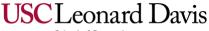


The National Council on Aging (NCOA) partnered with the University of Southern California (USC) Leonard Davis School of Gerontology on a series of projects to feature home modification and home safety programs, assessment instruments, and funding sources to provide resources for families and professionals.

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.homemods.org. If you have any updates or additions to the list below, please contact homemods@usc.edu.

Resource	Description	Target Population *may differ
	HOUSING/COMMUNITY DEVELOPMENT FUNDING SO	URCES
 Community Development Block Grants (CDBG), U.S. Department of Housing and Urban Development (HUD) CDBG Entitlement Program https://www.hudexchange.info/programs/cdbg- entitlement/ State CDBG Program https://www.hudexchange.info/programs/cdbg-state/ 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. 	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. The <u>CDBG Entitlement Program</u> 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. Under the <u>State CDBG Program</u> , 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.	 <u>Target Populations</u> Homeowners Renters/Landlords Those with low income Older adults People with disabilities <u>CDBG Entitlement Progra</u> Principal cities of Metro Other metropolitan cities Qualified urban counties At least 70% of CDBG f benefit low and modera <u>How to Access</u> Contact a grantee in your s
HOME Program, U.S. Department of Housing and Urban Development (HUD)https://www.hud.gov/program_offices/comm_planning/ homeTo 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/	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.	Target Populations• Homeowners• Renters• Those with low income• Older adultsRental Housing Eligibilitbelow 60% of the area meHomeownership Assistaat/below 80% of area medHow to AccessContact a grantee in your set



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ram Eligibility:

opolitan Statistical Areas ies with populations of at least 50,000 es with populations of at least 200,000 funds must be used for activities that rate-income persons

state (see links at left)

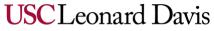
ity: 90% of families benefited must be at or nedian income; 10% at or below 80%.

ance Eligibility: Families with incomes edian income.

state (see links at left)



Resource	Description	Target Populations *may differ i
State Housing Finance Agencies (HFAs) (these go by a variety of names) To find an HFA near you, visit: http://www.ncsha.org/housing-help	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.	Target Populations• Homeowners• Renters• Landlords• Those with low income• Older adults• People with disabilitiesHow to AccessContact an HFA in your area
 USDA Office of Rural Development, U.S. Department of Agriculture (USDA) 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 To find a USDA home loan specialist in your area, go to: https://www.rd.usda.gov/browse-state 	 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 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. 	 Section 504 Repair Loans/ Target Populations Homeowners Those with low income Older adults Eligibility: Be homeowner a affordable credit elsewhere; area median income; For gr to repay a repair loan. How to Access Contact a USDA home loan Rural Housing Preservation Agencies and organization Federally recognized Tribute or less or federally recognized
Weatherization Assistance Program, U.S. Department of Energy (DOE) <u>https://energy.gov/eere/wipo/about-weatherization-assistance-program-0</u>	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	Target Populations• Homeowners• Renters• Those with low incom• Older adults• People with disabilitie



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rea (see link at left)

s/Grants

r <u>and</u> occupy house; Be unable to obtain re; Have a family income below 50% of the grants, be age 62 or older and not be able

an specialist (see link at left)

tion Grants

tions ribes

be in rural communities of 20,000 people ized Tribal lands.

ons, and Tribal Communities may apply

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ties



Resource	Description	Target Populations
https://energy.gov/sites/prod/files/2017/05/f34/wap_factshe et_08.2017.pdf Where to apply: https://energy.gov/eere/wipo/where-apply-weatherization- assistance	who are particularly vulnerable such as the elderly, the disabled, and children." This includes incidental safety repairs when needed.	 <u>Eligibility</u>: States set incom Those receiving Supplem with Dependent Childrem People over 60 years of a Families with one or more Families with children (in Homeowners and renters Nationally, approximately 2 weatherization services. <u>How to Access</u> Contact your local Weather
	LENDING FUNDING RESOURCES	
Certificate – Secured Loan	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.	How to Access Contact your local banking i
 Federal Housing Administration (FHA) Loan Insurance, U.S. Department of Housing and Urban Development (HUD) 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 To locate a Title I or 203(k) Program in your area, go to: https://www.hud.gov/program_offices/housing/sfh/lender/le nderlist Phone: (202) 708-1112 	 These loan guarantee programs are through local lenders (not direct funding): <u>Title I</u> insures loans for rehabilitating an existing home. <u>203(k) Insurance</u> 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. 	Title I Home ImprovementTarget Populations• Homeowners• Landlords 203(k) Purchase/Rehabilit Target Populations• Homeowners• Potential HomebuyersEligibility: Households with rehabilitation ranges from \$2 long as the existing foundatHow to Access Contact a Lender near you
Home Equity Line of Credit	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.	Target Populations• HomeownersHow to Access



