



## Kentucky Assistive Technology Service (KATS) Network 1-800-327-5287

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### ***Fact Sheet 7 – Who will help with Ramps & Home Modifications?***

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.

#### **Statewide Programs**

##### **Home Care Program**

The Department for Aging and Independent Living Home Care Program enables individuals ages 60 and older to live in their home and not in a nursing facility. Home repairs are included in this program and can cover the cost of supplies, equipment or repair. For more information about this program, contact the Office of Aging Service at (888) 642-6930 or (502) 564-6930.

##### **Home and Community Based (HCB) Waiver Program**

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. This is an important note: An individual cannot be made eligible for the waiver just to get these modifications. The individual must receive extensive services that enable them to stay in the home instead of living in a nursing home. For more information, contact The Department for Medicaid Services, Division of Long Term Care and Community Alternatives, (502) 564-5560.

##### **Social Security**

The Department of Community Based Services Permanency and Protection Unit has two programs that may pay for home modifications, 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. Also the Community Based Services must approve a PASS plan before it goes into effect. For more information on any of these programs, contact your local Department of Community Based Services Permanency and Protection Unit or visit the Work Incentives website at [www.socialsecurity.gov/disabilityresearch/wi/generalinfo.htm](http://www.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 \$ 5,000 and loans up to \$15,000 at 1 percent interest. There are strict income guidelines. For more information, contact the Rural Housing Administration in Lexington at (859) 224-7300.

##### **MR/DD Special Services and Equipment Fund**

This Special Services and Equipment Fund helps pay for assistive technology services and devices for individuals with mental retardation and developmental disabilities who have exhausted all other sources of funding. This fund may pay for ramps and some home modifications. For more information, contact the Special Services and Equipment fund at (502) 564-7722 and ask for your local comprehensive care center.

##### **Supported Living**

The Supported Living program administered by the Department for Mental Health and Mental Retardation provides funds to individuals with a severe disability or their families that enable them to live in the community. Ramps and home modifications can be provided as part of this fund. Any person with a severe disability can apply for services; however, funds are limited. Call the Department of Mental Health and Mental Retardation for more information at (502) 564-7702.

##### **Habitat for Humanity**

The Habitat for Humanity under its remodeling program may provide volunteer labor to construct a ramp if materials are provided. Call your local affiliate of Habitat for Humanity for more information.

### **Veterans Administration (VA)**

The VA offers programs that pay for ramps and home modifications. For more information, contact the VA Office at (800) 827-1000.

### **Department for Vocational Rehabilitation**

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. and the Kentucky Housing Corporation, 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. To obtain an application, contact KATLC toll-free at (877) 675-0195.

### **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 (800) 699-9777.

### **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.

## **Regional Programs**

### **Appalachian Foothills Housing Agency**

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

### **Center for Accessible Living (CAL)**

CAL in Louisville offers two programs to help individuals with disabilities to modify their homes. One program offers funding for modification to residents of the city and the other offers funding to residents of the county. For more information, contact (502) 589-6620.

### **Jefferson County Community Government Ramp Program**

The Jefferson County Community Development has received a \$250,000 dollar grant to build ramps in the Metro Louisville community. Eligibility requirements for this program are, the applicant must be a renter or homeowner and have lived in the home for 1 year; a medical statement from physician; and meet income requirements. For more information, call (502) 574-5134

### **Real Choices Housing and Nursing Home Transition Initiative**

The Department of Mental Health and Mental Retardation has provided temporary funding to set up a multi-year pilot project designed to provide home modifications to insure accessibility. The Housing and Nursing Home Transition Initiative (conducted by the Center for Accessible Living) has established two pilot project areas to provide local assistance within the cities of Louisville and Murray. This initiative is designed to assist individuals with disabilities making the transition from a nursing home or other institutional setting to the community. The initiative will provide home modification funds to qualified individuals with disabilities who meet the stated need-based criteria. For more information, contact (502) 589-6620

### **Repair Affair**

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. Efforts are concentrated in Jefferson County and Southern Indiana. For more information, contact (502) 589-2272.

## **Other Suggestions**

Because of the scarcity of funding and resources, many individuals with disabilities turn to churches and other local charity organizations for help in 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. Also, the KATS Network has materials on building you own ramp and other resources on home modifications. To order these publications, call either (502) 429-4484 or Toll Free at (800) 327-5287.

