

Funding Sources for Home Modification: New York

This document contains a list of possible funding sources for home modification using the following categories:

- Aging and Disability
- Healthcare/Insurance
- Housing and Community Development
- Lending
- Social and Vocational
- Tax Sources

This resource was developed as part of the *Promoting Aging in Place by Enhancing Access to Home Modifications Project*, funded by the Administration for Community Living. For more information on this state's home modification activities, visit <https://homemods.org/directory-state-profile/ny/> For general information on home modification funding, programs, and consumer materials, please visit the University of Southern California Leonard Davis School of Gerontology, Fall Prevention Center of Excellence: www.homemods.org/acl. To request updates to this document, email homemods@usc.edu.

Resource	Description	Target Populations/Eligibility Requirements <small>*may differ in some states/localities</small>
AGING AND DISABILITY		
<p>Administration on Aging (AoA) Title III-B Services and Title III-E Family Caregiver Support Program for local Area Agencies on Aging (AAA)</p> <p>New York State Office for the Aging (State Unit on Aging) https://aging.ny.gov/</p> <p>Find the address and phone number of the AAA covering your area using the Eldercare Locator link, www.eldercare.com, or call (800) 677-1116.</p>	<p>The 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>Assistive Technology, U.S. Department of Education/Rehabilitation Services Administration (RSA)</p> <p>New York Assistive Technology Program, TRIAD Program https://www.justicecenter.ny.gov/traid-program</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>Centers for Independent Living, U.S. Department of Health and Human Services (HHS)</p> <p>New York Centers for Independent Living https://ocfs.ny.gov/main/cb/Independent_Living_Centers.asp</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 grants and loans for home modification.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters • Those with low income • Older adults • People with disabilities
<p>Veterans 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 http://benefits.va.gov/homeloans/adaptedhousing.asp • 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 1-800-827-1000.</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>SAH provides up to \$90,364 (2020) 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 \$18,074 (2020) 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>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>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> <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>Vocational Rehabilitation, U.S. Department of Education/Rehabilitation Services Administration (RSA)</p> <p>New York State Vocational Rehabilitation Program https://ocfs.ny.gov/main/cb/vocrehab.asp</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

HEALTH CARE/INSURANCE SOURCES

<p>Insurance:</p> <ol style="list-style-type: none"> 1. Health (e.g., Medicare) and Health Maintenance Organizations (HMOs) 2. Long-Term Care 3. Life 	<p>These types of insurance programs can potentially cover home modification but with great variation.</p> <ol style="list-style-type: none"> 1. Health insurers, including some HMOs, may consider home modifications as part of a comprehensive package of resources for prevention. Medicare does not cover home modification but will cover some related durable medical equipment, however, as of 2018, Medicare Advantage programs have the option of covering basic home modifications as part of the Supplemental benefits. 2. Long-Term Care plans may have home modification-related coverage in a rider paid in addition to basic premiums. 3. Life insurance premiums can sometimes be borrowed against to fund home modifications. 	<p>Target Populations</p> <ul style="list-style-type: none"> ● Homeowners ● Renters <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</p> <p>The Centers for Medicare and Medicaid provides profiles of each state's waivers. For summaries of your state's waivers that include home modification, visit:</p> <p>New York Medicaid https://www.health.ny.gov/health_care/medicaid/</p> <p>New York Medicaid HCBS Waiver summaries https://homemods.org/directory-state-profile/ny/</p>	<p>States can apply to the federal Centers for Medicare and Medicaid Services for a specific target population of recipients (e.g., older adults) to be assisted by "waiving" the regulations otherwise requiring expenditures in hospital/institutional settings. These "Home and Community-Based Services (HCBS) Waivers" authorized by Section 1915(c) of the Social Security Act, may include "environmental modification."</p>	<p>Target Populations</p> <ul style="list-style-type: none"> ● Those with low income who are older adults or younger with chronic conditions
<p>Money Follows the Person Program https://www.medicare.gov/medicaid/ltss/money-follows-the-person/index.html</p> <p>New York Money Follows the Person Program https://www.health.ny.gov/health_care/medicaid/redesign/nys_money_follows_person_demonstration.htm</p>	<p>"Money Follows the Person" (MFP) is a federal program that helps with the nursing home to community transition. 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
<p>Social Security</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 	<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</p>	<p>Target Populations</p> <ul style="list-style-type: none"> ● Homeowners ● Renters ● Those with extremely low income ● People with disabilities

TTY: 1-800-325-0778	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.	
HOUSING/COMMUNITY DEVELOPMENT FUNDING SOURCES		
<p>Community Development Block Grants (CDBG), 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>Find your local CDBG Grantees here: Local Grantees by 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 in our communities. 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>HOME Program, U.S. Department of Housing and Urban Development (HUD)</p> <p>https://www.hud.gov/hudprograms/home-program</p> <p>To learn who offers HOME in your area, use the “Find A Grantee” box on the left of the page below. Search by state and then check the HOME Investment Partnerships Program box. https://www.hudexchange.info/grantees/</p>	<p>A number of years after CDBG was 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>New York State Homes and Community Renewal (HCR) Agency, Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE) Program</p> <p>https://hcr.ny.gov/restore-program</p>	<p>The New York RESTORE program assists low-income, elderly homeowners in the state of New York who may face unsafe and unlivable conditions in the home. It specifically addresses situations where the homeowner cannot afford the cost of emergency repairs within a reasonable period of time.</p>	<p>Target Populations</p> <ul style="list-style-type: none"> ● Homeowners ● Older adults ● Those with low income <p>Homeowners 60 years or older with household income not exceeding 100% of the area median income.</p>
<p>Local Housing/Neighborhood Agencies (Neighborhood Housing Services)</p>	<p>Some towns and/or counties have neighborhood or local agencies (often nonprofit) that offer home improvement advice and/or funding,</p>	<p>Target Populations</p> <ul style="list-style-type: none"> ● Homeowners