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ome requirements and give preference to: emental Security Income or Aid to Families en

- of age
- ore members with a disability
- (in most states)
- ers

20-30 million U.S. families are eligible for

erization Agency (see link at left)

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vith low to moderate incomes. The extent of \$5,000 to the reconstruction of a home as lation system remains in place.

ou (see link and phone number at left)



Resource	Description	Target Populations *may differ
		Contact your local banking
Home Improvement Loan	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.	 <u>Target Populations</u> Homeowners <u>Eligibility</u>: Homeowners with the second s
		How to Access Contact your local banking
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.	 <u>Target Populations</u> Homeowners Renters Landlords
		Eligibility: Approval is base standing. How to Access
		Contact your local banking
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	 <u>Target Populations</u> Homeowners <u>Eligibility</u>: A homeowner w
	property value the owner has paid off).	sufficient equity.
		How to Access Contact your local banking
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	 Target Populations Homeowners
Remodeler issued unsecured loan	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.	How to Access Ask your remodeler if they o
Remodeler Referred Financing	Besides considering loans from banks or other lenders, many finance companies offer consumer lending services through remodeling	 Target Populations Homeowners
 Remodeler referred unsecured loan Remodeler referred secured loan 	contractors or suppliers. Many remodelers can offer project financing by associating with finance companies specializing in remodeling	Landlords
	projects, which provides customer convenience, processing speed, and may have lower closing costs than other refinancing options.	How to Access Ask your remodeler if they o



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with an existing mortgage loan.

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used on income, debt levels, and credit

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with an existing first mortgage and

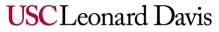
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offer this type of loan

offer these types of loans



Resource	Description	Target Populations *may differ
Reverse Equity Mortgage National Reverse Mortgage Lenders Association: http://www.reversemortgage.org 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 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. Funds could be used to make changes to their homes.	 <u>Target Populations</u> Homeowners Landlords <u>How to Access</u> Contact a counselor to learn mortgage is right for you (see
Secured Loans Against Homeowner's Bank Accounts	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.	 <u>Target Populations</u> Homeowners <u>How to Access</u> Contact your local banking in the second s
Secured Loans Against Homeowner's Financial Investment Accounts (Margin Loan)	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.	 <u>Target Populations</u> Homeowners <u>How to Access</u> Contact your local banking it
	SOCIAL/VOCATIONAL SUPPORTS	
Administration on Aging (AoA) Title III-B Services for local Area Agencies on Aging (AAA) <u>https://www.n4a.org/files/OAA%20IIIB%20One-</u> Pager_final.pdf	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.	 <u>Target Populations</u> Homeowners Renters Landlords



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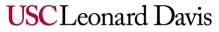
arn more and determine if a reverse (see links and phone number at left)

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g institution



Resource	Description	Target Populations *may differ i
Find the address and phone number of the AAA covering your area using the Eldercare Locator link, <u>https://eldercare.acl.gov/</u> , or call (800) 677-1116.		 Those with low income Older adults People with disabilities <u>How to Access</u> Contact your local Area Age number at left)
Assistive Technology Programs, U.S. Department of Education/Rehabilitation Services Administration (RSA) To find your state program, visit: https://www.at3center.net/stateprogram	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.	Target Populations• Homeowners• Renters• People with disabilitiesHow to AccessContact your local AT Center
Centers for Independent Living, U.S. Department of Health and Human Services (HHS) Search CILs by state: <u>http://www.ilru.org/projects/cil-net/cil-center-and-association-directory</u> Voice/TTY: (713) 520-0232	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.	 Target Populations Homeowners Renters Those with low income People with disabilities How to Access Contact your local Center fo phone number at left)
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.	Target Populations• Homeowners• Renters• Landlords• Those with low income• Older adults• People with disabilitiesHow to AccessRefer to 211.org or your white
Crime Victims' Benefits, U.S. Department of Justice	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	 Target Populations Homeowners Renters
https://ovc.ojp.gov/	victim's expenses. Awards might cover home accessibility	



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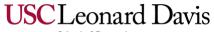
nter (see link at left)

for Independent Living (see link and

vhite pages.



