlords <p>How to Access Contact a counselor to learn more and determine if a reverse mortgage is right for you (see links and phone number at left)</p>
<p>National Reverse Mortgage Lenders Association: http://www.reversemortgage.org</p> <p>FHA-Approved Home Equity Conversion Mortgages for Seniors – HUD Information and search for a counselor in your area: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hecm/hecmhome Phone: (202) 708-1112</p>		

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<p>National Council on Aging Reverse Mortgage Counseling: https://www.ncoa.org/economic-security/home-equity/reverse-mortgages/reverse-mortgage-counseling/</p>		
<p>Secured Loans Against Homeowner's Bank Accounts</p>	<p>Homeowners can take out a loan against their own financial assets held by their local bank to fund home modification projects. If a household has an adequate certificate of deposit (CD) with a long term, a lender may allow borrowing against it to fund less expensive modifications. The household may be eligible to receive up to a certain percentage of the CD's value (e.g., 80%) for a term shorter than the CD's, or if the CD is renewed when its term expires, the loan against it may be extended.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners <p>How to Access Contact your local banking institution</p>
<p>Secured Loans Against Homeowner's Financial Investment Accounts (Margin Loan)</p>	<p>A margin loan is money typically borrowed from a bank or investment firm to buy additional shares or managed funds. Often, the proceeds from a margin loan can be used for other purposes such as real estate investments or improvements. As an investment strategy, a margin loan can be a successful way to grow wealth. A margin loan is usually offered at below market interest rates as it is basically borrowing one's own money. The loan can offer taxation benefits, and the added security of diversifying one's investment portfolio.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners <p>How to Access Contact your local banking institution</p>
<p>SOCIAL/VOCATIONAL SUPPORTS</p>		
<p>Administration on Aging (AoA) Title III-B Services for local Area Agencies on Aging (AAA)</p> <p>https://www.n4a.org/files/OAA%20IIIB%20One-Page%20final.pdf</p> <p>Find the address and phone number of the AAA covering your area using the Eldercare Locator link, www.eldercare.gov, or call (800) 677-1116.</p>	<p>Older Americans Act provides funds via the AoA to State Departments or Units on Aging and then to Area Agencies on Aging for community services, which may include home assessments and modifications.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters • Landlords • Those with low income • Older adults • People with disabilities <p>How to Access Contact your local Area Agency on Aging (see link and phone number at left)</p>
<p>Assistive Technology Programs, U.S. Department of Education/Rehabilitation Services Administration (RSA)</p> <p>To find your state program, visit: https://www.at3center.net/stateprogram</p>	<p>Since 1988, the federal "Technology-Related Services for Individuals with Disabilities Act" provides grants to set up and operate state-level Assistive Technology Programs, many of which provide home modifications or partner with lenders that provide loan funds.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters • People with disabilities <p>How to Access Contact your local AT Center (see link at left)</p>

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<p>Centers for Independent Living, U.S. Department of Health and Human Services (HHS)</p> <p>Search CILs by state: http://www.ilru.org/projects/cil-net/cil-center-and-association-directory Voice/TTY: (713) 520-0232</p>	<p>These nonprofits, funded with federal vocational rehabilitation funds, provide advocacy, skills training, counseling, information and referral and other assistance that enhances community living for persons with disabilities. Some provide loans and grants for home modification.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters • Those with low income • People with disabilities <p>How to Access Contact your local Center for Independent Living (see link and phone number at left)</p>
<p>Civic, Advocacy, Religious, and Trade Groups</p>	<p>Organizations may include neighborhood associations or community groups, churches, synagogues, Jaycees, building trade unions, Boy Scouts of America, Girl Scouts of America, Kiwanis Clubs, YMCAs, Knights of Columbus, Rotary Clubs, Lion's Clubs, B'nai B'rith, Masons, builders associations, or 4H Clubs. These groups may sponsor projects (e.g., rampathons), raise/donate funds, and conduct other activities to help with home modifications.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters • Landlords • Those with low income • Older adults • People with disabilities <p>How to Access Refer to 211.org or your white pages.</p>