<p>For related information, visit: http://www.neighborworks.org</p> <p>To find local agencies, do an online search with your city name and “Neighborhood Housing Services” or use this locator to identify NeighborWorks affiliates in your area: http://www.neighborworks.org/Our-Network/Network-Directory</p>	<p>including home repair programs. Neighborhood Housing Services are one type.</p>	<ul style="list-style-type: none"> ● Renters ● Landlords ● Those with low income ● Older adults ● People with disabilities
<p>State Housing Finance Agencies (HFAs) https://www.ncsha.org/about-us/about-hfas/</p> <p>New York City Housing Development Corporation www.nychdc.com</p>	<p>State HFAs (which can go by a variety of names) 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>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>New York USDA Offices:</p> <ul style="list-style-type: none"> ● Batavia Service Center ● Bath Service Center ● Canandaigua Service Center ● Cortland Service Center ● Canton Service Center ● Watertown Service Center ● Marcy Service Center ● Greenwich Service Center ● Schoharie Service Center ● Middletown Service Center <p>https://www.rd.usda.gov/contact-us/state-offices/ny</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 homeowners 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>Section 533 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 Home 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 and 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>Section 533 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 located in rural communities of 20,000 people or less or federally recognized Tribal lands.</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>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</p>	<p>Target Populations</p> <ul style="list-style-type: none"> ● Homeowners ● Renters ● Those with low income

<p>New York Weatherization Assistance Program https://otda.ny.gov/workingfamilies/wap.asp</p>	<p>particularly vulnerable such as the elderly, the disabled, and children.” This includes incidental safety repairs when needed.</p>	<ul style="list-style-type: none"> • Older adults • People with disabilities <p>Eligibility: States set income requirements, give preference to:</p> <ul style="list-style-type: none"> • Those receiving Supplemental Security Income or Aid to Families with Dependent Children • People over 60 years of age • Families with one or more members with a disability • Families with children (in most states) • Homeowners and renters
LENDING FUNDING RESOURCES		
<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) Purchase/Rehabilitation https://www.hud.gov/program_offices/housing/sfh/203k <p>Locate a Title I or 203(k) Program in your area: https://www.hud.gov/program_offices/housing/sfh/lender/lenderlist</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>Home Equity Line of Credit</p>	<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>
<p>Home Equity Loan</p>	<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: Contact your local banking institution.</p>
<p>Lender Unsecured/Personal Loans</p>	<p>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>	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters

		<ul style="list-style-type: none"> • 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 Donated Financing <ul style="list-style-type: none"> • Remodeler donated unsecured loan 	Remodelers may self-fund all or part of a home modification project for a homeowner (this may be done 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 <ul style="list-style-type: none"> • Remodeler referred unsecured loan • Remodeler referred secured loan 	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 this type of loan.</p>
Reverse Equity Mortgage National Reverse Mortgage Lenders Association: http://www.reversemortgage.org FHA-Approved Home Equity Conversion Mortgages for Seniors: HUD Information, including finding a counselor in your area http://portal.hud.gov/hudportal/HUD?src=/program_offices/using/sfh/hecm/hecmhome National Council on Aging Reverse Mortgage Counseling https://www.ncoa.org/economic-security/home-equity/reverse-mortgages/reverse-mortgage-counseling/	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. The property's title is turned over to the lender in exchange for the payment(s). Funds could be used to make changes to their homes.	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners <p>How to Access: Contact a counselor to learn more and determine if a reverse mortgage is right for you (see links).</p>
Secured Loans Against Homeowner's Bank Accounts	Homeowners can take out a personal 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	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners <p>How to Access: Contact your local banking institution.</p>

	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.	
Secured Loans Against Homeowner's Financial Investment Accounts (Margin Loan)	A margin loan is money typically borrowed from your 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 you are basically borrowing one's own money. The loan can offer taxation benefits, and the added security of diversifying one's investment portfolio.	<p>Target Populations</p> <ul style="list-style-type: none"> • Homeowners <p>How to Access: Contact your local banking institution.</p>
SOCIAL/VOCATIONAL SUPPORTS		
Civic, Advocacy, Religious, and Trade Groups	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>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>
Crime Victims' Benefits, U.S. Department of Justice https://www.benefits.gov/benefits/benefit-details/4416 New York Office of Victim Services https://ovs.ny.gov/	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>Target Populations</p> <ul style="list-style-type: none"> • Homeowners • Renters
Social Security Title XX Social Services, U.S. Department of Health and Human Services (HHS) https://www.acf.hhs.gov/ocs/resource/ssbg-fact-sheet To locate your state office: https://www.acf.hhs.gov/ocs/resource/ssbg-contacts	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 very basic modifications like a ramp, hall rail, or bathroom grab bars.	<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.</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</p>

		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).
Workers' Compensation, U.S. Department of Labor New York Workers' Compensation Board http://www.wcb.ny.gov/	States administer programs that provide financial assistance for workers injured on the job. Workers' Compensation 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.	Target Populations <ul style="list-style-type: none"> • Homeowners • Renters • People with disabilities
TAX FUNDING SOURCES		
Internal Revenue Service, U.S. Department of the Treasury <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>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
State/Local Taxes <ul style="list-style-type: none"> • Sales Tax Exemption • Property Tax Exemption <p>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 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.</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

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