

FUNDING FOR HOME MODIFICATIONS

Assistive Technology for Kansans

Introduction

Many individuals require interior and exterior modifications to their homes so they can continue to live independently. These costs can be prohibitive especially when one considers the other costs associated with having a disability or chronic health condition. This handout outlines various public and private funding resources available to Kansas children and adults.

Public

Home and Community Based Services Waivers

Medicaid recipients may receive funds for assistive services if they are served on an HCBS Waiver such as the Mental Retardation/Developmental Disabilities, Head Injury, Physical Disability, Technology Dependent and Frail Elderly Waiver. Each person served on a waiver may receive up to \$7,500 in funds for assistive services including home modifications. The modifications must be written in the plan of care and be considered cost neutral during that year. Contact your case manager for assistance.

Note: the Mental Retardation/Developmental Disabilities Waiver does not have an individual limit but requires that each community developmental disability organization and their affiliated community service providers maintain an average of \$7,500 on assistive services for Waiver recipients each year.

Community Development Block Grants and/or Accessibility Improvement Programs

Many communities apply to either the Department of Housing and Urban Development or Department of Commerce and Housing for funds to improve housing and accessibility. Accessibility improvement programs are designed to assist person with disabilities who require modifications in their home to access it. Funds are usually used for exterior ramp construction but interior modifications are allowed. Modifications such as doorway widening, grab bar installation and interior ramps are permitted. Individuals applying for these funds must meet income eligibility requirements established by their community. The maximum amount of funding varies from community to community. Contact your local city office to find out if your community has such a program and to obtain an application. If you live in a rural area, see Rural Housing on page 2. If you live in an urban area (Wichita, Lawrence, Topeka, Kansas City), these funds are a part of the Accessibility Improvement Program under Section 8.

Infant Toddler Services

If you need your home modified because you have a child with disabilities between the ages of birth to three years old, you may contact your local Infant Toddler provider. These programs are required to help families fund technology and other modifications that support a child's development. Being able to get in and out of one's home and get into the bathroom is developmentally appropriate for an infant and toddler. Some local Infant Toddler networks set aside a small amount of funds to be used for assistive technology that could be applied to this purpose. All networks have family service

coordinators who assist families in identifying needed funding for technology and other modifications. The home modification should be listed on your child's individual family services plan (IFSP).

Rehabilitation Services of Kansas

If you need your home modified so you can bath, dress and get to work, contact your local state Vocational Rehabilitation office. You can find this number under Social Rehabilitation Services in the telephone book. A vocational rehabilitation counselor will need to document your disability, your assets and what you need in order to return or maintain employment. Once you are determined eligible, you could receive financial assistance to make needed home modifications to achieve your employment goals.

Rural Housing Grants

Kansas Rural Development operates a range of programs to provide loans and grants to rural Kansans through funds received by the U.S. Department of Agriculture. Rural Development programs are delivered through the 10 Local USDA and 4 Area Offices in Kansas. Rural Development can assist very low-income households who need financial assistance for essential repairs and improvements to the homes they own. Loan funds may be used to make general repairs and improvements to properties, and to remove health and safety hazards. The loans cannot exceed \$20,000 and have a maximum term of 20 years and an interest rate of 1%.

Grants can be made if at least one applicant is 62 years or older and unable to repay a loan. The maximum lifetime assistance available to any individual is \$7,500.00 for grants. Grants generally focus on elimination of health and safety hazards. Individuals must live in an eligible area that would include any rural area or community with a population of less than 10,000, and some communities with a population up to 20,000, which has been designated as rural is an eligible area. Contact your local Rural Development office in the telephone book.

Home Repair Grants--grants made by USDA Rural Development up to \$7,500 to very low income applicants, 62 years of age or older, to repair the home they now own to remove safety and health hazards.

Home Repair Loans--1% loans made by USDA Rural Development up to \$20,000 to very low income applicants to repair the home they now own.

Direct Housing Loans--loans made by USDA Rural Development to low and very low income applicants to buy, build or repair homes. Payments are subsidized.

PASS Plan (Social Security Administration)

Individuals who receive Social Security Disability Insurance (SSDI) or Social Security Income (SSI) may save money to achieve a work-related goal. A Plan for Achieving Self-Support (PASS) allows a person with a disability to set aside income and/or resources for a specified period of time toward achieving a work-related goal. Resources set aside are not counted toward the \$2,000 resource limit allowed for an SSI recipient. The individual still receives his/her SSDI or SSI income also. A PASS plan must be submitted for review by a representative of the Social Security Administration before it is

approved. You may receive assistance in writing a PASS plan from your local center for independent living (CIL), a vocational rehabilitation counselor, social worker or other person.

Veteran's Affairs – Home Improvements and Structural Alterations

Eligible veterans may receive home loans as well as grants that do not have to be paid back for home modifications. The program pays for home improvements needed to provide access to the home and its essential sanitary facilities. For alterations, the VA will pay up to \$4,100 for a veteran being treated for a service-connected disability, or a veteran with a disability rating of 50% or more. Up to \$1,200 will be paid to other veterans eligible for outpatient care. Benefits are based on honorable discharge from military service and veterans may enroll for services at any Veterans Affairs healthcare facility or veterans benefit office at any time.

