



## 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**

#### **Department for Aging and Independent Living**

Phone: (502) 564-6930

Website: <https://www.chfs.ky.gov/agencies/dail/Pages/default.aspx>

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. The program that can assist with home modifications and obtaining ramps is the Hart-Supported Living Program <https://www.chfs.ky.gov/agencies/dail/Pages/hslp.aspx>. This program is for Kentuckians with disabilities to request funds for supports so they can live in their homes and communities and avoid institutionalization. Some examples of allowable home modifications are architectural changes, ramps, and widening doorways. \$2500 limit for rental properties and the modification must be related to the individual's disability.

#### **Kentucky Medicaid Waivers**

##### **The Supports for Community Living (SCL) Waiver Program**

Phone: (502) 564-7702

The SCL waiver program can pay for home modifications that can include ramps and hand rails. (life-time limit of \$8,000).

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

Phone: (502) 564-6930

The HCB Waiver can provide \$2,500 toward the cost of home modifications. The home modification amount of \$2,500 does not go into effect until sometimes in 2016.

##### **Other Medicaid waivers: Acquired Brain Injury (ABI) and Michelle P**

The ABI and Michelle P waivers can provide some home modifications.

It is important to note that 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.

For information on all the Medicaid waivers and Medicaid special programs visit their Website: [chfs.ky.gov/dms](https://www.chfs.ky.gov/dms)

(click programs and services) or call (502) 564-5560.

## **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 (502) 589-6620. This information is also available at the Social Security Work Incentives website:

[socialsecurity.gov/disabilityresearch/wi/generalinfo.htm](https://www.socialsecurity.gov/disabilityresearch/wi/generalinfo.htm) or  
[socialsecurity.gov/disabilityresearch/workincentives.htm](https://www.socialsecurity.gov/disabilityresearch/workincentives.htm)

## **Rural Housing Administration 504 Direct Loan and Grant**

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.

## **Paying for Senior Care**

Website: [payingforseniorcare.com](https://www.payingforseniorcare.com)

The PayingforSeniorCare.com website and the Eldercare Financial Resource Locator Tool were created and are maintained by the American Elder Care Research Organization. The organization's mission is to assist individuals in the planning and implementing of long-term senior care. The website is designed to help families and caregivers locate information about long-term care resources for their loved ones, and to find the public and private programs available to assist in covering the cost of such care.

## **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.

## **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](https://www.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.

## **Regional Programs**

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. Listed below are examples of some local programs that build ramps and do minor home modifications.

### **Aging and Disabled Citizens of Jefferson County**

For residents of Jefferson County

Phone: (502) 574 5092

Contact: Sarah Teeter

A referral service for Disabled citizens of Jefferson county

### **Appalachia Service Project**

For residents of: Southeast Kentucky

Phone: (800) 289-4254

Website: [asphome.org](http://asphome.org)

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.

Applicants must 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

Email: [Able.missions@gmail.com](mailto:Able.missions@gmail.com)

Website: [Ablemission.org](http://Ablemission.org)

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](mailto:gcollier@chrisapp.org)

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.

### **Develop Louisville**

For residents of Jefferson County

Phone: (502) 574 8676

Emergency help for items such as roofing & air conditioning

### **First Baptist Church of Mayfield**

For residents of: Graves County

Contact: Rick Downing

Phone: (270) 247-2992

Provides home modifications including hand rails and ramps but has limited resources

### **Hillview Baptist Church**

For residents of: Warren County

Phone: (270) 842-0012

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

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

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](http://Khohome.org)

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, and 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

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

### **Metro Housing Resource Center**

For residents of Louisville district 1, 3 and 6  
Phone: (502) 778-6664  
Contact: Bert Williams

May pay for minor home repair in Louisville district 1, 3 and 6. This could include handrails.

### **Modern Woodmen of America - Good Neighbor Project**

West KY regional office: (270) 842-0692.  
East KY regional office: (859) 263-8874  
Website: [modern-woodmen.org](http://modern-woodmen.org)

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.

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

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

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 / stairlift, Grab bars.

Applicants must be a homeowner and Income that is no more than 50% of area median and live in Campbell, Kenton or Boone Counties. Application information is available on line or by phone.

### **Rampbuilders Program (Jefferson County)**

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

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.

Anyone living in the Louisville Metro area and 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](http://calky.org)

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. There is a waiting list: call for more information. Portable ramps are also 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

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

Volunteer's do home repairs during the month of August: This can include ramps and home modifications: Individuals should Call during the month of July to apply.

### **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](mailto:Janice@lbar.com) or [christel@lbar.com](mailto:christel@lbar.com)

Website: [rchf-ky.org](http://rchf-ky.org)

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 on line 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)

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 hand rails.

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 on line or by phone.

### **Rich Pond Baptist Church – Home Repair**

For residents of: Warren County  
Phone: (270) 842-2593

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

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

## **Shawnee and Portland Home Ownership Incentive Program**

For residents of the Shawnee or Portland areas in Louisville  
Phone: (502) 574-5370  
Contact: Lisa Carthen

Individuals who are purchasing or have recently purchased a home in the Shawnee or Portland areas of Louisville are eligible to apply for a home rehab grant. The grant can be up to \$24,000 and can pay for home modifications including ramps.

## **Shelby County Home Repair Program**

Phone: (502) 633-6371  
Centtenary United Methodist Church

Ramps can be built for those who qualify. Must be 60 years old or older. Contact: Shareeta Manson or Judy Tipton with The Multipurpose Community Action Agency for more information.

## **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 on line at [habitat.org](http://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](mailto: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](mailto: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](mailto:info@hardinhabitat.com)  
Contact: Larry Mengel  
[Lmengel@comcast.net](mailto:Lmengel@comcast.net)

### **Murray-Calloway Co., HFH**

Contact: Chuck Hulick - Phone: (270) 753-0323  
Carolyn Todd: President - Phone: (270) 767-2284

May 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](mailto:executivedirector@habitatshelbyky.org)

### **Spencer County Habitat**

Phone: (502) 477-2263

Website: [Spencercountyhfh.com](http://Spencercountyhfh.com)

## **Build it Yourself Resources**

### **Wheelchair Ramp Kit: Chuck Palmer**

Phone: (913) 553-1488

Website: [Palmer wheelchair ramp kits](#)

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: [low.es/1KH6C19](http://low.es/1KH6C19)

### **Do It Yourself Accessibility Articles on Home Modifications**

Website: [diy-accessibility.com](http://diy-accessibility.com)

### **Mr. Grab Bar**

Website: [mrgrabbar.com](http://mrgrabbar.com)

Toll Free: (888) 674-7222

Carries A variety of lengths and sizes of grab bars

### **Capable Living**

Phone: (502) 632-9192

Website: [Capablelivingllc.com](http://Capablelivingllc.com)

Home modification evaluations and installations, handrails, ramps, lighting etc.

