

Home Modification

Options for Increased Mobility and Safety in the Home for Missourians with Mobility Issues

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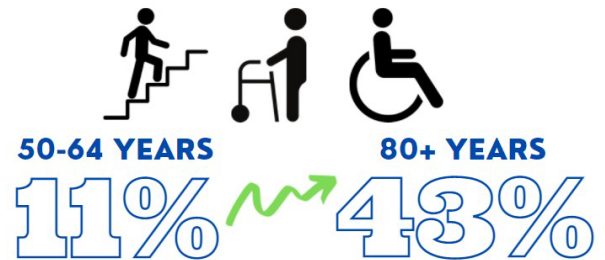
EXECUTIVE SUMMARY

Older adults and adults with disabilities want to safely and independently remain in their homes for as long as possible. Unfortunately, most homes are not built for aging in place. This requires many older adults or adults with disabilities to complete home modifications to ensure their home continues to meet their changing needs.

According to the Joint Center for Housing Studies of Harvard University, "Mobility challenges increase sharply with age, with the share of adults with ambulatory problems rising from just 11 percent of 50–64 year olds to 43 percent of those age 80 and over."

Mobility Challenges

The percent of individuals affected by mobility challenges increases with age.



This guide is designed to provide information on home modification resources in Missouri. DHSS's Division of Senior & Disability Services confirmed all information within the document for accuracy as of the publication date. Due to funding and resource changes with various providers, the services outlined within may change over time. However, this guide can be a starting point for anyone who wants to complete home modifications.

WHAT IS HOME MODIFICATION?

OVERVIEW

Home modification refers to converting or adapting the environment to make performing tasks easier, reduce accidents and support independent living.¹ Home modifications can range from low- or no-cost adaptations, such as removing or moving clutter, furnishings and other hazards, to more expensive changes, such as widening doors, installing stair lifts and bathroom remodels.

The goal of home modifications should always be person-centered and designed to make the environment work for the individual. Many think of home modifications and assume the discussion is about individuals experiencing losses in their abilities to live effectively and safely within their home environment. An alternate perspective is home modifications are preventive and the environment is in need of change over time, regardless of the abilities of the consumer.^{id.} Few people think of themselves as old or disabled and often believe that there is someone older or less able than them.

The desire to age in place is universal. People feel safest and most comfortable in their own environment. Home modifications should enable the individual to live in their own home as safely and independently as possible. The environment should be adapted to support the individual now and as they continue to age.

Home modification is a process that consists of an assessment of the home and abilities of the persons living in the home, identifying safety concerns and mobility problem areas, finding specific solutions, setting priorities for the modifications needed, selecting products that will best assist the individuals, securing funding, picking providers, installing modifications, ensuring quality, and assessing effectiveness.^{id.}

Home modifications range from minor to major projects.

Examples of minor home modification include:

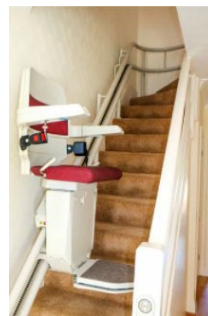
- Grab bars
- Handrails
- Lowered door viewer
- Non-skid strips on steps
- Raised toilet seats
- Shower seats
- Slip-resistant flooring/stair treads
- Lighting (less glare, nightlights, flashing light system for adults with hearing impairment, glowing light switches, etc.)
- Assistive Devices (jar openers, reachers)
- Securing loose floor items (rugs, cords, etc.)
- Water temperature regulation



¹ Home Modification for the Aging Network: An Online Program. USC Leonard Davis, School of Gerontology.

Examples of major home modifications include:

- Adjusting countertop, cabinet or appliance height
- Elevator/stair lift, platform lift
- Installation of first-floor bathroom, bedroom, laundry
- Ramps
- Roll-in shower
- Widening doorways/hallways



Home repairs are another type of home modification that many older adults and adults with disabilities may need as they continue to age in place. Home repairs can allow an individual to remain safely in their home. Examples of home repairs may include:

- Appliances
- Flooring/Carpeting
- Electrical/Wiring
- Heating/cooling
- Plumbing
- Interior or exterior walls or ceiling repairs
- Loose stair railings and other stairs repairs
- Roof
- Windows



HOME SAFETY

Home modifications are a vital component in ensuring safety in the environment of older adults and adults with disabilities. According to the CDC, falls are the leading cause of injury deaths in older adults. The CDC estimates that one in four older adults (65+) fall every year.² In 2015, the total medical costs for falls totaled more than \$50 billion. Medicare and Medicaid shouldered 75% of these costs.^{id.}

The Missouri Information and Community Assessment (MICA) data show that falls cause more deaths in older adults than their younger counterparts. The chart below, detailing the most recently available data, shows that adults age 65 and older account for a significantly higher number of deaths each year when compared to those 64 and younger in Missouri.³