Resource	Description	Target Populations *may differ i
Directory by state: https://nacvcb.org/state-information/	modifications, when applicable. Compensation is paid only when other financial resources, such as private insurance and offender restitution, do not cover the loss.	Eligibility: Each state comp independently, but most pro requirements and offer com eligibility details. How to Access Contact the Crime Victim Co link at left)
Local Housing/Neighborhood Agencies (Neighborhood Housing Services) For related information, visit: http://www.neighborworks.org For a locator to identify NHS affiliates around the country and in your area, visit: http://www.neighborworks.org/Our-Network/Network- Directory	Some towns and/or counties have neighborhood or local agencies (often nonprofit) that offer home improvement advice and/or funding, including home repair programs.	Target Populations• Homeowners• Renters• Landlords• Those with low income• Older adults• People with disabilitiesHow to AccessContact the Neighborhood Hyour area (see link at left)
Social Security Title XX Social Services, Office of Community Services, Administration for Children & Families, 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 basic modifications like a ramp, hall rail, or bathroom grab bars. Services may differ by state.	 <u>Target Populations</u> Homeowners Renters Landlords Those with low income People with disabilities <u>Eligibility:</u> Generally targete some form of public assistar state. <u>How to Access</u> Social Services Block Grant Awards are not made directl organizations. The human a state oversee the provision of information about services a service office (see link at left
U.S. Social Security Administration	Plan for Achieving Self Support (PASS): Supplemental Security Income (SSI), a major program of the Social Security Administration,	 <u>Target Populations</u> Homeowners



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npensation program is administered rograms have similar eligibility mparable benefits. See website for

Compensation Board in your state (see

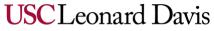
d Housing Services or related agency in

eted to households already receiving tance. Eligibility requirements may vary by

ant funds are awarded directly to states. actly to individuals or social service and social service departments in each on of SSBG funded services. For more s and eligibility, contact your local social left).



Resource	Description	Target Populations *may differ in
Plan for Achieving Self-Support <u>https://www.ssa.gov/disabilityresearch/wi/pass.htm</u>	provides income for extremely low-income persons who have a disability, and can be used for modifications to a home for achieving greater independence.	RentersThose with low incomePeople with disabilities
 Impairment-Related Work Expenses https://www.ssa.gov/ssi/spotlights/spot-work- expenses.htm Phone: (800) 772–1213 TTY: 1–800–325–0778 	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.	How to Access Contact your local Social Se left)
Veterans Affairs Housing Grants and Rehabilitation and Prosthetic Services, U.S. Department of Veterans Affairs	<u>SAH</u> 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.	 Target Populations Homeowners Renters People with disabilities
 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 	 <u>SHA</u> 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. <u>TRA</u> provides a temporary grant of up to \$37,597 (SAH) and up to \$6,713 (SHA). <u>HISA</u> 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 	 <u>SAH and SHA Eligibility</u>: M with a permanent service-re details. <u>TRA Eligibility</u>: For Veterar be temporarily residing in a <u>HISA Eligibility</u>: See websi
To determine eligibility or connect with local SHA, SAH, or HISA grant administrations, visit <u>https://www.va.gov/directory/guide/home.asp</u> or call VA toll-free at (800) 827-1000	disabilities up to \$2,000.	How to Access Contact your local Veterans (see links and phone numbe
Need more information or have questions? Contact a Specially Adapted Housing (SAH) staff member via email at <u>sahinfo.vbaco@va.gov</u> or by phone at (877) 827-3702.		
Vocational Rehabilitation, U.S. Department of Education/Rehabilitation Services Administration (RSA)	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	 <u>Target Populations</u> Homeowners Renters Landlords
https://rsa.ed.gov/about/programs/vocational- rehabilitation-state-grants	available through: 1) the state's rehabilitation services agency	Those with low income



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Security Administration office (see link at

: Must be a Servicemember or Veteran -related disability. See website for more

rans and Servicemembers who are or will a home owned by a family member.

bsite.

ns Administration facility or staff member bers at left)



Resource	Description	Target Populations *may differ
Phone: (800) 952-5544 TTY: (844) 729-2800 Vocational Rehabilitation Services Projects for American Indians with Disabilities: <u>https://rsa.ed.gov/about/programs/american-indian-vocational-rehabilitation-services</u>	network; or 2) a vocational rehabilitation agency; or 3) local independent living centers.	 People with disabilities <u>How to Access</u> Contact your state Vocation
Workers' Compensation, U.S. Department of Labor Contact your state Workers' Compensation Department: <u>https://www.dol.gov/agencies/owcp/wc</u>	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.	Target Populations• Homeowners• Renters• People with disabilitiesEligibility: Each state setsHow to AccessContact your state Workersleft)

	HEALTH CARE/ INSURANCE SOURCES	
Health Maintenance Organizations (HMOs) <u>https://www.healthcare.gov/glossary/health-maintenance-organization-hmo/</u>	Some health maintenance organizations consider home modifications as part of a comprehensive package of resources for prevention with the goal of cost containment.	How to Access Contact your insurance plan provided by your employer)
Medicaid Home and Community-Based Services (HCBS) Waivers, U.S. Department of Health and Human Services (HHS) https://www.medicaid.gov/medicaid/hcbs/authorities/1915- c/index.html 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	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.	 Target Populations Those with low income Older adults People with disabilities Eligibility: Individuals must that would meet the state's institutional setting. How to Access HCBS Waivers are awarded directly to individuals or socialized in the state of the s



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onal Rehabilitation Agency (see link at left)

ts its own rules and benefits.

rs' Compensation Department (see link at

an or employer (if your insurance is er)

ust demonstrate the need for a level of care s' requirements for services in an

ded directly to states. Awards are not made social service organizations. act Eldercare Locator at <u>cl.gov/</u>, or (800) 677-1116. e the links at left.



