

# Funding Sources for Home Modification

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

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

Resource	Description	Target Populations/ Eligibility Requirements
<b>HOUSING/COMMUNITY DEVELOPMENT FUNDING SOURCES</b>		
<p><b>Community Development Block Grants (CDBG) Department of Housing and Urban Development (HUD)</b></p> <p><b>CDBG Entitlement Program</b> <a href="https://www.hudexchange.info/programs/cdbg-entitlement/">https://www.hudexchange.info/programs/cdbg-entitlement/</a></p> <p><b>State CDBG Program</b> <a href="https://www.hudexchange.info/programs/cdbg-state/">https://www.hudexchange.info/programs/cdbg-state/</a></p> <p>For both pages, click the "Contact a CDBG Grantee" link on the right side of the page, then select your state in the upper left under "Grantees" to access a directory of local CDBG grantees in your state.</p>	<p>CDBG is a funding stream allocated by the Department of Housing and Urban Development (HUD) to state and local governments to support housing, community, and economic development needs including home repair/improvement.</p> <p>The <u>Community Development Block Grant (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.</p> <p>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 in our communities. Annually, each State develops funding priorities based on need and criteria for selecting projects.</p>	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> <li>• Landlords</li> <li>• Those with low income</li> <li>• Older adults</li> <li>• People with disabilities</li> </ul>
<p><b>HUD HOME Program</b></p> <p><a href="https://portal.hud.gov/hudportal/HUD?src=/hudprograms/home-program">https://portal.hud.gov/hudportal/HUD?src=/hudprograms/home-program</a></p> <p><a href="https://www.hud.gov/program_offices/comm_planning/affordablehousing/programs/home/">https://www.hud.gov/program_offices/comm_planning/affordablehousing/programs/home/</a></p> <p><a href="https://www.hudexchange.info/grantees/">https://www.hudexchange.info/grantees/</a></p> <p>To learn who offers HOME in your area, use the "Find A Grantee" box on the left of the page. Search by State or by Program and check HOME Investment Partnerships Program box.</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>	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> <li>• Landlords</li> <li>• Those with low income</li> <li>• Older adults</li> <li>• People with disabilities</li> </ul>