Deaths due to Falls (MICA)					
Age	2015	2016	2017	2018	2019
Under 15	1	1	0	0	0
15 - 24	5	2	6	2	4
25 - 44	13	9	19	13	17
45 - 64	78	73	81	87	76
65 and Over	646	671	670	695	684

² Centers for Disease Control and Prevention. Facts about Falls. <https://www.cdc.gov/falls/facts.html>

³ <https://healthapps.dhss.mo.gov/MoPhims/QueryBuilder?qbc=DM&q=1&m=1>

According to Jon Pynoos, co-director for the Fall Prevention Center of Excellence at the University of Southern California’s Leonard Davis School of Gerontology, and Julie Overton, an associate at the Center, “Most home modification specialists agree that there are three main areas in the home that present barriers to safety and independence: access in and out of the home, getting up and down the stairs in the home, and managing in the bathroom.”⁴ However, each situation is different because each home and individual is different. Falls among older adults are most common on stairs and in the bathroom. According to Pynoos and Overton, falls in the bathroom are the leading cause of hip fractures.^{id.}

The Joint Center for Housing Studies of Harvard University states, “Accessible housing becomes increasingly important for older adults as their functional limitations increase. In 2016, 26 percent of households age 50 and over included a member with at least one vision, hearing, cognitive, self-care, mobility, or independent living difficulty. Difficulty climbing stairs or walking is the most common disability, affecting 17 percent of these households. Mobility challenges increase sharply with age, with the share of adults with ambulatory problems rising from just 11 percent of 50–64 year olds to 43 percent of those age 80 and over.”⁵

Additionally, the U.S. Census estimates that more than 1.8 million (approximately 26.2% of Missouri’s population) will be over the age of 60 by the year 2030, an increase of 22.1% from 2018.

One strategy to prepare for the aging population is to build homes utilizing the “Universal Design Concept.” According to the National Disability Association, “Universal Design is the design and composition of an environment so that it can be accessed, understood and used to the greatest extent possible by all people regardless of their age, size, ability or disability.”⁶ The use of universal design when building homes and public buildings allows all individuals to access all areas of the home or building safely and will require few modifications as the population ages.

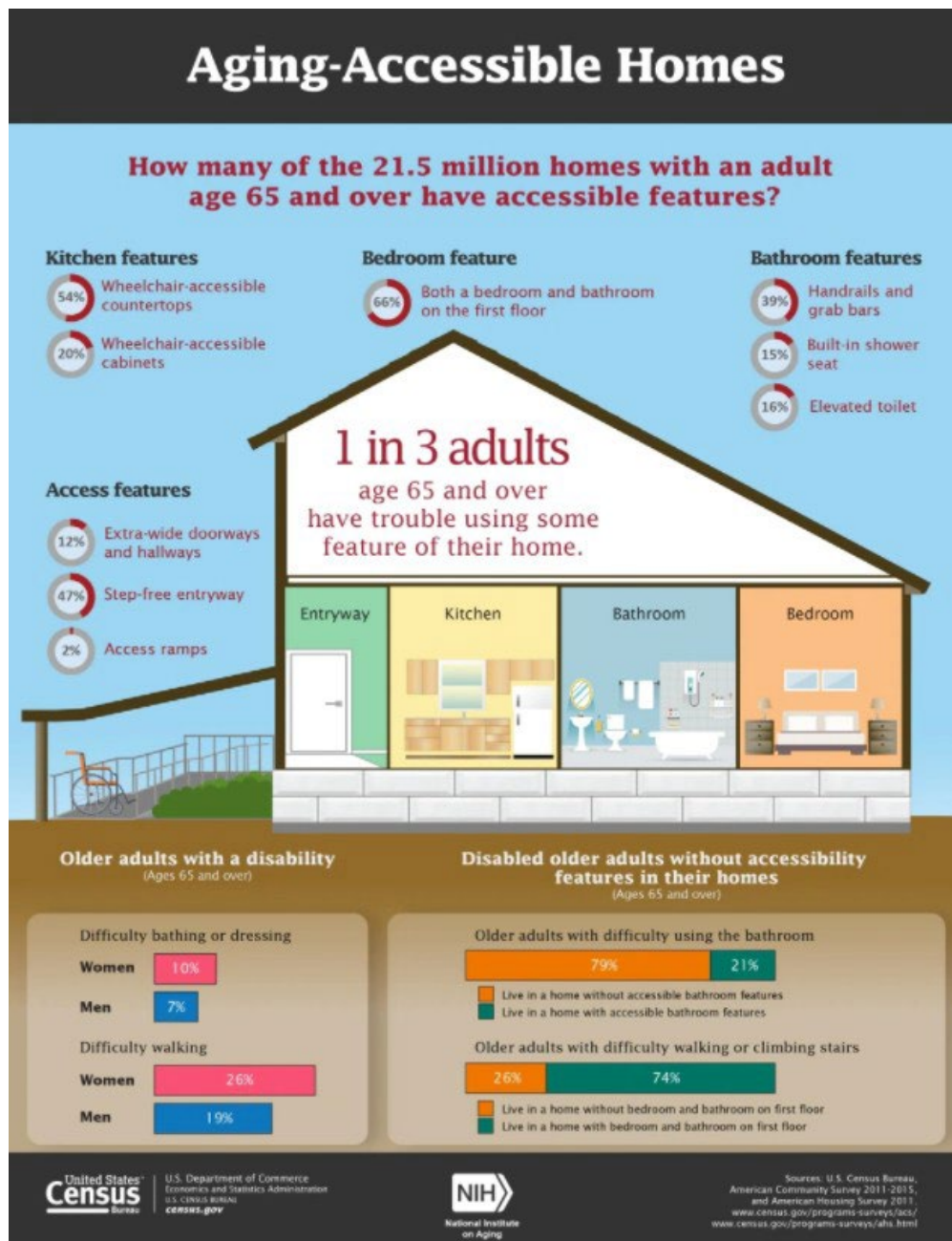
The lack of homes built using universal design or accessibility features will make it difficult for older adults to age in place. The American Housing Survey shows that among homeowners age 65 and over who reported home improvement spending in 2016–2017, 11 percent indicated that at least one of their projects was related to accessibility. Households in the 55 and over age group already account for more than half of home improvement spending, and Harvard Joint Center for Housing Studies projections suggest they will drive more than three-quarters of the growth in market spending in 2015–2025.⁶

