Assistance for home safety modifications

Overview
Many unintentional injuries that occur in the home could be prevented with appropriate home safety modifications such as installing grab bars in a shower or rails along both sides of staircases.

Older adults in particular are vulnerable to injuries such as falls, and assistance that enables them to make even modest changes can have a substantial impact on their well-being. People with disabilities also benefit from modifications that make their home more accessible and safe. For example, users of mobility assistive devices such as canes or wheelchairs would benefit from wider doorways and installation of a chair lift if their home has stairs.

Many cities and counties offer assistance that enables eligible households to make home safety modifications. This assistance is usually provided in the form of grants, loans, and/or in-kind assistance.

Approach
Many cities and counties have programs to provide assistance for home safety modifications. Coverage can come in several forms. Some organizations offer subsidized loans to pay for the modification, or guaranteed loans that allow banks to use less stringent lending requirements. One-time grants for a specific home modification are another common option. Some programs offer a mix of loans and grants. Another form of assistance, often offered by not-for-profit organizations, is free or low cost labor to undertake the modifications, or long term loans of equipment or materials.

For funding, local jurisdictions can make use of HUD Community Development Block Grant (CDBG) as well as locally generated revenue such as housing trust funds. HOME Investment Partnerships Program (HOME) block grants can also be used to fund home modification projects for income-qualifying homeowners; these funds can be provided to owner-occupants through grants and subsidized loans.

In designing local programs to fund home modifications, cities and counties should investigate what types of modifications can be paid for with state Medicaid Home and
Community Based Services (HCBS) waivers and strive to supplement, rather than duplicate this alternative funding source. Each state has different waivers and programs with different eligibility requirements and benefits, but many of them pay for home modifications (known as environmental accessibility adaptations) that will increase an individual’s ability to live independently.

Cities and counties can also publicize other public and private sources of funding for safety modifications that individual households can apply for if they are eligible. For example, there are circumstances under which Medicare will pay for the hardware associated with home modifications when they are deemed medically required and prescribed by a doctor.

See the related discussion on homeowner rehabilitation assistance programs. Many of these rehabilitation programs can also be used to remove health and safety hazards or improve accessibility for the disabled.

**Coverage**

Assistance programs are often open to both homeowners and renters. While the ADA requires landlords to allow people with disabilities to make reasonable structural modifications (such as installing a ramp, lowering the entry threshold, or installing grab bars), these modifications must usually be made at the tenant’s expense.

**Eligibility**

Most programs involve an age or disability requirement. Many also include income limits or Medicaid eligibility.

**Examples**

- **District of Columbia’s Safe at Home Program**
  The D.C. Office on Aging Safe at Home Program provides safety adaptations for the homes of adults with disabilities and individuals aged 60 and over. Homeowners or renters with an annual household income at or below 80% of area median income (AMI) are eligible. The program is focused on preventative home adaptations that reduce the risk of falls, including handrails, grab bars, bathtub cuts and chair lifts.

- **Rebuilding Together NYC**
  Rebuilding Together NYC is a local affiliate of Rebuilding Together, a large national network of nonprofit organizations focused on safe and healthy housing. Rebuilding Together NYC provides critical home repairs and accessibility modifications for low-income residents (households with income below 80 percent of AMI) in New York City, at no cost to the resident. A large share of their funding comes from corporate donations and foundations.
Related resources

- The American Elder Care Research Organization’s website payingforseniorcare.com provides a repository of ways to cover the cost of home modifications.