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<p><b>Local Housing/Neighborhood Agencies</b> (Neighborhood Housing Services)</p> <p><a href="http://www.neighborworks.org">http://www.neighborworks.org</a> For a locator to identify NHS affiliates around the country and in your area, visit: <a href="http://www.neighborworks.org/Our-Network/Network-Directory">http://www.neighborworks.org/Our-Network/Network-Directory</a></p>	<p>Some towns and/or counties have neighborhood or local agencies (often nonprofit) that offer home improvement advice and/or funding, including home repair programs.</p>	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> <li>• Landlords</li> <li>• Those with low income</li> <li>• Older adults</li> <li>• People with disabilities</li> </ul>
<p><b>State Housing Finance Agencies (HFAs)</b></p> <p><a href="http://www.ncsha.org/housing-help">http://www.ncsha.org/housing-help</a></p>	<p>State HFAs (which can go by a variety of names) lend funds to assist low- and moderate-income households. Efforts include assisting first-time buyers to purchase homes, financing construction/repairs, developing supportive housing for seniors and persons with disabilities, and operating low-interest loan and deferred loan home improvement programming. They also provide funds to developers creating new single-family homes and helping construct/rehab multi-family housing benefitting low-moderate-income households.</p>	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> <li>• Landlords</li> <li>• Those with low income</li> <li>• Older adults</li> <li>• People with disabilities</li> </ul>
<p><b>USDA/Rural Development</b></p> <ul style="list-style-type: none"> <li>• <b>Section 504 Home Repair</b> <a href="https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants">https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants</a></li> <li>• <b>Rural Housing Preservation</b> <a href="https://www.rd.usda.gov/programs-services/housing-preservation-grants">https://www.rd.usda.gov/programs-services/housing-preservation-grants</a></li> </ul>	<p><u>Section 504 Home Repair Loans/Grants</u> provide loans to very-low-income homeowners to repair, improve, or modernize their homes or grants 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 and unable to repay a loan.</p> <p><u>Rural Housing Preservation Grants</u> provide state and local government entities, non-profits, and Federally Recognized Tribes with funds for rehabilitating homes (including accessibility features) occupied by low-income persons. Rental property owners may also receive assistance if they agree to make units available to low- and very-low-income families.</p>	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> <li>• Landlords</li> <li>• Those with low income</li> <li>• Older adults</li> <li>• Homes must be located in rural communities of 20,000 people or less.</li> </ul>
<p><b>Weatherization Assistance Program, Department of Energy</b></p> <p><a href="https://energy.gov/sites/prod/files/2017/05/f34/wap_factsheet_08.2017.pdf">https://energy.gov/sites/prod/files/2017/05/f34/wap_factsheet_08.2017.pdf</a></p> <p><a href="https://energy.gov/eere/wipo/about-weatherization-assistance-program-0">https://energy.gov/eere/wipo/about-weatherization-assistance-program-0</a></p> <p><a href="https://energy.gov/sites/prod/files/2017/05/f34/wap_factsheet_08.2017.pdf">https://energy.gov/sites/prod/files/2017/05/f34/wap_factsheet_08.2017.pdf</a></p> <p><a href="https://energy.gov/eere/wipo/where-apply-weatherization-assistance">https://energy.gov/eere/wipo/where-apply-weatherization-assistance</a> Where to apply.</p>	<p>The U.S. Department of Energy’s (DOE) Weatherization Assistance Program’s primary purpose is: “to increase the energy efficiency of dwellings owned or occupied by low-income persons, reduce their total residential energy expenditures, and improve their health and safety, especially low-income persons who are particularly vulnerable such as the elderly, the disabled, and children.” This includes incidental safety repairs when needed.</p>	<p><u>Eligibility:</u> Under DOE guidelines, individuals who receive Supplemental Security Income or Aid to Families with Dependent Children are automatically eligible. Each state sets income requirements and states give preference to:</p> <ul style="list-style-type: none"> <li>• People over 60 years of age</li> <li>• Families with one or more members with a disability</li> <li>• Families with most children (in most states)</li> </ul> <p>Owners of rental properties serving low-income households as well as owners of single-family homes are eligible.</p> <p>Nationally, approximately 20-30 million U.S. families are eligible for weatherization services.</p>

LENDING FUNDING RESOURCES		
<b>Certificate –Secured Loan</b>	These personal loans may be useful for quick, small projects. Individuals can explore this kind of loan via a lender where people have a CD on deposit with it.	
<b>Community Reinvestment Act (CRA)</b> <a href="http://www.ffiec.gov/cra/">http://www.ffiec.gov/cra/</a>	A federally mandated (but not federally funded) banking regulation, the Community Reinvestment Act (CRA) can prompt banks and other financial institutions to make special loans. Under the CRA, banks carry a legal obligation for lending to underserved groups defined geographically and/or demographically (where persons with a disability could be one target group). Lenders receive ratings scores from federal bank regulators for acceptable outreach efforts and must achieve a certain score to stay in good standing.	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Landlords</li> <li>• Community Housing and Advocacy Groups</li> </ul>
<b>Federal Housing Administration (FHA) Loan Insurance</b>  <ul style="list-style-type: none"> <li>• <b>Title I Home Improvement</b> <a href="https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/title/title-i">https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/title/title-i</a> Phone: (202) 708-1112</li> <li>• <b>203(k) Purchase/Rehabilitation</b> <a href="https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k--df">https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k--df</a> Phone: (202) 708-1112</li> </ul>	HUD's FHA operates two home improvement loan guarantee programs through local lenders (not direct funding): 1) Title I insures loans for rehabilitating an existing home; 2) 203(k) covers loans for purchasing/rehabilitating an existing home or for a short-term construction loan to build a new home.	Title I Home Improvement <ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Landlords</li> </ul> 203(k) Purchase/Rehabilitation <ul style="list-style-type: none"> <li>• Homeowners</li> <li>• <u>Eligibility:</u> Households with low to moderate incomes.</li> </ul>
<b>Home Equity Line of Credit</b>	Home equity lines of credit may be used for home improvements and accessed when need arises. Homeowners are borrowing money that must be repaid with interest. The homeowner's residence is used as collateral for the loan.	<ul style="list-style-type: none"> <li>• Homeowners</li> </ul>
<b>Home Improvement Loan</b>	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.	<ul style="list-style-type: none"> <li>• Homeowners</li> </ul> <u>Eligibility:</u> Homeowners with an existing mortgage loan.
<b>Lender Unsecured/Personal Loans</b>  <a href="https://www.investopedia.com/terms/u/unsecuredloan.asp">https://www.investopedia.com/terms/u/unsecuredloan.asp</a>	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.	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> <li>• Landlords</li> </ul> <u>Eligibility:</u> Approval is based on income, debt levels, and credit standing.