⁴ Pynoos, J and Overton, J. (2021). Course 1 Week 2 Lecture: Positive Developments in Home Modification. In *The executive certificate in home modification program*. <https://www.homemods.org/echm>

⁵ Housing America’s Older Adults 2018, Joint Center for Housing Studies of Harvard University https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Housing_Americas_Older_Adults_2018_1%20%281%29.pdf

⁶ National Disability Association <https://universaldesign.ie/what-is-universal-design/definition-and-overview/>

The infographic below, created by the United States Census Bureau, is based on the American Community Survey 2011-2015 and demonstrates Aging-Accessible Homes for Older Adults in the United States.⁷



⁷ United States Census Bureau, American Community Survey 2011-2015, and American Housing Survey 2011 <https://www.census.gov/library/visualizations/2017/comm/again-accessible-homes.html> (Accessed March 30, 2023)

BARRIERS TO HOME MODIFICATION

Many barriers to home modification exist. However, according to Pynoos and Overton, the three major barriers are awareness and acceptance of home modifications, service delivery systems, and funding and reimbursement for home modifications.

AWARENESS AND ACCEPTANCE OF HOME MODIFICATION

While younger individuals who live with a disability are more likely to see home modifications to increase their independence, older adults are often more hesitant to make modifications to their homes. Many people don't like changing their homes or looking different from their other family and friends' homes. Others may fear that the modifications make their home look more institutional and less like their home. Older adults can see home modifications as an indication that they are having a decrease in their independence instead of a means to maximize their independence.

The key to getting acceptance is involving the older adult, the adult with disabilities, and/or their caregiver(s) in the process of assessing the home, describing their needs, and determining what modifications would help maximize their independence. When working to select home modifications, explaining why the areas identified for change can increase safety and independence is also essential. Describing how each modification can help the individual(s) stay safe and independent now, while addressing how other long-term modifications can help as the individual(s) age may help the individual and/or their caregivers make informed decisions. Educating the older adult and their household on the proposed modifications' cost, time and process will increase the individual and/or caregiver's complete understanding of and trust with the modification team's plan.

Several comprehensive assessments are available, which will allow the individual and/or their caregiver(s) to evaluate the safety and “fitness” of the homes of older adults and adults with disabilities. One example is the [AARP Home Fit Guide](#) which covers each area of the home, including the outside of the home, to help check for safety and comfort for all.⁸ Another example is the [Centers for Disease Control's Check for Safety: A Home Fall Prevention Checklist for Older Adults](#).⁹ The checklist asks about hazards found in each room of the home. For each hazard, the checklist tells how to fix the problem. At the end of the checklist, there are other tips for preventing falls. Rebuilding Together created the [Safe at Home Checklist](#), which helps identify home safety, fall hazards and accessibility issues for the homeowner and family members. Home safety, fall prevention and accessibility modification interventions are included on the reverse side of the checklist to help prioritize needed updates.¹⁰

The National Council on Aging and USC Leonard David School of Gerontology compiled a list of home assessment tools for professionals and individuals. The first section includes assessment tools to be used by professionals, while the second is for individuals and/or their caregiver(s). The authors explain,

⁸ AARP, Home Fit Guide, <https://www.aarp.org/livable-communities/housing/info-2020/homefit-guide.html>. (Accessed March 30, 2023)

