

Ramps & Home Modifications in Kentucky

Many older adults and people with disabilities need ramps or other home changes to make their homes easier to use and safer. Unfortunately, only a few programs offer help with these costs. The list below includes statewide and local resources that may be able to help.

Statewide Programs

These programs serve people across all of Kentucky. They include state agencies and nonprofit organizations that can help pay for or arrange home modifications such as ramps, handrails, and accessible entrances.

Department for Aging and Independent Living (DAIL)

Phone: (502) 564-6930

Website: chfs.ky.gov/agencies/dail

DAIL runs programs that help older adults and people with disabilities live safely and independently in their homes and communities.

It partners with:

- Area Agencies on Aging and Independent Living
- Community mental health centers
- Centers for Independent Living

Hart-Supported Living Program

Website: chfs.ky.gov/agencies/dail/hslp

This program helps Kentuckians with disabilities pay for supports that let them live at home instead of in an institution.

It can help with:

- Adding ramps
- Widening doors
- Making other needed building changes

Notes:

- The limit for rental homes is \$2,500.
 - The change must relate to the person's disability.
-

Kentucky Medicaid Waiver Programs

Website: chfs.ky.gov/agencies/dms

Phone: (833) 372-0004

Medicaid offers several waivers that may help pay for home changes to improve safety, health, or independence.

You cannot qualify only to get these modifications, but if you already qualify for a waiver, these programs may help with the cost.

Programs include:

- **Supports for Community Living (SCL) Waiver:**
Helps people with disabilities stay safe and independent at home.
Can pay for ramps, handrails, and similar changes.
 - **Home and Community-Based (HCB) Waiver:**
Helps people make changes that keep them healthy and independent at home.
 - **Acquired Brain Injury (ABI) and Michelle P Waivers:**
Help with some home modifications for people with brain injuries or developmental disabilities.
-

Social Security Administration Programs

Website: ssa.gov/disabilityresearch/workincentives.htm

Social Security has two programs that may let people with disabilities deduct the cost of home changes when calculating benefits:

- **Impairment-Related Work Expense (IRWE):**
Lets SSI and SSDI recipients subtract home modification costs from income if the changes help them work.

This can increase their benefits.

Recipients must show that the changes support their ability to work.

- **Plan for Achieving Self-Support (PASS):**

Lets SSI recipients who are working toward a job goal set aside income to pay for home changes.

Recipients must show that the changes help them reach their goal within a set time.

For help or more information:

- Center for Accessible Living: (502) 589-6620
 - Goodwill Industries: (866) 336-3316
-

Rural Housing Administration 504 Direct Loan and Grant

Phone: (816) 224-7300 (Lexington Office)

Website: rd.usda.gov/programs-services/single-family-housing-programs

Homeowners in eligible rural areas can apply for:

- **Grants** up to \$10,000
- **Loans** up to \$40,000 at 1% interest

To qualify, you must:

- Own and live in your home
 - Meet strict income limits
-

Paying for Senior Care

Website: <https://www.payingforseniorcare.com>

The **American Elder Care Research Organization** runs this site and the [Eldercare Financial Resource Locator Tool](#).

It helps families and caregivers:

- Find information about long-term care resources
- Locate public and private programs that can help pay for care

Habitat for Humanity – Kentucky

Phone: (502) 608-7041

Website: kyhabitat.org

The **Aging in Place** program helps low-income older adults live safely at home.

Their **Housing Plus** model provides home repairs and modifications to improve accessibility.

Veteran's Administration (VA)

Phone: (800) 827-1000 (VA Office) or (502) 564-9203 (KY Department of Veterans Affairs)

The **VA** offers programs that help veterans pay for ramps and other home modifications.

Kentucky Office of Vocational Rehabilitation (OVR)

Phone: (800) 372-7172

Website: kcc.ky.gov/Vocational-Rehabilitation

Individuals who qualify for **Vocational Rehabilitation Services** may receive ramps or home modifications if those services help them get or keep a job.

Kentucky Assistive Technology Loan Corporation (KATLC)¹

Phone: (877) 675-0195

Email: edu.katlc@ky.gov

KATLC offers low-interest loans to:

- People with disabilities
- Parents or guardians of people with disabilities
- Nonprofit organizations that serve people with disabilities

Loans range from **\$500 to \$15,000** for home modifications.

¹ This program is currently looking for a lending partner

Appalachian Assistive Technology Loan Fund (AATLF)

Phone: (877) 675-0195

Email: edu.katlc@ky.gov

The **KATS Network** is partnering with the **AATLF** to provide **no interest, no fee mini loans** between the amounts of **\$100 – \$7000** for Kentucky residents.

