Ramps and Home Modifications in Kentucky

Ramps and other home modifications are needed by the elderly and many people with disabilities in order to make their residences accessible. Unfortunately, there is a limited amount of assistance available for such modifications. Listed below are some sources of assistance, which may help individuals with the cost of these modifications.

**Kentucky Statewide Programs**

**Department for Aging and Independent Living**

The Kentucky Department for Aging and Independent Living (DAIL) oversees the administration of statewide programs and services on behalf of Kentucky's elderly and individuals with disabilities. This is done in partnership with Kentucky's 15 Area Agencies on Aging and Independent Living, community mental health centers, Centers for Independent Living and other community partners. Some of the programs include: Homecare, Hart Supported Living, Personal Care Attendant and 2 brain injury programs. Services can include purchase of assistive technology and some home modification. For more information, call (502) 564-6930 or visit chfs.ky.gov/dail.

**Medicaid**

Medicaid can pay for ramps and home modifications under the home and community based waiver program as part of an array of in home services. The Michelle P Waiver and the Supports for Community Living Waiver can also pay for some home modifications. This is an important note: An individual cannot be made eligible for the waivers just to get these modifications. The individual must receive extensive services that enable them to stay in the home. Kentucky Transitions can also pay for some home modifications, including ramps for individuals transitioning from nursing care facilities to the community. For more information, contact The Department for Medicaid Services, Division of Community Alternatives (502) 564-5560 or visit chfs.ky.gov/dms (click on Programs and Services to see each individual program).

**Social Security Administration**

Social Security has two programs that may increase benefit limits when home modifications are necessary for work: the Impairment-Related Work Expense Program (IRWE) and the Plan for Achieving Self-Support (PASS). The IRWE allows SSI and SSDI recipients to deduct the amount they pay for home modifications from their earned income allowing the individual to receive applicable amount of benefits. However, the individual must prove that these modifications will enable them to go to work. The PASS plan allows SSI recipients who are working for a vocational goal to deduct the amount they pay for home modifications from their earned income allowing the individual to receive applicable amount of benefits. However, the individual must prove that these modifications will enable them to go to work and they have a limited amount of time to achieve an occupational goal. For more information contact a benefits counselor at the Center for Accessible Living (888) 813-8497 or Independence Place (877) 266-2807. This information is also available at the Social Security Work Incentives website: socialsecurity.gov/disabilityresearch/wi/generalinfo.htm.

**Rural Housing Administration**

Individuals living in a rural community of less than 20,000 individuals can apply for Section 504 loans or grants. The grants may be up to $7,500 and loans up to $20,000 at 1% interest. There are strict income guidelines. For more information, contact the Rural Housing Administration in Lexington (859) 224-7300.

**Veteran's Administration (VA)**

The VA offers programs that pay for ramps and home modifications. For more information, contact the VA Office at (800) 827-1000 or KY Department of Veterans Affairs at (502) 595-4447.
Kentucky Office of Vocational Rehabilitation (OVR)

For individuals who qualify for Vocational Rehabilitation Services, ramps and home modifications can be services that are provided if it enables the person to become employed. For more information, contact (800) 372-7172.

Kentucky Assistive Technology Loan Corporation (KATLC)

In a partnership with the Fifth Third Bank Kentucky Inc. KATLC offers a low-rate loan to qualified low-to-moderate income individuals who need home modifications. To participate in this program, applicants must be individuals with disabilities, parents or guardians of individuals with disabilities or nonprofit organizations serving people with disabilities. Home modification loans can be from $500 to $15,000. To obtain an application, contact KATLC toll free at (877) 675-0195 or online at katlc.ky.gov.

Fair Housing Act

If you are a renter, the fair housing act requires that your landlord allow you to make your residence accessible. The landlord is not required to assist you in paying financially in doing so. In addition, you must agree to return the interior of the residence to its original condition when you leave. You do not have to remove exterior modifications such as ramps. For more information on the Fair Housing Act, contact (866) 438-8617.

Realty Associations

Sometimes either your local Home Builders or Realty Associations may devote one day to conduct minor repairs on homes for the elderly. Contact your local association for more information.

Churches

Because of the scarcity of funding and resources, many individuals with disabilities turn to churches and other local charity organizations for help with installing ramps or modifying the home. If you have tried the other resources without success, see if you can find a local group that may be able to help you.