⁹ Centers for Disease Control, Check for Safety: A Home Fall Prevention Checklist for Older Adults. https://www.cdc.gov/steady/pdf/check_for_safety_brochure-a.pdf (Accessed March 30, 2023)

¹⁰ Rebuilding Together, Safe at Home Checklist, <https://www.aota.org/~media/Corporate/Files/Practice/Aging/rebuilding-together/RT-Aging-in-Place-Safe-at-Home-Checklist.pdf> (Accessed March 30, 2023)

“When selecting a home assessment tool, it is important to consider who will conduct the assessment, and who is being assessed. It is ideal to consider the individual, how they conduct their activities within the home environment, and the home environment itself. If a person has a disability and/or health condition, it is recommended to seek advice from a trained health care professional.” The list can be accessed at:

<https://homemods.org/wp-content/uploads/2023/03/NCOA.HomeAssessment.Inventory.Professionals.pdf>

SERVICE DELIVERY SYSTEM

Because home modifications can vary widely from organization to organization, they often require the assistance of volunteers and/or professionals to complete. These can include a physical therapist, an occupational therapist, or someone else who is trained to evaluate mobility and access issues. The evaluator then uses the evaluation to recommend ways of reducing or eliminating safety concerns and increasing independence. The same person would work with the individual and/or their caregiver(s) to determine the modification priorities and ensure they understand the cost and time involved with the suggested changes. Having a professional, such as a case manager, familiar with the products available for the proposed modifications, as well as local providers that offer the needed work, would help keep the process moving smoothly. Working with volunteers, workers or contractors who are knowledgeable in home modifications for older adults or adults with disabilities helps ensure the work completed meets the needs of the individual. Finally, having someone trained in assessing the quality of the work and its effectiveness is crucial to ensure the modification meets the needs of the individual. This process allows the individual to gain mobility and safety within their home while remaining as independent as possible.

Home modification coalitions can be established in communities to provide the best service possible to older adults or adults with disabilities and provide a safe and accessible home. To optimize the process, home modification coalitions should include all professionals involved and ensure there is no duplication of services. Home modification coalitions can consist of a single town, an entire county, a regional area or the whole state.

One such coalition is in Kansas City. This coalition is in the beginning stages of defining its core strategies. So far, this work has led to three strategies for the coalition:

1. One-point entry for clients to request home modifications and repairs;
2. Sustainable funding to support Coalition Members' efforts;
3. Member collaboration to optimize dollars and maximize the work completed for clients.

HOME MODIFICATION COSTS

Perhaps the most significant barrier for many older adults and adults with disabilities, particularly those who are low-income, is the cost of home modifications. While some individuals only require the addition of grab bars or shower seats in the bathroom, others need much larger projects completed to keep them safe. In Missouri, the most common modifications completed by the Area Agencies on Aging, the Centers for Independent Living and the Independent Waiver program, include stair lifts, bathroom updates (such as raised toilets, walk-in showers or widened doorways), and ramps to help with entry into the home. Depending on the area of the state or county the individual lives in, these larger home modification projects can be quite costly. This guide includes information on available funding options for Missourians.



REGIONAL INFORMATION

Kansas City

The largest group working on home modifications in the Kansas City Region is Rebuilding Together Kansas City. Executive Director Clay McQueery stated the average cost for its “Safe at Home” modifications runs about \$1,800 per house. Ramps are one of the most expensive modifications. Using a volunteer crew eliminates labor costs, allowing ramps to cost around \$750 for a short ramp and \$2,500-\$3,000 for a longer ramp. In 2018, Rebuilding Together Kansas City became a Medicaid-approved provider. Being a Medicaid provider allows the program to complete high-impact modifications for people with developmental disabilities. The Medicaid waivers cost reimbursements run from \$7,500-\$10,000 per household per year.

St. Louis

Anneliese Stoever, director of the St. Louis Area Agency on Aging, spoke with Dr. Stark with Washington University’s Occupational Therapy Department about their home modifications program. Dr. Stark said that ramps are their most common home modification request. A small temporary aluminum ramp typically costs around \$1,000, while larger permanent ramps can cost up to \$10,000.

Central Missouri

Services for Independent Living, and the Center for Independent Living in Boone County, provides home modifications for eligible individuals that allow individuals to remain safe and independent in their homes. These modifications can include bathroom remodels, stair lifts (indoor and outdoor), ramps, HVAC systems and door widening. The average cost per person for these home modifications is \$5,000 to \$7,000.

