

Funding Sources for Home Modification: Kansas

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/ks/ 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: <u>www.homemods.org/acl</u>. To request updates to this document, email homemods@usc.edu.

Resource	Description	Target Population *may diffe
	AGING AND DISABILITY	
Administration on Aging (AoA) Title III-B Services and Title III-E Family Caregiver Support Program for local Area Agencies on Aging (AAA) Kansas Department for Aging and Disability Services (KDADS) (State Unit on Aging) https://www.kdads.ks.gov/	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.	Target Populations• Homeowners• Renters• Landlords• Those with low in• Older adults• People with disa
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.		
Assistive Technology, U.S. Department of Education/Rehabilitation Services Administration (RSA) Kansas Assistive Technology Program http://atk.ku.edu/	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 disa

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tions/Eligibility Requirements fer in some states/localities

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abilities

Centers for Independent Living, U.S. Department of Health and Human Services (HHS) Kansas Centers for Independent Living http://www.dcf.ks.gov/services/RS/Pages/IndependentLiving.a spx	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.	Target Populations• Homeowners• Renters• Those with low if• Older adults• People with disa
 Veterans Housing Grants and Rehabilitation and Prosthetic Services, U.S. Department of Veterans Affairs 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 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. 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. 	 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. 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. TRA provides a temporary grant of up to \$37,597 (SAH) and up to \$6,713 (SHA). 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. 	 Target Populations Homeowners Renters People with disa SAH and SHA Eligibility with a permanent service details. TRA Eligibility: For Verwill be temporarily reside member. HISA Eligibility: See with the service of the s
Vocational Rehabilitation, U.S. Department of Education/Rehabilitation Services Administration (RSA) Kansas Vocational Rehabilitation Services http://www.dcf.ks.gov/services/rs/Pages/default.aspx	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.	Target Populations• Homeowners• Renters• Landlords• Those with low i• People with disa
	HEALTH CARE/INSURANCE SOURCES	
Insurance: 1. Health (e.g., Medicare) and Health Maintenance Organizations (HMOs)	 These types of insurance programs can potentially cover home modification but with great variation. 1. Health insurers, including some HMOs, may consider home modifications as part of a comprehensive package of resources for 	Target Populations• Homeowners• Renters

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sabilities

<u>ility</u>: Must be a Servicemember or Veteran vice-related disability. See website for more

Veterans and Servicemembers who are or siding in a home owned by a family

website.

/ income sabilities

2. Long-Term Care 3. Life	 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. 	How to Access: Conta your insurance is provid
Medicaid Home and Community-Based Services (HCBS) WaiversThe Centers for Medicare and Medicaid provides profiles of each state's waivers. For summaries of your state's waivers that include home modification, visit:Kansas Medicaid, KANCARE https://www.kancare.ks.gov/Kansas Medicaid HCBS Waiver summaries https://homemods.org/directory-state-profile/ks/	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."	 Target Populations Those with low in with chronic conditions
Money Follows the Person Program https://www.medicaid.gov/medicaid/ltss/money-follows-the-person/index.html Kansas Money Follows the Person Program https://kdads.ks.gov/kdads-commissions/long-term-services-supports/home-community-based-services-(hcbs)-programs		• Individuals with o
 Social Security 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-expens es.htm Phone (800) 772–1213 TTY: 1–800–325–0778 	 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. 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 	Target Populations• Homeowners• Renters• Those with extre• People with disa

tact your insurance plan or employer (if vided by your employer)

income who are older adults or younger onditions

chronic conditions or disabilities

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	earnings figure is used). These costs may also be deductible from personal income taxes.	
	HOUSING/COMMUNITY DEVELOPMENT FUNDING SOUR	CES
Community Development Block Grants (CDBG), Department of Housing and Urban Development (HUD) CDBG Entitlement Program https://www.hudexchange.info/programs/cdbg-entitle ment/ State CDBG Program https://www.hudexchange.info/programs/cdbg-state/ Find your local CDBG Grantees here: Local Grantees by 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 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. 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.	 Target Populations Homeowners Renters Landlords Those with low in Older adults People with disa
HOME Program, U.S. Department of Housing and Urban Development (HUD)https://www.hud.gov/program_offices/comm_planning/ho meTo 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/	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.	Target Populations• Homeowners• Renters• Those with low in• Older adults
Local Housing/Neighborhood Agencies (Neighborhood Housing Services) For related information, visit: http://www.neighborworks.org	Some towns and/or counties have neighborhood or local agencies (often nonprofit) that offer home improvement advice and/or funding, including home repair programs. Neighborhood Housing Services are one type.	Target Populations• Homeowners• Renters• Landlords• Those with low in• Older adults

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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: <u>http://www.neighborworks.org/Our-Network/Network-Dire</u> <u>ctory</u>		 People with disal
State Housing Finance Agencies (HFAs) https://www.ncsha.org/about-us/about-hfas/ Kansas Housing Resources Corporation https://kshousingcorp.org/	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.	Target PopulationsHomeownersRentersLandlordsThose with low irOlder adultsPeople with disal
 USDA Office of Rural Development, U.S. Department of Agriculture (USDA) Section 504 Home Repair https://www.rd.usda.gov/programs-services/single-fa mily-housing-repair-loans-grants Section 533 Rural Housing Preservation https://www.rd.usda.gov/programs-services/housing-p reservation-grants Kansas USDA Offices: Topeka Area Office Hays Area Office Newton Area Office Iola Area Office Iola Area Office 	 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. 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. 	Section 504 Home Rep <u>Target Populations</u> • Homeowners • Those with low in • Older adults <u>Eligibility:</u> Be homeown obtain affordable credit 50% of the area median and not be able to repay Section 533 Rural Hou <u>Target Populations</u> • Agencies and org • Federally recogn <u>Eligibility:</u> Homes must 20,000 people or less of
Weatherization Assistance Program, U.S. Department of Energy (DOE) https://energy.gov/eere/wipo/about-weatherization-assist ance-program-0Kansas Weatherization Assistance Program	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.	Target Populations• Homeowners• Renters• Those with low in• Older adults

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owner and occupy house; Be unable to dit elsewhere; Have a family income below ian income; For grants, be age 62 or older bay a repair loan.