Build it Yourself Resources

Wheelchair Ramp Kit: Chuck Palmer

Phone: (913) 553-1488
Website: wheelchair-ramps-designs.com/

A do it yourself inexpensive portable ramp kit that in some situations can be used as a permanent ramp. Up to a 16 foot straight ramp can be built in a few hours and cost less than $250.

Building a Wheelchair Ramp Article from Lowes.com

Website: lowes.com/cd_Build+a+Wheelchair+Ramp_1284487683_

Do It Yourself Accessibility Articles on Home Modifications

Website: diy-accessibility.com

Listed below are some Local Programs that build ramps and do minor home modifications

Aging in Place

For residents of: Jefferson County

Jefferson County Community Services and Revitalization

Phone: (502) 574-4377

Overview

This program helps an individual stay in their home by assisting with home modifications such as hand rails and bathrooms. Funds are limited, you must be 60 years or older. To apply call (502) 574-4377 and choose option 8.
**Appalachian Foothills Housing Agency**

For Residents of: Carter, Elliot and Greenup Counties.

This agency provides a revolving loan for home repair and modification and housing for the elderly and individuals with disabilities. For more information, contact (606) 836-0911.

**Appalacchia Service Project**

For residents of: Southeast Kentucky

Phone: (800) 289-4254
Website: [asphome.org](http://asphome.org)

**Overview**

Appalachia Service Project (ASP) provides life-changing short-term Christian mission trip opportunities --bringing youth, adult, and college volunteers into rural Central Appalachia to make homes warmer, safer, and drier for families in need. This program does a wide variety of home repair including ramps and home modifications.

**Eligibility Requirements and Application Process**

Live in Appalachia and be an individual/family in need. Applications are available on line or by phone.

**Assisting Better Living Everywhere (ABLE)**

For residents of: Lexington and Surrounding Counties

ABLE, Inc
3175 Custer Drive #103
Lexington, KY 40517-4023
Phone: 859-271-4718
Sarah Hicks (859) 608-6307
Email: sarahhicks@aol.com
Website: [Ablemission.org](http://Ablemission.org)

**Overview:**

ABLE is a charitable corporation that focuses on improving living and learning conditions around the world including international missions, regional efforts, and local projects.

Kentucky ABLE (local project) assists needy seniors and disabled persons with home renovations, repairs, landscape cleanup while addressing safety concerns. This can include home modification such as hand rails and ramps. Call or email for an application:

**Christian Appalachian Project-Elderly Housing Program**

For residents of: Johnson, Floyd, Knott or Martin Counties

Phone: (606) 789-9791
Website: [Christianapp.org](http://Christianapp.org)
Contact: Gail Collier
Email: gcollier@chrisapp.org

**Overview**

Christian Appalachian Project is a Kentucky-based, interdenominational, non-profit Christian organization “committed to serving people in need in Appalachia by providing physical, spiritual and emotional support through a wide variety of programs and services. The elder Housing Program can provide ramps and minor housing modification to individual who qualify. An individual must meet income guidelines: Applications are available by phone.
First Baptist Church of Mayfield
For residents of: Graves County
Contact: Rick Downing
Phone: (270) 247 2992

Overview
Builds ramps but has limited resources

Hillview Baptist Church
For residents of: Warren County
Phone: (270) 842- 0012

Overview
They do ramps and some home modification’s, resources are limited, preference to church members

Hope House
For Residents of: West Side of Bowling Green
Phone: (270) 904-1200

Overview
They do home repair for low income individuals, this can include ramps and hand rails.

Links (Low Income Housing Coalition of Eastern KY)
For residents of: Pike, Floyd, Martin, Johnson & Magoffin
Phone: (606) 285-9777

Overview
501 (c) (3) Nonprofit, may build wheelchair ramps and some home modifications

Kentucky Heartland Outreach Home Repair Program
For residents of: Adair, Allen, Barren, Casey, Green, Hart, Larue, Lincoln, Marion, Metcalfe, Pulaski, Taylor & Warren
Phone: (270) 469-4949
Website: Khohome.org

Overview
Kentucky Heartland Outreach has the opportunity to assist with home rehabilitation projects at little or no cost to the homeowner through volunteer labor and grants from numerous programs.

Currently, KHO is able to assist in the following types of rehabilitation projects:

- Roofing
- Decking
- Wheelchair Ramps
- Steps/Handrails

(Funding rotates throughout the service are so we do not work in every county every year.)