MISSOURI HOME MODIFICATION FUNDING SOURCES

OLDER AMERICANS ACT

The Older Americans Act (OAA) can pay for home modifications as part of the supportive services in-home programs through Title III B and Title III E. The Administration for Community Living provides the OAA funds to the Missouri Department of Health and Senior Services (DHSS). DHSS contracts with the

ten Missouri Area Agencies on Aging¹¹ (AAAs) to provide access to services to keep older adults safe and independent in their environment of choice. One of the many services provided by the AAAs is home modification/repair and automation. Aging Ahead, St. Louis Area Agency on Aging, Aging Best, MARC and Senior Age AAAs provide access to the service with a combination of OAA funding and outside funding, while the other five AAAs provide referrals to other service providers in their planning and service area. Contact information for the Missouri Area Agencies on Aging can be found at <https://health.mo.gov/seniors/pdf/AAARegion.pdf>

The OAA also allows Title III D funding for programs that meet the Administration for Community Living's evidence-based criteria such as the CAPABLE program for home modification. The program emphasizes the older adults' strengths to help them set goals and improve safety and independence. A team comprised of a nurse, an occupational therapist, and a handy worker delivers this program. Organizations generally determine participant eligibility criteria that fit the needs of their location. The evidence base of CAPABLE is with people who are older adults (over 60), are cognitively intact, and have some or much difficulty in performing Activities of Daily Living (ADLs), such as bathing, dressing, grooming or walking across a small room. More information on this program can be found at <https://www.ncoa.org/article/evidence-based-program-capable>.

MISSOURI ASSISTIVE TECHNOLOGY PROGRAM, MISSOURI ASSISTIVE TECHNOLOGY (MOAT)

Missouri Assistive Technology offers a low-interest loan option for home modification. The Show Me Loans program makes low-interest loans available to enhance the independence of Missourians with a disability or age-related change. There are four types of Show Me Loans available: General AT Loan, Micro Loan, Accessible Vehicle Loan and WorkAbility Loan.

To be eligible for a loan, applicants must meet the following requirements:

- Be a Missouri resident.
- Be a person with a disability, a person with an age-related change, or a family member applying on behalf of a family member with a disability or age-related change. Applicants must be legally old enough to enter into a contract.
- Loans can only be used for qualifying items (i.e. AT or assistive technology, durable medical equipment or DME, vehicle access modifications, homeowner access modifications, hearing aids, etc.).
- Have obtained a quote from a vendor for the items to be purchased with the loan.
- Be able to afford a monthly loan payment.

Financing options available through Missouri Assistive Technology:

- **General AT Loan** – Financing for most types of AT devices and services. Loans range from \$500 to \$15,000. This loan is for AT needs such as hearing aids, adaptations to a home the family or individual owns, adaptations to a vehicle the family or individual owns, seating and positioning devices, communication devices, adaptive recreational devices, or other items.

¹¹ Missouri Department of Health and Senior Services, Area Agencies on Aging. <https://health.mo.gov/seniors/aaa/>. Accessed March 30, 2003.

- **Micro Loan** – Micro loans are available for financing for AT or durable medical equipment, including repair of AT, wearable technology, home automation devices, tablets with AT apps, computers, voice-activated devices, and refurbished AT under \$500. Loans can include the cost of the device, the price of a warranty and maintenance agreement, and shipping fees. Written verification of a successful trial with a device used for communication or a written evaluation for the device is strongly encouraged.
 - Refurbished AT eligible for Show Me Loan can only be purchased through [Accessibility Medical Equipment](#) and must include a warranty, which can also be purchased through Accessibility Medical, which can ship to the entire State of Missouri.
- **WorkAbility Loan**- Financing for employment-based and related equipment and devices. Loans range from \$500 to \$15,000. Loans must be related to one of the following:
 - Obtaining employment.
 - Self-employment. (Must provide a business plan.)
 - Working remotely for an employer. (Must verify employment.)

More information on Missouri Assistive Technology’s Show Me Loans programs can be found at <https://at.mo.gov/show-me-loans/Micro-Loan.html> More information on the Missouri Assistive Technology can be found at <https://at.mo.gov/about/>.

CENTERS FOR INDEPENDENT LIVING (CILs)

These nonprofits, funded with federal vocational rehabilitation funds, provide advocacy, skills training, counseling, information and referral, and other assistance that enhances community living for persons with disabilities. Some provide grants and loans for home modification.

The Missouri State Plan for Independent Living FY2021-2023 includes services related to securing housing or shelter, such as services for community group living, and supports the purposes of the Rehabilitation Act of 1973, As Amended (Act). Also included are adaptive housing services (including appropriate accommodations and modifications of any space used to serve or occupied by individuals with disabilities). CILs are not allowed to own or operate housing.

