



# Complex Child E-Magazine

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## Funding Sources for Home Modifications

by Susan Agrawal

In order to care for our children safely and easily, it is often necessary to make modifications to our homes, including the installation of lifts, elevators, or ramps, and the modification of bathrooms, bedrooms, kitchens, and other rooms. All home modifications are expensive, and the specialized equipment often needed by children with complex medical needs can make projects even more costly.

In this article, I hope to provide a general overview of the funding sources available for home modification projects. As is often the case with funding products or services in the special needs market, funding for home modification is a patchwork of local, state, and federal sources that unfortunately vary dramatically from place to place. I will attempt to point you in the right direction to find local sources, and provide information about federal and charity funding options.

### **Insurance and Medicaid Waivers**

Your first step in funding a home modification should be to determine what specialty items you need, such as a portable lift, hospital bed, specialized bath chair, or chair lift. Some of these items may be covered by your private insurance or standard Medicaid plan. In general, most are considered to be “items of convenience,” a phrase that I have always found to be quite ironic. But some insurance plans will cover these types of items on appeal or under specific circumstances. Make sure to appeal if an item was not approved the first time around.

If your child is part of a Medicaid waiver program, this program may include some funds or opportunities specific to the waiver portion that can be used for home modification. These are services typically not covered by Medicaid, but that may be provided as an additional service through the waiver itself. Waiver programs may enforce limits on price or require you to use specific vendors and comply with difficult regulations. Even so, Medicaid waivers fund a large percentage of home modification projects for children who are medically complex and should be considered an option. To find out more about the benefits available through your state’s program, contact your program case manager.

## Charities

There are several nationwide charities that provide specific services for home modification. These include the following:

- ❑ PUSHAmerica AccessAbility program  
<http://www.pushamerica.org/howwehelp/construction/accessability.cfm>  
 This program will build a ramp for your home.
- ❑ Rebuilding America  
<http://www.rebuildingtogether.org>  
 This organization provides home repairs and improvements for families who are low income and dealing with disability.

There are also many other local charity programs available. For example, UCP provides several programs through local branches that help with home modification. UCP of Chicago sponsors the Ramp Up program, a program that builds ramps for low-income families, while UCP of Boston provides small grants for home modifications. Some local Easter Seals branches also provide helpful programs.

Other potential local charities may include the Elks, Knights of Columbus, Shriners, Lion's Clubs, Rotary Clubs, Masons Grand Lodge, your church or religious group, Lutheran Social Services, Catholic Charities, Little Brothers of the Poor, Jaycees, Knights of Columbus, Kiwanis Clubs and Jewish social service groups. It is often worthwhile to send a letter or make a phone call to each one to see if they might be interested in helping fund or build your project.

Many student groups and scouting organizations are required to perform community service. These groups may be willing to assist in home modifications, particularly ramp building. Contact your local 4H Clubs, Boy Scouts of America, Girl Scouts of America, sororities, fraternities, and local high schools.

It is also possible to put on your own fundraiser specific to your child. It is important to ensure that the money raised through this type of fundraiser will not jeopardize your child's public benefits, such as Medicaid and SSI. In general, this means funds must be donated to a special needs trust or an account not in the child's name.

## Local and Regional Programs

There are hundreds of local, regional, and state programs available to help fund your project. Unfortunately, you will rarely find a comprehensive list of them for your locale, so you will need to do a little bit of research to track down local programs. Make sure you check all local and regional possibilities, including your city, county, region, and state.

A good place to start is to do an Internet search for your state and the terms “disability” and “home modification.” You will likely find several sources or resources to help you find funding. Common sources include city programs for people with disabilities, county or regional centers for disability, and your state’s department of health or human services. State divisions for people with rehabilitation needs or developmental disabilities are also good sources. Finally, each state has a Title V maternal and child health program that may fund home modifications if your child is eligible to participate. This website will help you find your local program:

[https://perfdata.hrsa.gov/mchb/mchreports/link/state\\_links.asp](https://perfdata.hrsa.gov/mchb/mchreports/link/state_links.asp)

If you are not having much luck finding programs on your own, it may be worthwhile to contact your local center for independent living. These centers typically have extensive resources for finding housing and modifying existing homes. To find your local center, see this state map from the Centers for Independent Living:

<http://www.ilru.org/html/publications/directory/index.html>

## **Loans**

If you are unable to obtain funding from any of the sources mentioned above, it might be possible to get a specialized loan at a very low rate for home modifications. There are two available programs through the Federal Government, FHA loans and USDA Rural Development loans. FHA loans include Title 1 and 203K loans at very low rates with extended terms and a low down payment. See this link for more information on Title 1 loans: [http://www.hud.gov/offices/hsg/sfh/title/ti\\_abou.cfm](http://www.hud.gov/offices/hsg/sfh/title/ti_abou.cfm), and this one for information about 203K loans: <http://www.hud.gov/offices/hsg/sfh/203k/203kabou.cfm>

If you live in a small rural area that is low-income, you may qualify for a USDA Rural Development loan. See this link for more information:

[http://www.rurdev.usda.gov/HAD-RR\\_Loans\\_Grants.html](http://www.rurdev.usda.gov/HAD-RR_Loans_Grants.html)

Some commercial lenders have special loans designed specifically for people with disabilities. While many of these are local in nature, some are more widely available. One such loan is the Bank of America Access Loan, with more information available at [http://www.bankofamerica.com/vehicle\\_and\\_personal\\_loans/index.cfm?template=access\\_loans](http://www.bankofamerica.com/vehicle_and_personal_loans/index.cfm?template=access_loans).

States may also have special loan programs available for people with disabilities. Check with your state’s department of housing or treasurer’s office.

## **Tax Refunds**

If you do end up paying for part or all of the costs for home modifications, you may be able to claim this amount on your taxes. As long as the modifications do not increase the value of your home, you may claim the entire cost as a medical expense. Your medical

expenses must exceed 7.5% of your family's income in order to qualify. Some projects may also be able to be claimed on your state taxes as well.

### **Research and Plan**

Finding funding for a project may take quite a bit of research and time. Even once it is funded, it may take months for certain governmental agencies to approve and make the modifications. Plan ahead and begin researching at least a year before you expect to need certain modifications. It is possible to get at least partial funding for most projects with some advance research and planning. Good luck!