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<p><b>Mortgage Refinancing</b></p>	<p>Refinancing pays off the existing first 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>	<ul style="list-style-type: none"> <li>• Homeowners</li> </ul> <p><u>Eligibility:</u> A homeowner with an existing first mortgage and sufficient equity.</p>
<p><b>Remodeler Issued Financing</b> Remodeler issued unsecured loan</p>	<p>A remodeler motivated by service more than immediate profit may consider self-funding all or part of a home modification project for a deserving homeowner. This could be done simply in the spirit of giving or it could be part of a marketing promotion of the remodeler's commitment to giving back to its community. Either could include donated labor by the remodeler or material contributed by the remodeler's suppliers.</p>	<ul style="list-style-type: none"> <li>• Homeowners</li> </ul>
<p><b>Remodeler Referred Financing</b> Remodeler referred unsecured loan Remodeler referred secured loan</p>	<p>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>	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Landlords</li> </ul>
<p><b>Reverse Equity Mortgage</b> Telephone: (202) 708-1112</p> <p>National Reverse Mortgage Lenders Association: <a href="http://www.reversemortgage.org">http://www.reversemortgage.org</a></p> <p>Reverse Mortgages for Seniors - HUD Information: <a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hecm/hecmhome">http://portal.hud.gov/hudportal/HUD?src=/program_offices/using/sfh/hecm/hecmhome</a></p>	<p>Special financing technique available only for elderly homeowners to convert their home equity into a lump-sum payment, a stream of monthly payments, a line of credit, or a combination of these options. Funds could be used to make changes to their homes.</p>	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Landlords</li> </ul>
<p><b>Secured Loans Against Homeowner's Bank Accounts</b></p>	<p>Homeowners can take out a loan against their own financial assets held by their local bank to fund home modification projects. If a household has a good-sized certificate of deposit with a long term, a lender may allow borrowing against it to similarly fund less expensive modifications. The household may be eligible to receive up to a certain percentage of the CD's value (e.g., 80%) for a term shorter than the CD's, or if the CD is renewed when its term expires, the loan against it may be extended.</p>	<ul style="list-style-type: none"> <li>• Homeowners</li> </ul>
<p><b>Secured Loans Against Homeowner's Financial Investment Accounts</b></p>	<p>A margin loan is money typically borrowed from your bank or investment firm to buy additional shares or managed funds. Many times, 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 your wealth. A margin loan is usually offered at below market interest rates as you are</p>	<ul style="list-style-type: none"> <li>• Homeowners</li> </ul>