Home modification and repair is currently available through the following Centers for Independent Living:

- **Empower: Abilities** in Springfield: Provides ADA compliant wheelchair ramps, walker steps, handrails and grab bars. They will provide an assessment and plans for an ADA ramp for non-eligible individuals. Empower has an equipment demonstration room with over 600 items. Individuals can make an appointment to try different equipment and view a universally designed apartment with home automation features. Empower is in the process of starting fee-for-service home automation, aging-in-place program. To qualify for home modification, an individual’s income must be at or below 135% of federal poverty level. To receive grab bars and handrails, they must live in the home for 6 months. To qualify for a ramp, they must live in the home for a

year. The landlord/homeowner must sign off on all modifications. The program is entirely donor-funded, so there is often a two-month waitlist. They can provide home modifications on rentals but not on mobile homes. They can provide home modifications on rentals but not on mobile homes, and cannot repair existing ramps that someone else built, or do general home repairs. There is a lifetime limit of one ramp. More information can be found on their website at <https://empowerabilities.org/>

- *The Whole Person* in Kansas City: Provides home assessments utilizing occupational therapy staff. Home assessments include a review of the individual's functional status in mobility, self-care skills and activities of daily living. Adaptive equipment is selected based on functional needs. Ramps, stair lifts, door widening, bathroom remodels and handrails are some of the modifications completed. Community Development Block Grant (CDBG) funding and grant funding from several other organizations from Kansas City can be utilized. Individuals who receive home modifications are referred from the city and community and must follow the contract or grant requirements for income, diagnoses, etc. More information is available on their website at thewholeperson.org.
- *Access II* –in Gallatin: Consumers who are already actively associated with Access II can use the “Consumer Fund Request” to assist with home modification, automation and other similar support services. These services are funded entirely through donations and fundraisers. More information is available on their website at http://www.accessii.org/Home_Modifications.html.
- *Disability Resource Association (DRA)*– in Festus: DRA will send an ADA Specialist to the home to assess what is needed to make the home accessible for the individual. DRA may install basic home modifiers on that home visit or determine what simple home modifiers or durable medical equipment is needed to be safe in the home. If more extensive home modifications are required, DRA may be able to help provide more extensive modifications, such as an accessible shower or a ramp for safe access into the home. Currently, there is a waiting list for ramps and home modification projects. Grants and donations fund DRA's Ramps and Home Modification program entirely. When grant funding is available, this service is provided free of charge. To learn more about home modifications, call the office at 636-931-7696 or go to the website dra4help.org and fill out the form for this project.
- *The Independent Living Center (ILC)* in Joplin: ILC has a home modification program, builds ramps and installs equipment to assist individuals with a disability to remain independent and gain access to their home. Primarily, services include building ramps, installing grab bars and modifying thresholds for better access. ILC doesn't complete many repairs. However, if the modification was something ILC installed that needs repair due to usual wear, they will consider assisting with a repair.
- *Disabled Citizens Alliance for Independence (DCAI)*– in Viburnum: DCAI provides home modifications. Examples of these home modifications include the installation of a permanent ramp, temporary ramp or wedge. They do not repair already existing ramps. DCAI offers grab

bars, lever-handled doorknobs, faucets, tub/shower transfer bench, chair or stool, handheld showerhead, raised toilet seat and reachers. Eligibility is based on need, location, DCAI's financial guidelines and funding availability. DCAI will evaluate individual requests on a case-by-case basis. The request must be related to and beneficial to their disability. The services provided are designed to increase the abilities of people with disabilities to live as independently as possible.

Find your local Center for Independent Living at <https://www.ilru.org/projects/cil-net/cil-center-and-association-directory> to see if they provide home modification and repair.

MISSOURI DEPARTMENT OF REVENUE

Residential Dwelling Accessibility Tax Credit

Taxpayers may use the Missouri state tax credit to make the principal residential dwelling with disabilities accessible. Taxpayers may claim a refundable tax credit of up to \$2,500 in the same taxable year as they incurred the costs. The person with a disability must be a permanent resident of the dwelling. For more information, visit the webpage at dor.mo.gov/tax-credits/dat.html

VETERANS PROGRAMS

Veterans have access to several options to assist with home modifications, repairs and adaptations. Target populations include homeowners, renters and people with disabilities.

Specially Adapted Housing (SAH) Grant and Special Housing Adaptation (SHA) Grant

SAH provides up to \$109,986 (2023) to construct an adapted home, remodel a home or apply towards a mortgage balance of an adapted home purchased with a VA grant. SHA provides up to \$22,036 (2023) to adapt the home of a Veteran or a family member with whom the Veteran lives, or to help purchase a home for modification or a home that is already adapted. To be eligible, you must be a service member or Veteran with a permanent, service-related disability. More information is available on the website at <https://www.va.gov/housing-assistance/disability-housing-grants/>. Online applications are accepted at <https://www.va.gov/housing-assistance/disability-housing-grants/how-to-apply/>.

Temporary Residence Adaptation (TRA) Grant

TRA provides a temporary grant of up to \$44,299 (SAH) and up to \$7,910 (SHA). The grant is available for Veterans and service members who are or will be temporarily residing in a home owned by a family member. Find additional information at <http://benefits.va.gov/homeloans/adaptedhousing.asp>. Online applications are accepted at <https://www.va.gov/housing-assistance/disability-housing-grants/how-to-apply/>

Home Improvements and Structural Alterations (HISA) Grant

HISA funds medically necessary accessibility improvements to entrances, bathrooms and kitchens, providing Veterans with service-related disabilities up to \$6,800 and Veterans with non-service-related disabilities up to \$2,000. See the website for eligibility information. Additional information can be found at <http://www.prosthetics.va.gov/psas/HISA2.asp>.