Environmental Modification

The Department on Aging provides limited funding for home modifications through Environmental Modification program at the eleven Area Agencies on Aging located across the state. Individuals must be sixty years and older and the modifications must allow the individual to continue to live in the home and function to the maximum extent possible. Environmental modifications must be permanent, such as wheelchair ramps, grab bars and other bathroom modifications, kitchen modifications, and electrical modifications needed for some equipment. There is no income criterion for this program. You may apply through a case manager at your local Area Agency on Aging and the case manager must decide that there is a need for these modifications based on an overall plan of care. The case manager can help identify other funding sources too. Area Agencies on Aging are listed in telephone directories.

Personal

Disabled Access Tax credits (K 37)

The disabled access tax credit is available to individuals who paid to have their property made accessible to persons with disabilities. Personal residences located in Kansas are covered. A percentage of the cost of the home modifications, based on adjusted gross income, may be allowed as a credit or a limit of \$9,000, whichever is less. The tax credit cannot exceed the taxpayer's income tax liability. For example, an individual with a income tax liability of \$2,250 is allowed a refund in the first year of 25% of the amount that is over \$2,250, 33% of the amount in year 2, and 50% in year 3. You can obtain a Schedule K-37 at Department of Revenue Services offices, calling to request one at 785-296-4937 or going to the website, www.ksrevenue.org.

Kansas Assistive Technology Cooperative (KATCO)

After you have tried to find public and private funds to support the cost of needed home modifications, you may want to consider supplementing the funds you've found with a reduced interest loan. KATCO lends funds through an alternative finance program that offers loans to individuals for home modifications and other types of technology. Loans can be made to individuals with a history of poor credit and are at a reduced interest rate

with flexible terms. Loans have been made from \$500 to \$50,000 depending on the need and the person's credit history and ability to pay. Contact KATCO at 800-465-2826.

Private

Civic organizations and churches

Many community service organizations and local churches help individuals in need. Usually such clubs and church groups will provide a portion of the needed funds. Clubs can include a range of options such as the Knights of Columbus, Masons, Ministerial Alliance, Lions, Kiwanis, Sertoma, Elks, Eagles, and Rotary. Consider contacting the church you attend for assistance also. Contact your local Chamber of Commerce for a list of the civic organizations and contact names and telephone numbers in your community.

Friends of Man

This charitable organization provides funds for a range of needs including home modifications based on income and/or documentation of other costs associated with a disability or health condition. Applications must be completed by the individual requesting assistance and by a referring professional. Health care workers, social workers, clergy, and counselors may help you. Principals and teachers may help a parent of a child with a disability. Applications can be obtained by calling 303-798-2342 or going to their website, www.friendsofman.org.

Helping Hand Foundation

This foundation provides assistance to individuals who are income eligible or in an economic crisis and live in the Kansas City area. The funds are one-time grants and are available to people who do not qualify for assistance from other agencies or organizations. Applicants are asked for documentation of their need so a letter from a referring professional is helpful and, in the case of home modifications, a list of the modifications needed would be helpful. Go to www.helpingfoundation.org for the application form. You may also call 913-385-0604 for more information or write Helping Hand Foundation, P.O. Box 6861, Leawood, Kansas 66206-0861.

Kansas Society for Crippled Children

This fund attempts to improve the health, welfare, education, rehabilitation and opportunities of children with disabilities of low income families in Kansas. The organization provides funds for assistive technology including home modifications needed for children under the age of 21 years. Contact Wally Balzerick at 106 West Douglas, Suite 900, Wichita, Kansas 67202 or call 316.262.4676 or 1.800.624.4530 for an application.

Special Bequest Fund

Special Health Care Services manages a fund that operates from investment income. Funds are provided to children who qualify for Special Health Care Services and other children with disabilities whose families are income eligible. Funds may support a range of assistive technology including home modifications. The Special Bequest Board meets quarterly to approve requests. Contact Jamey Kendall, KDHE, Special Health Services,

1000 SW Jackson, Suite 220, Topeka, Kansas 66612-1290, 785-296-1316 for an application.

United Cerebral Palsy

UCP provides financial assistance to help people with disabilities obtain services and equipment to become more independent. United Cerebral Palsy of Kansas receives some State dollars that are matched through fundraising efforts across the state, including contributions from United Way chapters in Kansas. Funds are made available to children and adults, but children living in communities who contributed to the UCP Fund through their local United Way can receive more funds. You will need to complete an application and explain what modifications you need, why you need the modifications (due to health or disability) and how much money you need. UCP will fund a portion of the costs. Contact Dave Jones, P.O. Box 8217, Wichita, Kansas 67208-0217 or call 316-688-1888.

Travis Roy Foundation

The foundation provides funds for requests for specific modifications or equipment needed by individuals with spinal cord injuries. Grants are disbursed directly to the suppliers of the modifications. Applicants must submit estimates from potential suppliers. Applications are accepted year round and considered quarterly by the Board. Grants range from \$4,000 to \$7,500. Financial need must be documented. An application can be obtained from their website, www.travisroyfoundation.org

Zallars Trust

This fund provides funds to children with disabilities living in southeast Kansas. Income and the cost of the devices and modifications are taken into consideration. Contact Bruce Borders, P.O. Box 908, Independence, Kansas 67301, or call 620-331-8600.

Safety Issues

Some local organizations do provide funds to repair homes if there is safety issues involved. Contact your local Red Cross chapter or independent living center to discuss possible funds. Both are listed in your telephone book. Kansas Housing also operates an Emergency Repair Program to help residents maintain a safe environment in their home. Contact Larry at 785-296-4990 or lbentley@kshousingcorp.org