	basically borrowing your own money. The loan can expose you to a range of taxation benefits, and the added security of diversifying your investment portfolio.	
<b>SOCIAL/VOCATIONAL SUPPORTS</b>		
<b>Administration on Aging (AoA) Title III-B Services</b> <a href="http://www.eldercare.gov">www.eldercare.gov</a> for local AAAs Find the address of the AAA covering your area using the Eldercare Locator link above.	Funds via the AoA to State Departments or Units on Aging -- to Area Agencies on Aging (AAAs) for community services, which may include home assessments and modifications.	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> <li>• Landlords</li> <li>• Those with low income</li> <li>• Older adults</li> <li>• People with disabilities</li> </ul>
<b>Assistive Technology</b> <a href="https://www.ataporg.org/programs">https://www.ataporg.org/programs</a>	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 one or more lenders that provide loan funds.	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> <li>• People with disabilities</li> </ul>
<b>Centers for Independent Living</b> Search CILs by state: <a href="http://www.ilru.org/projects/cil-net/cil-center-and-association-directory">http://www.ilru.org/projects/cil-net/cil-center-and-association-directory</a> Voice/TTY: (713) 520-0232	These nonprofits, funded with federal vocational rehabilitation funds, provide advocacy, skills training, counseling, help finding resources, information and referral and other assistance that enhances community living by persons with disabilities. Some provide home modifications through loans and grants.	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> <li>• Those with low income</li> <li>• People with disabilities</li> </ul>
<b>Civic, Advocacy, Religious, and Trade Groups</b>	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, or 4H Clubs. These groups may sponsor projects (e.g., rampathons), raise/donate funds, and conduct other activities to help with home modifications.	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> <li>• Landlords</li> <li>• Those with low income</li> <li>• Older adults</li> <li>• People with disabilities</li> </ul>
<b>Crime Victims' Benefits</b> <a href="https://www.benefits.gov/benefits/benefit-details/4416">https://www.benefits.gov/benefits/benefit-details/4416</a> Directory by state: <a href="http://www.nacvcb.org/index.asp?sid=6">http://www.nacvcb.org/index.asp?sid=6</a>	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. Administrative structure and benefits vary. Awards might cover home accessibility modifications, when applicable.	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> </ul>
<b>Social Security Emergency Assistance</b>	One way that the Title XX funds may be used is in delivering small amounts of funds to assist households facing emergencies (e.g., major housing or medical problems). Sometimes these funds are targeted to households already receiving some form of public assistance. Depending on the circumstances, assistance might be made available	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> <li>• Landlords</li> <li>• Those with low income</li> <li>• People with disabilities</li> </ul>

	for installing very basic modifications like a ramp, hall rail, or bathroom grab bars.	
<b>Social Security Title XX</b> <a href="https://www.acf.hhs.gov/ocs/resource/ssbg-fact-sheet">https://www.acf.hhs.gov/ocs/resource/ssbg-fact-sheet</a>	Administered by the federal Department of Health and Human Services (HHS), states distribute funds through regional offices to assist households facing emergencies, including installing very basic modifications like a ramp, hall rail, or bathroom grab bars.	<u>Eligibility:</u> General targeted to households already receiving some form of public assistance.
<b>Veterans Affairs</b> <ul style="list-style-type: none"> <li>• <b>SHA Grant and SAH Grant</b>  <a href="http://benefits.va.gov/homeloans/adaptedhousing.asp">http://benefits.va.gov/homeloans/adaptedhousing.asp</a></li> <li>• <b>HISA Grant</b>  <a href="http://www.prosthetics.va.gov/psas/HISA2.asp">http://www.prosthetics.va.gov/psas/HISA2.asp</a></li> </ul>	<p>SHA provides up to \$15,462 (2017) for adapting the existing home of a veteran or of a family member with whom the veteran lives, or to help purchase an existing unit for modification or one already adapted.</p> <p>The HISA Grant program provides two types of home improvement-related funding: 1) veterans with service-related disabilities less severe than for the SAH and SHA programs may qualify for up to \$6,800; and 2) veterans with disabilities unrelated to their service may qualify for up to \$2,000.</p>	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> <li>• People with disabilities</li> </ul> <p><u>Eligibility:</u> see websites.</p>
<b>Vocational Rehabilitation</b> <a href="https://www.fda.gov/downloads/AboutFDA/workingatFDA/UCM277757.pdf">https://www.fda.gov/downloads/AboutFDA/workingatFDA/UCM277757.pdf</a> Phone: (800) 952-5544 TTY: (844) 729-2800	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.	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> <li>• Landlords</li> <li>• Those with low income</li> <li>• People with disabilities</li> </ul>
<b>Workers' Compensation</b>	States administer programs that provide financial assistance for workers injured on the job. Workers' Compensation programs usually fund either modifications or purchasing/leasing another unit if the worker can't adequately perform everyday functions at home.	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> <li>• People with disabilities</li> </ul>
<b>HEALTH CARE/ INSURANCE SOURCES</b>		
<b>Health Maintenance Organizations (HMOs)</b>	Some health maintenance organizations consider home modifications as part of a comprehensive package of resources for prevention with the goal of cost containment.	
<b>Medicaid Home and Community-Based Services (HCBS) Waivers</b> <b>The Centers for Medicare and Medicaid provides profiles of each state's waivers:</b> <a href="https://www.medicare.gov/medicaid/hcbs/authorities/1915-c/index.html">https://www.medicare.gov/medicaid/hcbs/authorities/1915-c/index.html</a>	States can apply for a specific target population of recipients 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 modifications".	<ul style="list-style-type: none"> <li>• Those with low income</li> <li>• Older adults</li> <li>• People with disabilities</li> </ul>