To determine eligibility or connect with local SHA, SAH, TRA or HISA grant administrations, visit <https://www.va.gov/directory/guide/home.asp> or call the VA toll-free at 1-800-827-1000.

Need more information or have questions? Contact a Specially Adapted Housing (SAH) staff member via email at sahinfo.vbaco@va.gov or by phone at (877) 827-3702.

MEDICAID

Independent Living Medicaid Waiver

The Independent Living Medicaid Waiver¹² services may include environmental accessibility adaptations, specialized medical equipment and supplies, financial management services, and case management. Environmental accessibility adaptation services are available to eligible individuals with disabilities between the ages of 18 and 59 who also qualify for the Missouri Consumer-Directed Personal Care program. Individuals enrolled in the Independent Living Waiver when they turned 65 may remain enrolled for as long as they maintain the ability and desire to self-direct their personal care attendant services. Missouri has a \$5,000 cap per person, per 5-year timeframe, for environmental accessibility adaptations. DHSS' Division of Senior and Disability Services administers this waiver program through an interagency agreement with the Missouri HealthNet Division.

More information on the Independent Living waiver can be found in section 3.55 of the Home and Community Based Services Manual at <https://health.mo.gov/seniors/hcbs/hcbsmanual/index.php>. To speak to someone by phone please call 866-835-3505 or email LTSS@health.mo.gov.

Brain Injury Waiver

The Brain Injury Waiver¹³ provides service coordination and home and community-based services to MO HealthNet recipients ages 21 to 65 living with a traumatic brain injury (TBI). Services include Environmental Access and Home Modification. The waiver defines this service as "physical adaptations required by the participant's plan of care, which are necessary to ensure the health, welfare, and safety of the individual or which enable the individual to function with greater independence in the community." Without this, the recipient would require institutionalization. Such adaptations may include installing ramps, widening doorways, modifying bathroom facilities, or installing specialized electric and plumbing systems necessary to accommodate the medical equipment and supplies essential for the participant's welfare. However, this excludes adaptations or improvements to the home which are not of direct medical or remedial benefit to the waiver participant such as central air conditioning. Adaptations that add to total square footage of the home are excluded from this benefit except when necessary to complete an adaptation. Adaptations may be approved for living arrangements (houses, apartments, etc.) where the participant lives that are owned or leased by the participant, their family or legal guardian.

An Occupational or Physical Therapist must recommend all adaptations. Plans for installations should be coordinated with the therapist to ensure adaptations will meet the needs of the individual as per the recommendation. All services shall be provided in accordance with applicable state or local building codes.

¹² Missouri Department of Health and Senior Services- <https://health.mo.gov/seniors/hcbs/hcbsmanual/index.php> (Accessed 3/30/2023)

¹³ Missouri Department of Health and Senior Services- <https://health.mo.gov/living/families/shcn/bi.php> (Accessed 3/30/2023)

To qualify for this waiver, individuals must:

- Require medical care equivalent to the level of care received in a nursing home;
- Not be enrolled in another waiver;
- Have medical documentation of a TBI;
- Be enrolled in MO HealthNet;
- Have a federally matched MO HealthNet Eligibility Code; and
- Be between the ages of 21 to 65.

Environmental Access and Home Modifications are each capped at \$5,000 annually, which is included in the total of the annual \$27,500 cap per participant annually for all services provided through the Brain Injury Waiver.

More information about the Brain Injury Waiver can be found at <https://health.mo.gov/living/families/shcn/bi.php> or by calling the toll-free number at 800-451-0669.

MISSOURI DIVISION OF DEVELOPMENTAL DISABILITIES WAIVERS

The Missouri Department of Mental Health, Division of Developmental Disabilities, operates four Medicaid waivers: the Comprehensive Waiver, the Community Support Waiver, the Missouri Children with Developmental Disabilities Waiver, and the Partnership for Hope Waiver.¹⁴ Environmental Accessibility Adaptations (EAA) are available in all four waivers.

EAA includes physical adaptations required by the individual support plan (ISP), which are necessary to ensure the individual's health, welfare and safety. Also included are physical adaptations which enable the individual to function with greater independence in the community and, without which, the individual would require institutionalization. Such adaptations may include the installation of ramps and grab-bars, widening of doorways, modification of bathroom facilities, or installation of specialized electric and plumbing systems, which are necessary to accommodate the medical equipment, and supplies necessary for the welfare of the individual. It shall exclude adaptations or improvements to the home which are not of direct medical or remedial benefit to the waiver individual, such as carpeting, roof repair, central air conditioning, etc. Adaptations that add to the total square footage of the home are excluded from this benefit except when necessary to complete an adaptation. Adaptations may be approved for living arrangements (houses, apartments, etc.) where the individual lives, whether it is owned or leased by the individual, their family or legal guardian. Home accessibility adaptations may not be furnished to adapt living arrangements owned or leased by providers of waiver services.