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ust be located in rural communities of or federally recognized Tribal lands.

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	 People with disal Eligibility: States set in Those receiving Sup Families with Depende People over 60 years of Families with one or m Families with children Homeowners and rent
LENDING FUNDING RESOURCES	
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 ImprovemTarget Populations• Homeowners• Landlords203(k) Purchase/RehaleTarget Populations• Homeowners• Potential homebuEligibility: Householdsextent of rehabilitation ra of a home as long as the place.
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	• Homeowners
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.	How to Access: Contact Target Populations • Homeowners Eligibility: Home
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.	How to Access: Contact Target Populations • Homeowners • Renters • Landlords
	These loan guarantee programs are through local lenders (not direct funding): <u>Title I</u> insures loans for rehabilitating an existing home 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. 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. 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.

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income requirements, give preference to: upplemental Security Income or Aid to ndent Children s of age more members with a disability

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is with low to moderate incomes. The ranges from \$5,000 to the reconstruction the existing foundation system remains in

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meowners with an existing mortgage loan.

tact your local banking institution.

		Eligibility: Approval is standing.
		How to Access: Conta
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).	Target Populations• HomeownersEligibility: A homeownsufficient equity.How to Access:Contart
 Remodeler Donated Financing 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.	Target Populations• HomeownersHow to Access: Ask you loan.
 Remodeler Referred Financing 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.	Target Populations• Homeowners• LandlordsHow to Access: Ask yo loan.
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/hou sing/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.	Target Populations • Homeowners How to Access: Conta determine if a reverse n
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	Target Populations●Homeowners

is based on income, debt levels, and credit

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vner with an existing first mortgage and

tact your local banking institution.

your remodeler if they offer this type of

your remodeler if they offer this type of

tact a counselor to learn more and e mortgage is right for you (see links).

tact your local banking institution.

	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.	
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.	 Target Populations ● Homeowners How to Access: Contained
	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.	Target Populations• Homeowners• Renters• Landlords• Those with low in• Older adults• People with disaHow to Access: Refer
Crime Victims' Benefits, U.S. Department of Justice https://ovc.ojp.gov/help-for-victims/overview Kansas Crime Victims Compensation Office https://ag.ks.gov/victim-services/victim-compensation	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.	Target Populations• 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.	Target Populations• Homeowners• Renters• Landlords• Those with low in• People with disaEligibility: Generally tagone form of public ass

ntact your local banking institution.

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er to 211.org or your white pages.

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targeted to households already receiving assistance.

		How to Access: Social directly to states. Award social service organizat departments in each sta funded services. For me eligibility, contact your le
Kansas Department of Labor, Workers' Compensation Division https://www.dol.ks.gov/home	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 Homeowners Renters People with disa
	TAX FUNDING SOURCES	
 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 	 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. 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. 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. 	Personal Income Tax <u>Target Populations</u> • Homeowners • People with disa Capital Gains Tax <u>Target Populations</u> • Homeowners • Landlords • People with disa Business Tax Deducti <u>Target Populations</u> • Homeowners • Landlords
State/Local Taxes • Sales Tax Exemption • Property Tax Exemption • Tax Credits	<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. The Kansas Disabled Access tax credit provides a state tax credit for all income taxpayers in the state of Kansas to support making an existing home accessible for individuals	State/Local Sales Tax Target Populations Homeowners Renters Older adults

tial Services Block Grant funds are awarded ards are not made directly to individuals or zations. The human and social service state oversee the provision of SSBG more information about services and r local social service office (see link at left).

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Kansas State Disabled Access Tax Credit https://www.ksrevenue.org/prtaxcredits-disabled.html To find your local IRS office: https://www.irs.gov/help/contact-your-local-irs-office	with a disability. Expenditures incurred to remove an existing architectural barrier qualify for the Disabled Access Tax credit. Individuals are eligible for sliding-scale reimbursement for a certain percentage of their expenditure, depending on their income, up to a maximum of \$9,000, whichever is less. Individuals with tax liability below \$2,250 are allowed a refundable credit; those with tax liability of \$2,250 or more can carry forward the credit (if it exceeds their income tax liability) for up to four years. Taxpayers with an adjusted gross income of \$55,000 or less are eligible to receive the credit. No disability criteria required.	LandlordsPeople with disable
	Local Property Tax Exemption. A household's state, county and/or municipality may have property tax reductions or exemptions targeting seniors, persons with disabilities and/or veterans.	

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Acknowledgement: This state-specific list of home modification funding sources was created based on a compilation of national home modification funding sources developed by the USC Leonard Davis School of Gerontology in collaboration with the National Council on Aging in 2017.

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