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<p><b>*Insurance: Health, Long-Term Care, and Life</b></p> <p><a href="http://www.aaltci.org/long-term-care-insurance/learning-center/home-health-care.php">http://www.aaltci.org/long-term-care-insurance/learning-center/home-health-care.php</a></p>	<p>These types of insurance can potentially cover home modification but with great variation.</p>	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> </ul>
<p><b>Money Follows the Person Program</b></p> <p><a href="https://www.medicaid.gov/medicaid/ltss/money-follows-the-person/index.html">https://www.medicaid.gov/medicaid/ltss/money-follows-the-person/index.html</a></p>	<p>"Money Follows the Person" is a federal program that helps with the nursing home to community transition. Services include a personal transition coordinator and \$5,000 towards the move, housing modifications and medical equipment.</p>	<ul style="list-style-type: none"> <li>• Individuals with chronic conditions or disabilities</li> </ul>
<p><b>Social Security</b></p> <ul style="list-style-type: none"> <li>• <b>Plan for Achieving Self-Support</b> <a href="https://www.ssa.gov/disabilityresearch/wi/pass.htm">https://www.ssa.gov/disabilityresearch/wi/pass.htm</a></li> <li>• <b>Impairment-Related Work Expenses</b> <a href="https://www.ssa.gov/ssi/spotlights/spot-work-expenses.htm">https://www.ssa.gov/ssi/spotlights/spot-work-expenses.htm</a> Phone: (800) 772-1213 TTY: 1-800-325-0778</li> </ul>	<p>Plan For Achieving Self Support (PASS) -- Supplemental Security Income (SSI), a major program of the Social Security Administration, provides income for extremely low-income persons who have a disability, and can be used for modifications to a home for achieving greater independence.</p> <p>Impairment Related Work Expenses (IRWE) can be used by Social Security Disability (SSDI) and SSI recipients for costs for home modifications, equipment and assistive technology and are deducted from the earnings used to calculate benefit payments. (This means benefits are reduced less than they otherwise would be because a lower earnings figure is used.) These costs may also be deductible from personal income taxes.</p>	<ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> <li>• Those with low income</li> <li>• People with disabilities</li> </ul>