<p>Crime Victims' Benefits, U.S. Department of Justice</p> <p>https://www.benefits.gov/benefits/benefit-details/4416</p> <p>Directory by state: http://www.nacvcb.org/index.asp?sid=6</p>	<p>States have programs that provide compensation when a person is injured or dies when a crime is committed against them. Beneficiaries may include the victim, their families, and/or a person paying a victim's expenses. Awards might cover home accessibility modifications, when applicable. Compensation is paid only when other financial resources, such as private insurance and offender restitution, do not cover the loss.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters <p>Eligibility: Each state compensation program is administered independently, but most programs have similar eligibility requirements and offer comparable benefits. See website for eligibility details.</p> <p>How to Access Contact the Crime Victim Compensation Board in your state (see link at left)</p>
<p>Local Housing/Neighborhood Agencies (Neighborhood Housing Services)</p> <p>For related information, visit: http://www.neighborworks.org</p> <p>For a locator to identify NHS affiliates around the country and in your area, visit: http://www.neighborworks.org/Our-Network/Network-Directory</p>	<p>Some towns and/or counties have neighborhood or local agencies (often nonprofit) that offer home improvement advice and/or funding, including home repair programs.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters • Landlords • Those with low income • Older adults • People with disabilities <p>How to Access</p>

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		Contact the Neighborhood Housing Services or related agency in your area (see link at left)
<p>Social Security Title XX Social Services, Office of Community Services, Administration for Children & Families, U.S. Department of Health and Human Services (HHS)</p> <p>https://www.acf.hhs.gov/ocs/resource/ssbg-fact-sheet</p> <p>To locate your state office: https://www.acf.hhs.gov/ocs/resource/ssbg-contacts</p>	<p>Administered by the federal Department of Health and Human Services (HHS), states distribute Social Services Block Grant funds through regional offices that assist households facing emergencies (e.g., major housing or medical problems). They can support households already receiving public assistance. Assistance may include installing basic modifications like a ramp, hall rail, or bathroom grab bars. Services may differ by state.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters • Landlords • Those with low income • People with disabilities <p>Eligibility: Generally targeted to households already receiving some form of public assistance. Eligibility requirements may vary by state.</p> <p>How to Access Social Services Block Grant funds are awarded directly to states. Awards are not made directly to individuals or social service organizations. The human and social service departments in each state oversee the provision of SSBG funded services. For more information about services and eligibility, contact your local social service office (see link at left).</p>
<p>U.S. Social Security Administration</p> <ul style="list-style-type: none"> • Plan for Achieving Self-Support https://www.ssa.gov/disabilityresearch/wi/pass.htm • Impairment-Related Work Expenses https://www.ssa.gov/ssi/spotlights/spot-work-expenses.htm Phone: (800) 772-1213 TTY: 1-800-325-0778 	<p>Plan for Achieving Self Support (PASS): Supplemental Security Income (SSI), a major program of the Social Security Administration, provides income for extremely low-income persons who have a disability, and can be used for modifications to a home for achieving greater independence.</p> <p>Impairment Related Work Expenses (IRWE) can be used by Social Security Disability (SSDI) and SSI recipients for costs for home modifications, equipment and assistive technology and are deducted from the earnings used to calculate benefit payments (this means benefits are reduced less than they otherwise would be because a lower earnings figure is used). These costs may also be deductible from personal income taxes.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters • Those with low income • People with disabilities <p>How to Access Contact your local Social Security Administration office (see link at left)</p>
<p>Veterans Affairs Housing Grants and Rehabilitation and Prosthetic Services, U.S. Department of Veterans Affairs</p> <ul style="list-style-type: none"> • Specially Adapted Housing (SAH) Grant and Special Housing Adaptation (SHA) Grant http://benefits.va.gov/homeloans/adaptedhousing.asp • Temporary Residence Adaptation (TRA) Grant 	<p>SAH provides up to \$85,645 (2019) to construct an adapted home, remodel a home, or apply to a mortgage balance of an adapted home purchased with a VA grant.</p> <p>SHA provides up to \$17,130 (2019) to adapt the home of a Veteran or of a family member with whom the Veteran lives, or to help purchase a home for modification or one already adapted.</p> <p>TRA provides a temporary grant of up to \$37,597 (SAH) and up to \$6,713 (SHA).</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters • People with disabilities <p>SAH and SHA Eligibility: Must be a Servicemember or Veteran with a permanent service-related disability. See website for more details.</p>