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: <u>https://www.cms.gov/Outreach-and-</u> <u>Education/American-Indian-Alaska-</u> <u>Native/AIAN/LTSS-TA-Center/info/1915-c-waivers-by-</u> <u>state.html</u>		
Medicare Advantage, Centers for Medicare and Medicaid (CMS) <u>https://www.medicare.gov/sign-up-change- plans/types-of-medicare-health-plans/medicare- advantage-plans</u>	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.	 Target Populations Those with chronic conditi Open enrollment begins C These benefits are optional certain states, certain reginates, certain reginat
Insurance: Health, Long-Term Care, and Life https://acl.gov/ltc/costs-and-who-pays Learn where to look for long term care insurance: https://acl.gov/ltc/costs-and-who-pays/what-is-long-term-care-insurance/where-to-look-for-long-term-care-insurance To learn what is covered by Health Insurance, visit: https://acl.gov/ltc/costs-and-who-pays/what-is-covered	These types of insurance can potentially cover home modification but with great variation.	 <u>Target Populations</u> Homeowners Renters <u>How to Access:</u> Visit the link at left to learn w
Money Follows the Person (MFP) Program https://www.medicaid.gov/medicaid/ltss/money-follows-the-person/index.html	"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.	 <u>Target Populations</u> Individuals with chronic constraints Offered in 43 states and I <u>Eligibility</u>: Must be Medicai <u>How to Access</u> Contact Eldercare Locator at 1116.
	TAX FUNDING SOURCES	
Internal Revenue Service, U.S. Department of the Treasury	Personal Federal Income Tax. Out-of-pocket expenses for a range of accessibility modifications can be included when calculating federal	 Personal Income Tax Dedu Homeowners People with disabilities





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Oct. 2019 for coverage in CY 2020. onal to plans, may only be offered in gions, or to certain populations.

he link at left, which includes a search box o" in your state

where to look for long term insurance

conditions or disabilities District of Columbia.

aid eligible.

at https://eldercare.acl.gov/, or (800) 677-

duction Target Populations



Personal Income Tax Deduction https://www.irs.gov/credits-deductions	income tax medical expense deductions. Features permitted may only partially increase property value.	Capital Gains Tax Target F
 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 	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.	 Homeowners Landlords People with disabilities Business Tax Deduction T Homeowners Landlords
For answers to tax law questions: https://www.irs.gov/help/ita Visit this link to find your local IRS office: https://www.irs.gov/help/contact-your-local-irs-office	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.	How to Access Visit the link at left for tax lay
 State/Local Taxes Sales Tax Exemption Property Tax Exemption Visit this link to find your local IRS office: <u>https://www.irs.gov/help/contact-your-local-irs-office</u> 	 <u>State/Local Sales Tax Exemption</u>. 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. <u>Local Property Tax Exemption</u>. 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. 	State/Local Sales Tax Exert• Homeowners• Renters• Older adults• People with disabilitiesLocal Property Tax Exempt• Homeowners• Landlords• People with disabilitiesMomeowners• Landlords• People with disabilitiesHow to AccessContact your local IRS office
	SELECT NON-PROFIT ORGANIZATIONS	
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 websit
Habitat for Humanity https://www.habitat.org/	People partner with Habitat to build or improve a place they can call home. In addition to new construction, Habitat renovates	Eligibility: Families in need for homeownership with the local Habitat selects homeo



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ed of decent, affordable housing apply their local Habitat for Humanity. Each neowners based on three criteria:



Find your local Habitat: <u>https://www.habitat.org/about/state-support-organizations</u> Visit their <u>Apply for a Habitat house page</u> to learn more.	existing homes, particularly in urban areas, and helps people repair and improve their own homes and neighborhoods.	 The applicant's level Their willingness to Their ability to repayre payment plan
		How to Access Find a local Habitat chapter
Rebuilding Together https://rebuildingtogether.org/	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	 Target Populations Homeowners Older adults People with disabilitie
Find your local affiliate: https://rebuildingtogether.org/find-your-local-affiliate	home modifications and repairs to make homes safer for income- eligible home owners with a focus on older adults, people with disabilities, and veterans.	Those with low incom <u>Eligibility</u> : Contact your loc
		How to Access Find a Rebuilding Together



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