## TAX FUNDING SOURCES

<p><b>Internal Revenue Service</b></p> <ul style="list-style-type: none"> <li>• <b>Personal Income Tax Deduction</b> <a href="https://www.irs.gov/credits-deductions">https://www.irs.gov/credits-deductions</a></li> <li>• <b>Capital Gains Tax</b> <a href="https://www.irs.gov/taxtopics/tc409.html">https://www.irs.gov/taxtopics/tc409.html</a></li> <li>• <b>Business Tax Deduction</b> <a href="https://www.irs.gov/businesses/small-businesses-self-employed/deducting-business-expenses">https://www.irs.gov/businesses/small-businesses-self-employed/deducting-business-expenses</a></li> </ul>	<p><b>Personal Federal Income Tax.</b> Out-of-pocket expenses for a range of accessibility modifications can be included when calculating federal income tax medical expense deductions. Features permitted are those that don't or only partially increase a property's value, relative to their costs.</p> <p><b>Federal Capital Gains Tax.</b> Financing home modifications has tax implications. The amount spent on accessibility can be added to the cost basis of the house --- that is, the cumulative cost of improvements made over the years, even if market value is not increased. When the house is eventually sold, the capital gain reflects the difference between the net selling price and the cost basis.</p> <p><b>Federal Income Tax Deduction for Housing Used for Business Purposes.</b> When a property is used for business purposes, a portion of capital expenses such as building improvements normally must be depreciated (deducted) over a number of years. However, improvements installed to make a property more accessible to</p>	<p><b>Personal Income Tax Deduction</b></p> <ul style="list-style-type: none"> <li>• Homeowners</li> <li>• People with disabilities</li> </ul> <p><b>Capital Gains Tax</b></p> <ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Landlords</li> <li>• People with disabilities</li> </ul> <p><b>Business Tax Deduction</b></p> <ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Landlords</li> </ul>
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	customers, for example, can either be depreciated over time or taken as a lump-sum deduction in the year the expenses occurred.	
<p><b>*State/Local Taxes</b></p> <p><a href="http://www.boe.ca.gov/pdf/pub61.pdf">http://www.boe.ca.gov/pdf/pub61.pdf</a></p> <ul style="list-style-type: none"> <li>• Sales Tax Exemption</li> <li>• Property Tax Exemption</li> </ul>	<p><b>State/Local Sales Tax Exemption.</b> 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><b>Local Property Tax Exemption.</b> Whatever a property's current market value or sales price, installing home modifications may cause the assessed value to increase and raise property taxes as a result. This is an unfortunate side effect of home modifications, a remodeling job whose primary intent is to encourage better functioning.</p>	<p><b>State/Local Sales Tax Exemption</b></p> <ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Renters</li> <li>• Older adults</li> <li>• People with disabilities</li> </ul> <p><b>Local Property Tax Exemption</b></p> <ul style="list-style-type: none"> <li>• Homeowners</li> <li>• Landlords</li> <li>• People with disabilities</li> </ul>
<b>SELECT NON-PROFIT ORGANIZATIONS</b>		
<p><b>Access Home Modification Program (Pennsylvania)</b></p> <p><a href="http://www.phfa.org/programs/repairs.aspx">http://www.phfa.org/programs/repairs.aspx</a> Phone: (855) U-Are-Home</p>	This program provides mortgage loans to assist persons with disabilities or who have a family member(s) living in the household with disabilities who are purchasing a home that needs accessibility modifications. It provides a deferred payment loan, with no interest, and no monthly payment. The loan becomes due and payable upon sale, transfer, or non-owner occupancy of the property.	
<p><b>The Accessible Customized Environments Program (ACE)</b></p> <p><a href="http://spinalcord.org/resource-center/askus/index.php?pg=kb.printer.friendly&amp;id=3">http://spinalcord.org/resource-center/askus/index.php?pg=kb.printer.friendly&amp;id=3</a> Phone: (847) 215-9490</p>	The Accessible Customized Environments Program (ACE) locates, purchases, rehabilitates or modifies homes that have been pre-sold to qualified families with a member who has a physical disability	
<p><b>Disability Action Center</b></p> <p><a href="http://disabilityactioncenter.com/dac-education-resource-fund/">http://disabilityactioncenter.com/dac-education-resource-fund/</a> Phone: (304) 366-3213</p>	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.	
<p><b>Habitat for Humanity</b></p>	People partner with Habitat to build or improve a place they can call home. In addition to new construction, Habitat renovates existing	Families in need of decent, affordable housing apply for homeownership with their local Habitat for Humanity. Each