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<p>http://benefits.va.gov/homeloans/adaptedhousing.asp</p> <ul style="list-style-type: none"> • Home Improvements and Structural Alterations (HISA) Grant http://www.prosthetics.va.gov/psas/HISA2.asp <p>To determine eligibility or connect with local SHA, SAH, or HISA grant administrations, visit https://www.va.gov/directory/guide/home.asp or call VA toll-free at (800) 827-1000</p> <p>Need more information or have questions? Contact a Specially Adapted Housing (SAH) staff member via email at sahinfo.vbaco@va.gov or by phone at (877) 827-3702.</p>	<p>HISA funds medically necessary accessibility improvements to entrances, bathrooms, and kitchens; providing Veterans with service-related disabilities up to \$6,800 and Veterans with non-service related disabilities up to \$2,000.</p>	<p>TRA Eligibility: For Veterans and Servicemembers who are or will be temporarily residing in a home owned by a family member.</p> <p>HISA Eligibility: See website.</p> <p>How to Access Contact your local Veterans Administration facility or staff member (see links and phone numbers at left)</p>
<p>Vocational Rehabilitation, U.S. Department of Education/Rehabilitation Services Administration (RSA)</p> <p>https://www2.ed.gov/programs/rsabvrs/index.html Phone: (800) 952-5544 TTY: (844) 729-2800</p> <p>For contact information of the Vocational Rehabilitation Agency in your state, visit: https://rsa.ed.gov/people.cfm?tab=2</p> <p>Vocational Rehabilitation Services Projects for American Indians with Disabilities: https://www2.ed.gov/programs/vramerind/index.html</p>	<p>The Rehabilitation Services Administration (RSA), part of the U.S. Department of Education, provides “Part A” funds to state rehabilitation agencies for assistive devices or home modifications for individuals with a vocational objective. These funds are then made available through: 1) the state’s rehabilitation services agency network; or 2) a vocational rehabilitation agency; or 3) local independent living centers.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters • Landlords • Those with low income • People with disabilities <p>How to Access Contact your state Vocational Rehabilitation Agency (see link at left)</p>
<p>Workers’ Compensation, U.S. Department of Labor</p> <p>Contact your state Workers’ Compensation Department: https://www.dol.gov/owcp/dfec/regs/compliance/wc.htm</p>	<p>States administer programs that provide financial assistance for workers injured on the job. These programs usually fund modifications or purchasing/leasing another unit if the worker cannot adequately perform everyday functions at home. Coverage is provided through the Workers’ Compensation Insurance businesses are required to purchase; states oversee to ensure claims are handled properly.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters • People with disabilities <p>Eligibility: Each state sets its own rules and benefits.</p> <p>How to Access Contact your state Workers’ Compensation Department (see link at left)</p>

HEALTH CARE/ INSURANCE SOURCES

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<p>Health Maintenance Organizations (HMOs)</p> <p>https://www.healthcare.gov/glossary/health-maintenance-organization-hmo/</p>	<p>Some health maintenance organizations consider home modifications as part of a comprehensive package of resources for prevention with the goal of cost containment.</p>	<p>How to Access Contact your insurance plan or employer (if your insurance is provided by your employer)</p>
<p>Medicaid Home and Community-Based Services (HCBS) Waivers, U.S. Department of Health and Human Services (HHS)</p> <p>https://www.medicaid.gov/medicaid/hcbs/authorities/1915-c/index.html</p> <p>To determine if your state has a Medicaid HCBS Section 1915(c) Waiver that includes home modification, go to this website and input your state and check the 1915(c) box: https://www.medicaid.gov/medicaid/section-1115-demo/demonstration-and-waiver-list/index.html</p> <p>For a list of 1915(c) Waivers by state where the states listed have programs funded by the Indian Health Service, and most contain federally recognized tribes: https://www.cms.gov/Outreach-and-Education/American-Indian-Alaska-Native/AIAN/LTSS-TA-Center/info/1915-c-waivers-by-state.html</p>	<p>States can apply for a specific population of recipients (e.g., older adults) to receive long-term care services and supports in their home or community by “waiving” the regulations otherwise requiring expenditures in institutional settings. These Home and Community-Based Services (HCBS) Waivers authorized by Section 1915(c) of the Social Security Act may include “environmental modifications”. Nearly all states offer services through HCBS Waivers.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Those with low income • Older adults • People with disabilities <p>Eligibility: Individuals must demonstrate the need for a level of care that would meet the state’s requirements for services in an institutional setting.</p> <p>How to Access HCBS Waivers are awarded directly to states. Awards are not made directly to individuals or social service organizations.</p> <ul style="list-style-type: none"> • Consumers: contact Eldercare Locator at www.eldercare.gov, or (800) 677-1116. • Professionals: use the links at left.