Applications are available on line or by phone.

Living Hope Baptist Church
For residents of: Warren County
Phone: (270) 843-9462
**Overview**

The church has a group called Hope Builders who do home repair for low income individuals, this can include ramps and hand rails.

**Modern Woodmen of America**

Website: modern-woodmen.org

**Overview**

Modern Woodmen of America is a member-owned fraternal financial services organization. We secure futures with financial guidance and products. We touch lives with fraternalism. Since 1883, Modern Woodmen has brought people together, supported families and strengthened communities nationwide.

Modern Woodmen have a program called The Good Neighbor Project in which a chapter may do home modifications. To find a local chapter in Kentucky, call their Regional office at (270) 842-0692.

**Neighbor2Neighbor Owensboro**

Website: n2nowensboro.org
Contact: Kim Taylor – Administrator
Email: kim@n2nowensboro.org
Phone: (270) 313-9338

**Overview**

Connects volunteer labor and funding to individuals who need help. There are 3 categories of assistance helping hand around the home, home maintenance, and renovation/repair. This last category would include ramps and handrails.

**People Working Cooperatively- Modifications for Mobility Program**

For residents of: Campbell, Kenton or Boone Counties
Phone: (859) 331-1991
Website: Pwchomerepairs.org

**Overview**

Modifications for Mobility is a critical program for PWC, targeting complicated home modification projects that are typically too expensive for its low-income, disabled clients. Depending on your location and your specific needs, some of the services you could receive include: Handicapped-accessible ramps, Bathroom modifications, Chair / stair lift, Grab bars.

**Eligibility Requirements and Application Process**

Must be a homeowner and Income that is no more than 50% of area median. Application information is available on line or by phone.

**Rampbuilders Program (Jefferson County)**

Center for Accessible Living
Phone: (502) 589-6620
Website: calky.org

**Overview**

The Rampbuilders Program has been providing custom-designed home access ramps and railings to persons with disabilities since the incorporation of the Center for Accessible Living in 1981. Whenever possible, ramps are provided at no cost to the recipient.
Eligibility Requirements and Application Process

Anyone living in the Louisville Metro area that has a permanent mobility impairment is eligible to apply. Eligibility may vary due to rules set by funding sources. Application information is available online or by phone.

Rampbuilders Program (Calloway County)

Center for Accessible Living - Murray
Phone: (270) 753-7676
Website: calky.org

Overview

The Center for Accessible Living’s satellite office in Murray has Ramps funds available for low-income individuals in Calloway County. Funds are provided by the Calloway County Salvation Army through their annual kettle drive. Individuals generously volunteer their time to build these ramps according to ADA requirements. For more information about the program and to be placed on the waiting list please contact Carrissa Johnson (270) 753-7676

Additional Information

Portable ramps are available for loan in 10 ft, 8 ft, and 5 ft lengths.

Reidland United Methodist Church in Paducah

For Residents of: McCracken County
Phone: (270) 898 2114

Overview

The church volunteer group called United Methodist Men build ramps in the local area.

RAKE (Random Acts of Kindness for Everyone)

For residents of: Scott County
North Side Christian Church
Phone: (502) 863 3211

Overview

Volunteer’s do home repairs during the month of August: This can include ramps and home modifications: Call for application information

Remodeling for Access and Mobility Program (RAMP)

Realtors Community Housing Foundation
Lexington Board of Realtors
For residents of: Fayette, Anderson, Bourbon, Clark, Franklin, Jessamine, Montgomery, Trimble, Scott, Woodford, Nicholas & Powell.
Phone: (859) 276-3503
Contact: Janus Yonts
Email: Janice@lbar.com or christel@lbar.com
Website: rchf-ky.org

Overview

The Remodeling for Access and Mobility Program (RAMP) makes homes more accessible with the installation of ramps and/or other adaptations for low-income persons with disabilities and/or mobility impairments. Community volunteers and volunteers from the Remodelers Council construct accessible ramps or make other necessary exterior modifications, including installing wheelchair lifts.
You must meet income guidelines and own your own home.

Applications are available online or by phone.

**Repair Affair**
For residents of: Jefferson County, KY; Floyd & Clark County, IN
Phone: (502) 589-2272
Website: [ndhc.org](http://ndhc.org)

**Overview**
Repair Affair is part of the New Directions Housing Corporation, a 25-year-old non-profit agency that provides affordable housing, modifications and repairs to the elderly and individuals with disabilities. The focus of Repair Affair is on home safety, security, weatherizing, and neighborhood stability. This can include ramps and handrails.