# Funding Sources for Home Modification

<p><a href="https://www.habitat.org/">https://www.habitat.org/</a></p> <p>Find your local Habitat: <a href="https://www.habitat.org/about/state-support-organizations">https://www.habitat.org/about/state-support-organizations</a></p> <p>Visit their <a href="#">Apply for a Habitat house page</a> to learn more.</p>	<p>homes, particularly in urban areas, and helps people repair and improve their own homes and neighborhoods.</p>	<p>local Habitat's family selection committee selects homeowners based on three criteria:</p> <ul style="list-style-type: none"> <li>• The applicant's level of need.</li> <li>• Their willingness to partner with Habitat.</li> <li>• Their ability to repay a mortgage through an affordable payment plan.</li> </ul> <p>As part of their willingness to partner, Habitat's homebuyers invest hundreds of hours of their own labor, called <a href="#">sweat equity</a>, working alongside volunteers and other Habitat homeowners. Habitat for Humanity follows a nondiscriminatory policy of family selection. Neither race nor religion is a factor in choosing Habitat's homeowners.</p>
<p><b>Rebuilding Together</b></p> <p><a href="https://rebuildingtogether.org/">https://rebuildingtogether.org/</a></p> <p>Find your local affiliate: <a href="https://rebuildingtogether.org/find-your-local-affiliate">https://rebuildingtogether.org/find-your-local-affiliate</a></p>	<p>Rebuilding Together helps homeowners by bringing together and supporting its national network of local Rebuilding Together affiliates, corporate and individual donors, skilled trades individuals and associations and almost 100,000 volunteers each year. It conducts home modifications and repairs to make homes safer for income-eligible home owners with a focus on older adults, people with disabilities, and veterans.</p>	<p>Contact your local affiliate for eligibility details.</p>
<p>INNOVATIVE FUNDING SOURCES AT NATIONAL, STATE, AND LOCAL LEVELS</p>		
<p><b>Oregon Community First Choice Option (the K Plan)</b></p>	<p>Oregon is one of a few states that has adopted the K Plan, which refers to the 1915(k) section of the Social Security Act. The K Plan originated as part of the Affordable Care Act and was adopted by Oregon as a Medicaid State Plan to help children and adults with intellectual/developmental disabilities enjoy a life at home and in the community. It offers these services in Oregon: personal attendant care for ADLs, IADLs, respite care, skills training (helping people learn to be more independent), emergency response systems, assistive technology and home modifications.</p>	
<p><b>Pennsylvania State Lottery</b></p>	<p>Funds home mod programs. 38 of the 67 counties have subscribed to the Accessible Housing Program. It provides grants to local entities to carry out home modifications.</p>	
<p><b>Philadelphia Corporation on Aging</b></p> <p><a href="http://www.pcacares.org/">http://www.pcacares.org/</a> or <a href="http://www.pcacares.org/service_provider/pca-sharp-program/">http://www.pcacares.org/service_provider/pca-sharp-program/</a></p> <p>Phone: (215) 765-9040</p>	<p>The Senior Housing Assistance Repair Program (SHARP), part of the Philadelphia Corporation for Aging, provides free and low cost minor repairs and modifications to Philadelphia residents 60 years or older.</p>	

# Funding Sources for Home Modification

<b>Villages</b>  <a href="http://www.vtvnetwork.org/">http://www.vtvnetwork.org/</a> Phone: (617) 299-9638	Villages are member-driven, grassroots efforts run by volunteers and sometimes paid staff. They coordinate access to services that support independence at home, often including home repairs.	
<b>NON-PROFITS OFFERING LOANS</b>		
<b>Larimer County Home Improvement Program (Colorado)</b>	Offers low to no interest loans to income qualified home owners looking to repair or improve their home.	
<b>Miami Dade Senior Housing Assistance Repair Program (SHARP) (Florida)</b>  <a href="http://www.miamihomeprograms.org/program/programdetail.php?id=190">http://www.miamihomeprograms.org/program/programdetail.php?id=190</a>	SHARP provides seniors with forgivable interest-free home loans to make repairs on their homes which result in safer and more sanitary living conditions. Maximum loan amount is \$40,000.	<u>Eligibility:</u> Property must be located in unincorporated Miami-Dade County and borrower must be 62 years of age and over.
<b>Massachusetts Rehab Commission Home Modification Loan Program (HMLP)</b> <a href="http://www.mass.gov/eohhs/consumer/disability-services/housing-disability/home-mod-loan/">http://www.mass.gov/eohhs/consumer/disability-services/housing-disability/home-mod-loan/</a>	HMLP provides loans to make modifications to the primary, permanent residence of elders, adults with disabilities, and families with children with disabilities. The goal of this program is to help pay for modifications to allow people to remain in their homes and live more independently in their communities.	
<b>Access to Home Program (New York)</b>  <a href="http://www.nyshcr.org/Programs/AccessToHome/">http://www.nyshcr.org/Programs/AccessToHome/</a>	Provides loans of up to \$25,000 to individuals to make their housing units accessible.	
<b>Washington Access Fund</b>	Provides low interest loans for up to \$25,000 for home accessibility modifications.	
<b>STATES AND LOCALITIES OFFERING TAX CREDITS</b>		
<b>Georgia Disabled Person Home Purchase or Retrofit Tax Credit</b> <a href="https://dor.georgia.gov/sites/dor.georgia.gov/files/related_files/document/TSD/Form/TSD_Individual_Income_Tax_Credit_INDCR-2011-Fillable_2.pdf">https://dor.georgia.gov/sites/dor.georgia.gov/files/related_files/document/TSD/Form/TSD_Individual_Income_Tax_Credit_INDCR-2011-Fillable_2.pdf</a>	<u>REQUIREMENTS***</u> Qualified visitability standards include: <ul style="list-style-type: none"> <li>• no-step entrance</li> <li>• inside doors at least 32" wide</li> <li>• reinforced bathroom walls to facilitate installation of grab bars</li> <li>• accessible light switches/outlets</li> </ul> <u>TERM</u> <ul style="list-style-type: none"> <li>• Lesser of \$500 or taxpayer income tax liability for purchase of new accessible home</li> <li>• \$125 for cost of modifications, claimed by taxpayer</li> </ul>	
<b>Maryland: Howard County Senior Tax Credit and Aging in Place Tax Credit</b> <a href="https://www.howardcountymd.gov/Departments/Finance/Billing-and-Payments/Real-Property-Taxes/Tax-Credits/Explore-All-Tax-Credits">https://www.howardcountymd.gov/Departments/Finance/Billing-and-Payments/Real-Property-Taxes/Tax-Credits/Explore-All-Tax-Credits</a>	<a href="https://www.howardcountymd.gov/News/ArticleID/805/News022217b">https://www.howardcountymd.gov/News/ArticleID/805/News022217b</a> and <a href="https://www.howardcountymd.gov/Departments/Finance/Billing-and-Payments/Real-Property-Taxes/Tax-Credits">https://www.howardcountymd.gov/Departments/Finance/Billing-and-Payments/Real-Property-Taxes/Tax-Credits</a>	