<p>Medicare Advantage, Centers for Medicare and Medicaid (CMS)</p> <p>https://www.medicare.gov/sign-up-change-plans/types-of-medicare-health-plans/medicare-advantage-plans</p>	<p>CMS expanded the definition of “primarily health related” to include home and bathroom safety devices and modifications that prevent injuries and maintain health and function. These include shower stools, hand-held showers, and grab bars, as well as structural improvements such as ramps and widened hall- and doorways. Plans may also offer installation and assessment.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Those with chronic conditions • Open enrollment begins Oct. 2019 for coverage in CY 2020. • These benefits are optional to plans, may only be offered in certain states, certain regions, or to certain populations. <p>How to Access Contact your plan or visit the link at left, which includes a search box to “Find someone to talk to” in your state</p>
<p>Insurance: Health, Long-Term Care, and Life</p> <p>https://longtermcare.acl.gov/costs-how-to-pay/what-is-long-term-care-insurance/</p> <p>Learn where to look for long term care insurance: https://longtermcare.acl.gov/costs-how-to-pay/what-is-long-term-care-insurance/where-to-look-for-long-term-care-insurance.html</p>	<p>These types of insurance can potentially cover home modification but with great variation.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters <p>How to Access: Visit the link at left to learn where to look for long term insurance</p>

<p>To learn what is covered by Health Insurance, visit: https://longtermcare.acl.gov/costs-how-to-pay/what-is-covered-by-health-disability-insurance/index.html</p>		
<p>Money Follows the Person (MFP) Program https://www.medicaid.gov/medicaid/ltss/money-follows-the-person/index.html</p>	<p>"Money Follows the Person" is a federal program that helps with the transition from nursing home to community. Services and activities are unique to each MFP program.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Individuals with chronic conditions or disabilities • Offered in 43 states and District of Columbia. <p>Eligibility: Must be Medicaid eligible.</p> <p>How to Access Contact Eldercare Locator at www.eldercare.gov, or (800) 677-1116.</p>
TAX FUNDING SOURCES		
<p>Internal Revenue Service, U.S. Department of the Treasury</p> <ul style="list-style-type: none"> • Personal Income Tax Deduction https://www.irs.gov/credits-deductions • Capital Gains Tax https://www.irs.gov/taxtopics/tc409.html • Business Tax Deduction https://www.irs.gov/businesses/small-businesses-self-employed/deducting-business-expenses <p>For answers to tax law questions: https://www.irs.gov/help/ita</p> <p>Visit this link to find your local IRS office: https://www.irs.gov/help/contact-your-local-irs-office</p>	<p>Personal Federal Income Tax. Out-of-pocket expenses for a range of accessibility modifications can be included when calculating federal income tax medical expense deductions. Features permitted may only partially increase property value.</p> <p>Federal Capital Gains Tax. Financing home modifications has tax implications. The amount spent on accessibility can be added to the cost basis of the house --- the cumulative cost of improvements made over the years, even if market value is not increased. When the house is sold, the capital gain reflects the difference between the net selling price and the cost basis.</p> <p>Federal Income Tax Deduction for Housing Used for Business Purposes. When a property is used for business purposes, a portion of capital expenses such as building improvements normally must be deducted over a number of years. However, accessibility improvements for customers can either be deducted over time or taken as a lump-sum deduction in the year the expenses occurred.</p>	<p>Personal Income Tax Deduction Target Populations</p> <ul style="list-style-type: none"> • Homeowners • People with disabilities <p>Capital Gains Tax Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Landlords • People with disabilities <p>Business Tax Deduction Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Landlords <p>How to Access Visit the link at left for tax law information</p>