Fair Housing Act

Phone: (859) 971-8067 – Kentucky Fair Housing Council (KFHC)

If you rent your home, the **Fair Housing Act**:

- Requires your landlord to allow accessibility changes
 - Does not require your landlord to help pay for them
 - Requires you to return the interior to its original condition when you move out
-

Realty Associations

Local Home Builders or Realty Associations sometimes volunteer for a day of home repairs for older adults. Contact your local group to ask if they offer this help.

Regional Programs

If statewide programs cannot help, you may be able to find help locally. Many churches and community groups provide volunteer-based repair or ramp programs.

Appalachia Service Project

For residents: Southeast Kentucky

Phone: (423) 854-8800

Website: asphome.org

The **Appalachia Service Project (ASP)** sends youth, adult, and college volunteers to rural Appalachia to make homes warmer, safer, and drier.

They do a wide range of repairs, including:

- Building ramps
- Making home modifications

Families in need can apply online or by phone.

Assisting Better Living Everywhere (ABLE)

For residents: Lexington and surrounding counties

Phone: (859) 536-7463

Email: Able.missions@gmail.com

Website: Ablemission.org

ABLE helps low-income seniors and people with disabilities with:

- Home repairs and renovations
- Landscape cleanup
- Safety improvements (like ramps or handrails)

Call or email to request an application.

Christian Appalachian Project – Elderly Housing Program

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

Phone: (606) 789-9791

Website: Christianapp.org

This faith-based organization helps older adults in need.

The **Elder Housing Program** can:

- Build ramps
- Make small home modifications

To qualify:

- You must meet income guidelines
- You can apply by phone

First Baptist Church of Mayfield

For residents: Graves County

Phone: (270) 247-2992

Services:

- Builds ramps and installs handrails
- Offers limited resources, so help may depend on funding or volunteer availability

Hillvue Heights Church

For residents: Warren County

Phone: (270) 842-0012

Services:

- Builds ramps and makes small home modifications
- Gives preference to church members

Hope House

For residents: West Side of Bowling Green

Phone: (270) 904-1200

Services:

- Makes home repairs for low-income residents
- Can include ramps and handrails

Kentuckiana Regional Planning & Development Agency (KIPDA) - CAPABLE

For residents: Jefferson, Oldham, or Bullitt County

Phone: (502) 266-5571

Email: www.kipda.org

Services:

- Helps with small home repairs or modifications that improve safety and independence

Kentucky Heartland Outreach Home Repair Program

For residents: Adair, Allen, Barren, Casey, Green, Hart, Larue, Lincoln, Marion, Metcalfe, Pulaski, Taylor, and Warren Counties

Phone: (270) 469-4949

Services:

- Provides volunteer-based home repairs and modifications
- Projects may include:
 - Roofing and decking
 - Wheelchair ramps
 - Steps and handrails
- Funding rotates between counties each year

Applications:

- Available online or by phone
-

Links (Low Income Housing Coalition of Eastern KY)

For residents: Pike, Floyd, Martin, Johnson, and Magoffin Counties

Phone: (606) 285-9777

Services:

- May build wheelchair ramps or make small home changes for low-income residents
-

Living Hope Baptist Church

For residents: Warren County

Phone: (270) 843-9462

Services:

- Volunteer team builds ramps and handrails
 - Helps low-income homeowners with home repair needs
-

Louisville Metro Office of Aging and Disabled Citizens

Phone: (502) 574-5636

Contact: Greg Willett

Website: <https://louisvilleky.gov/government/office-social-services/office-aging-disabled-citizens>

Services:

- Provides information and referrals for people with disabilities living in Jefferson County

Metro Housing Resource Center

For residents: Louisville Districts 1, 3, and 6

Phone: (502) 778-6664

Services:

- May cover the cost of small home repairs, such as installing handrails

Modern Woodmen of America – Good Neighbor Project

West KY Office: (270) 842-0692

East KY Office: (859) 263-8874

Website: <https://www.modernwoodmen.org/>

Services:

- Local chapters may volunteer to complete small home modification projects
- Call your regional office to find a participating local chapter

People Working Cooperatively – Modifications for Mobility Program

For residents: Campbell, Kenton, or Boone Counties

Phone: (859) 331-1991

Website: pwchomerepairs.org

Services:

- Helps low-income homeowners with accessibility improvements, such as:
 - Ramps
 - Bathroom modifications
 - Stair or chair lifts
 - Grab bars
- Applicants must:
 - Own their home
 - Have income at or below 50% of the area median

Applications: Available online or by phone

Project Going Home – Center for Accessible Living

Phone: (502) 589-6620 ext. 110

Contact: Becky Hart – bhart@calky.org

Services:

- Builds temporary and permanent ramps for people with spinal cord injuries

Counties Served:

Allen, Anderson, Barren, Bourbon, Boyle, Bullitt, Butler, Clark, Edmonson, Estill, Fayette, Franklin, Garrard, Harrison, Hart, Henry, Jessamine, Lincoln, Logan, Madison, Metcalfe, Mercer, Monroe, Nicholas, Oldham, Powell, Scott, Shelby, Simpson, Spencer, Trimble, Warren, and Woodford

Pushing Forward (Louisville)

Website: <https://pushingforwardinc.org>

Mission:

- Supports people recovering from traumatic spinal cord injuries
 - Helps with community-based needs and accessibility
-

Rampbuilders Program – Center for Accessible Living (Louisville)

For residents: Jefferson County

Phone: (502) 589-6620

Website: calky.org

Services:

- Builds custom ramps and railings for people with mobility disabilities
- Ramps are often provided at no cost, depending on funding

Eligibility:

- Must live in the Louisville Metro area
- Must have a permanent mobility impairment
- A waiting list may apply

Rampbuilders Program – Center for Accessible Living (Murray)

For residents: Calloway County

Phone: (270) 753-7676

Website: calky.org

Services:

- Builds ramps for low-income residents
- Funded by the Calloway County Salvation Army
- Volunteers build ramps that meet ADA standards
- Portable ramps may be available for loan (up to 6 months)

Note: A waiting list may apply

RAKE (Random Acts of Kindness for Everyone) – North Side Christian Church

For residents: Scott County

Phone: (502) 863-3211

Services:

- Volunteers build ramps and make small home repairs during August each year
 - To apply, call during July
-

Reidland United Methodist Church (Paducah)

For residents: McCracken County

Phone: (270) 898-2114

Services:

- Volunteer group builds ramps for local residents

Remodeling for Access and Mobility Program (RAMP)

Run by: Realtors Community Housing Foundation, Lexington Board of Realtors

For residents: Fayette, Anderson, Bourbon, Clark, Franklin, Jessamine, Montgomery, Trimble, Scott, Woodford, Nicholas, and Powell Counties

Phone: (859) 276-3503

Website: rchf-ky.org

Contacts: Janice@lbar.com or christel@lbar.com

Services:

- May provide funding for ramp materials
- Does not build ramps directly

Eligibility:

- Must meet income guidelines
 - Must own your home
-

Repair Affair – New Directions Housing Corporation

For residents: Louisville, KY; Floyd and Clark Counties, IN

Phone: (502) 589-2272

Website: ndhc.org

Services:

- Provides home repairs and accessibility modifications for older adults and people with disabilities
- Focuses on:
 - Safety
 - Security
 - Weatherproofing
 - Neighborhood stability

Eligibility:

- Must own and live in the home
- Must be age 60+ or have a disability
- Must have income $\leq$ 50% of the area median

Timing:

- Repairs take place between spring and fall
 - Applications available online or by phone
-

Rich Pond Baptist Church – Home Repair

For residents: Warren County

Phone: (270) 842-2593

Services:

- Christian volunteer group provides small home repairs
 - Includes installing ramps and handrails
 - Ask for the Home Repair Team
 - Limited funding and volunteer capacity
-

Shelby County Home Repair Program

Phone: (502) 633-6371

Run by: Centenary United Methodist Church and the Multipurpose Community Action Agency

Services:

- Builds ramps for qualifying residents
- Must be age 60 or older
- Contact: Shareeta Manson or Judy Tipton for details

Build It Yourself Resources

If you want to build a ramp or make small home changes yourself, the resources below can help you get started. These options include **step-by-step guides**, **kits**, and **products** designed for safety and accessibility.

Before you begin any project:

- Check your local **building codes** or **ramp permit requirements**.
- Make sure your design meets **ADA safety standards**, including proper slope and handrail placement.
- If you're unsure, ask a **contractor**, **occupational therapist**, or **accessibility specialist** to review your plan.

These do-it-yourself options can make your home safer and more accessible while saving money.

DIY Wheelchair Ramp Kit

Contact: Chuck Palmer

Phone: (913) 553-1488

Website: <https://www.wheelchair-ramps-diy.com/>

About:

- Portable, low-cost ramp kit
 - Can be used as a permanent ramp in some situations
 - Up to 16 feet long
 - Can be built in a few hours
-

Building a Wheelchair Ramp (Lowes.com)

Website: <https://www.lowes.com/n/how-to/build-a-wheelchair-ramp>

Step-by-step article for building a safe wheelchair ramp.

DIY Accessibility Articles

Website: <https://www.diy-accessibility.com/>

Articles and guides for making simple accessibility updates at home.

Mr. Grab Bar

Phone: Toll Free (888) 674-7222

Website: mrgrabbar.com

Products:

- Grab bars in multiple sizes and styles for bathrooms and home use
-

Capable Living

Phone: (502) 632-9192

Website: capablelivingllc.com

Services:

- Home modification evaluations and installations
- Adds ramps, handrails, and lighting for safety and accessibility