# Funding Sources for Home Modification

<p><b>Montgomery County, Maryland Tax Credit</b> <a href="https://www.montgomerycountymd.gov/design/">https://www.montgomerycountymd.gov/design/</a></p>	<p>Law provides tax credits for including features in new and existing residential housing that improves accessibility for persons of all ages.</p>	<p><u>Eligibility:</u> Homeowners and builders.</p>
<p><b>Ohio Livable Homes Tax Credit</b></p>	<p>Legislation provides tax credits for added home accessibility and/or new construction of “universal visitability” homes: \$5,000 income credit cap for purchase/build accessible home or modify existing property to be accessible.</p>	<p><u>Eligibility:</u> Individuals and contractors.</p>
<p><b>Pennsylvania: Allegheny County Residential Visitability Design Tax Credit, Allegheny County, PA, Office of Property Assessments</b> <a href="http://apps.pittsburghpa.gov/dcp/VisitabilityBrochure.pdf">http://apps.pittsburghpa.gov/dcp/VisitabilityBrochure.pdf</a></p>	<p><u>REQUIREMENTS***</u> Create “visitable floor” with all features:</p> <ul style="list-style-type: none"> <li>• at least one no-step entrance</li> <li>• firm, stable, slip-resistant, and reasonable sloping path to enter</li> <li>• entrance door opening at least 32” and lever door handles</li> <li>• hallways at least 36” wide and inside doors at least 32” wide</li> <li>• bathrooms with lever handles and reinforced walls for grab bars</li> <li>• accessible light switches</li> </ul> <p><u>TERM</u></p> <ul style="list-style-type: none"> <li>• \$2,500 over 5 years to cover increases in property taxes as a result of construction/ renovation</li> <li>• Participating municipalities offer additional \$2,500 credit toward municipal property taxes</li> </ul>	
<p><b>Virginia Livable Homes Tax Credit, Virginia Department of Housing and Community Development</b></p>	<p><u>REQUIREMENTS***</u></p> <ul style="list-style-type: none"> <li>• New units include three visitability or accessibility standards</li> <li>• Modifications include one visitability or accessibility feature</li> </ul> <p><u>TERM</u></p> <ul style="list-style-type: none"> <li>• \$5,000 purchase/construction new accessible unit</li> <li>• 50% of cost of modifying existing units (cap \$5,000)</li> <li>• Program FY allocation \$1 million</li> </ul>	<p><u>Eligibility:</u> Individuals and contractors.</p>