<p>State/Local Taxes</p> <ul style="list-style-type: none"> • Sales Tax Exemption • Property Tax Exemption <p>Visit this link to find your local IRS office: https://www.irs.gov/help/contact-your-local-irs-office</p>	<p>State/Local Sales Tax Exemption. Some states and/or counties offer a sales tax exemption for certain accessibility improvement-related purchases households make. For example, a state may have an exemption for the sales tax paid on materials used to construct a ramp or when purchasing lifting equipment installed at a residence. A homeowner typically purchases the supplies and/or equipment and submits documentation to receive the rebate.</p> <p>Local Property Tax Exemption. Whatever a property's current market value or sales price, home modifications may increase the</p>	<p>State/Local Sales Tax Exemption Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters • Older adults • People with disabilities <p>Local Property Tax Exemption Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Landlords • People with disabilities

	assessed value to and raise property taxes as a result. This can be an unfortunate side effect of home modifications, a remodeling job whose primary intent is to encourage better functioning.	How to Access Contact your local IRS office (see link at left)
SELECT NON-PROFIT ORGANIZATIONS		
The Accessible Customized Environments Program (ACE) http://spinalcord.org/resource-center/askus/index.php?pg=kb.printer.friendly&id=3 Phone: (847) 215-9490	The Accessible Customized Environments Program (ACE) locates, purchases, rehabilitates or modifies homes that have been pre-sold to qualified families with a member who has a physical disability	How to Access Visit the organization website (see link at left)
Disability Action Center http://disabilityactioncenter.com/dac-education-resource-fund/ Phone: (304) 366-3213	The Disability Action Center provides individuals with disabilities, primarily developmental disabilities, and their families with the support, knowledge, and resources they need to reach their greatest level of independence. The Disability Action Center Education and Resource Fund Endowment provides grants and funding for individuals with disabilities and their families including home modifications, assistive technology, personal development, trainings and support services.	How to Access Visit the organization website (see link at left)
Habitat for Humanity https://www.habitat.org/ Find your local Habitat: https://www.habitat.org/about/state-support-organizations Visit their Apply for a Habitat house page to learn more.	People partner with Habitat to build or improve a place they can call home. In addition to new construction, Habitat renovates existing homes, particularly in urban areas, and helps people repair and improve their own homes and neighborhoods.	Eligibility: Families in need of decent, affordable housing apply for homeownership with their local Habitat for Humanity. Each local Habitat selects homeowners based on three criteria: <ul style="list-style-type: none"> • The applicant's level of need • Their willingness to partner with Habitat • Their ability to repay a mortgage through an affordable payment plan How to Access Find a local Habitat chapter near you (see link at left)
Rebuilding Together https://rebuildingtogether.org/ Find your local affiliate: https://rebuildingtogether.org/find-your-local-affiliate	Rebuilding Together helps homeowners by bringing together and supporting its national network of local Rebuilding Together affiliates, corporate and individual donors, skilled trades individuals and associations and almost 100,000 volunteers each year. It conducts home modifications and repairs to make homes safer for income-eligible home owners with a focus on older adults, people with disabilities, and veterans.	Target Populations <ul style="list-style-type: none"> • Homeowners • Older adults • People with disabilities • Those with low income Eligibility: Contact your local affiliate for eligibility details. How to Access Find a Rebuilding Together affiliate near you (see link at left)