**Eligibility Requirements and Application Process**
Repair Affair Recipients must: own and reside in the home, be at least 60 years old or certified as disabled, be of low income (50% of area median income or less). Applications are accepted January 1 through March 30 each year. Application information is available online or by phone.

**Rich Pond Baptist Church – Home Repair**
For residents of: Warren County
Phone: (270) 842-2593

**Overview:**
Christian based volunteers who do home repairs including hand rails and ramps.

Call and ask for the Home Repair Team (Resources are limited).

**Shelby County Home Repair Program**
Centenary United Methodist Church
Ramps can be built for those who qualify. Contact: Shareeta Manson or Judy Tipton with The Multipurpose Community Action Agency for more information.
Phone: (502) 633-6371

**National Programs**

**Push America – The National Outreach Project of Pi Kappa Phi Fraternity**
Phone: (704) 504-2400
Website: [pushamerica.org](http://pushamerica.org)

**Overview**
Pi Kappa Phi is heavily involved in the construction of accessible environments nationwide on campuses, in communities, at camps for people with disabilities, and even at individuals’ homes. ACCESS ability is Pi Kappa Phi’s ramp building program for individuals.

**Application Process**
Disability related programs and organizations can contact the Push America National Outreach Project using the information listed above. A ramp request form for an individual (Access Ability) can be requested by phone or downloaded from the website at [pushamerica.org](http://pushamerica.org)

(From the home page click events and next click regional construction).
Habitat for Humanity

The Habitat for Humanity under its remodeling program may provide volunteer labor to construct a ramp if materials are provided. Contact information for your local affiliate is available online at habitat.org or by phone at (800) 422-4828.

Listed below are Kentucky Habitat groups who currently build ramps in their local community. They generally use volunteer labor and have limited resources, so call for more information.

**Carter County Habitat for Humanity**
Contact: Chris Yates  
Phone: (606) 475-1530  
Email: ccyates62@yahoo.com

**Foothills, HFH, (Wolf County)**
Contact: Sister Ann Quinn  
Phone: (606) 668-3731

**Greenup County HFH**  
Phone: 606 836 0421  
Website: [Greenupcountyhabitat.org](http://greenupcountyhabitat.org) (can request online)  
Email: gchfh.construction@gmail.com

**HFH of Greater Cincinnati**
For Kentucky residents of: Boone, Campbell & Kenton Co.  
Phone: (513) 621-4147  
Veterans Critical Repair Program include ramps

**Hardin Co. HFH – Home Repair**
Phone: (270) 360-9900  
Website: [www.hardinhabitat.com](http://www.hardinhabitat.com)  
Email: info@hardinhabitat.com

**Murray-Calloway Co., HFH**
Contact: Chuck Hulick  
Phone: (270) 753-0323  
Will build ramps but not while working on a new construction house because of limited number of volunteers.

**Shelby Co, KY, Inc., HFH**
Phone: (502) 633-5518  
Email: executivedirector@habitatshelbyky.org

**Spencer County Habitat**
Phone: (502) 477-2263  
Website: [Spencercountyhfh.com](http://spencercountyhfh.com)

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**Travis Roy Foundation Grants**

Applicants must request specific modifications or equipment when applying; requests for "anything you can give" will not be considered. Examples of eligible items include upgrade and maintenance of wheelchairs, vehicle modifications (i.e., hand controls or lifts), and home modifications including ramp and elevator installation. Grants are disbursed directly to suppliers of the desired equipment or modifications. Individuals making the grant application are required to submit estimates from potential suppliers. Please complete all sections of the application; incomplete applications will not be considered. Applications are accepted year-round and are considered at quarterly Trustee meetings. Grants typically range from $4,000 to $7,500; there is no minimum award.

**Eligibility Requirements and Application Process**

Assistance is awarded to paraplegics or quadriplegics paralyzed due to a spinal cord injury. Applicants must demonstrate financial need and may be required to provide documentation. There is no age requirement. Due to the volume of grant applications, we respectfully request no phone calls or emails inquiring about the status of applications. Grant recipients will be notified by phone or mail upon approval. Applications are available online or by phone.

**Contact Information**

Phone: (617) 619-8257  
Website: [travisroyfoundation.org/](http://travisroyfoundation.org/)

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