All adaptations must be recommended by an occupational therapist (OT) or physical therapist (PT). Plans for installation must be coordinated with the therapist to ensure adaptations will meet the needs of the individual, per the recommendation. The service provider must document the identity of the PT or OT, including full name and Missouri license number. All services shall be provided in accordance with applicable state or local building codes.

¹⁴ Missouri Department of Mental Health-. <https://dmh.mo.gov/dev-disabilities/programs/waiver/medicaid-hcb> (Accessed 3/30/2023)

Costs are limited to \$7,500 per year, per individual for all waivers. The annual limit corresponds to the waiver year, which begins July 1 and ends June 30. In the event that the cost of the adaptation exceeds the annual cost limit, the service coordinator or other support professionals should attempt to locate additional funding sources. The Regional Officer Director or designee may approve an exception to exceed the limit if exceeding the limit will decrease the need (units) of one or more other waiver services. The service plan must document exceeding the limit for the service that will result in a reduced need for one or more other waiver services.

The PT/OT component of the service will be authorized and reimbursed separately from the completion of the job, and will be reimbursed in 15-minute increments at a price not to exceed the Medicaid Maximum Allowable for DD Waiver PT/OT in effect on the date of service, but paid under the DD Waiver procedure code for EAA.

Comprehensive Waiver Eligibility Information

To be eligible for the Comprehensive Waiver, an individual must:

- Be eligible for Medicaid (otherwise known as MO HealthNet) as determined by Family Support Division (FSD) under an eligibility category that provides for Federal Financial Participation (FFP);
- Be determined by the regional office to have a developmental disability as defined by Section 630.00-5(9), RSMo, (1994); and
- Be determined by the regional office initially and annually after that to require an intermediate care facility for individuals with intellectual or developmental disabilities level of care (ICF/IDD LOC).

Community Support Waiver Eligibility Information

To be eligible for the Community Support Waiver, an individual must:

- Be eligible for Medicaid (otherwise known as Mo HealthNet) as determined by FSD under an eligibility category that provides for FFP;
- Be determined by the regional office to have a developmental disability as defined by Section 630.005(9), RSMo, (1994);
- Be determined by the regional office initially and annually after that to require an ICF/IDD LOC;
- Have needs that can be met within the waiver cap of \$28,000 (this amount is adjusted annually by the consumer price index).

Missouri Children with Developmental Disabilities (MOCDD or Sarah Jian Lopez) Waiver Eligibility Information

To be considered for participation in the MOCDD Waiver, the child must:

- Be eligible to receive Division of DD services (have a developmental disability as defined by Section 630.005(9), RSMo, (1994));
- Be living at home;
- Be under the age of 18; and
- Have a need for a waiver service;

- Be screened and determined not eligible for MO HealthNet for Kids and MO HealthNet for Disabled Children;
- Require an ICF/IDD LOC and be at risk of entering an ICF/IDD facility if not provided services under the waiver.
- Be determined by the regional office initially and annually after that to require an ICF/IDD LOC.

It must also be determined:

- Maintaining the child at home rather than in placement is both safe and economical (cost less than the equivalent LOC in an ICF/IDD).
- If other agencies (First Steps, local school districts) are serving or have primary responsibility for providing formal paid supports to the child; or
- If the child is eligible for other state plan MO HealthNet services (such as those provided under the Bureau of Special Health Care Needs (BSHCN) that would meet the child's needs). If these services do not meet the child's needs (provide an adequate level of services and/or the appropriate type of services), then waiver services may be considered.

Partnership for Hope Waiver Eligibility Information

To be eligible for the Partnership for Hope Waiver, individuals must:

- Be a resident of a participating county upon enrollment and while receiving waiver services;
- Be eligible for Medicaid (otherwise known as MO HealthNet) as determined by FSD under an eligibility category that provides for FFP;
- Be determined by the regional office to have a developmental disability as defined by Section 630.00 5(9), RSMo, (1994);
- Persons do not require residential services and typically are living in the community with family members;
- The individual is at risk of needing ICF/IDD institutional services if unable to access waiver services to subsidize care and support provided by the community and/or family;
- The estimated cost of waiver services and supports necessary to support the person must not exceed \$12,362 annually.
- Be determined by the regional office initially and annually after that to require an ICF/IDD LOC.

More information on the Department of Mental Health Medicaid waivers can be found at <https://dmh.mo.gov/dev-disabilities/programs/waiver>. For more information, please contact the Division of Developmental Disabilities at 573-751-4054, or toll free at 800-207-9329 or by [email](#).

HEALTH INSURERS

Health insurers, including some HMOs, may consider home modifications as part of a comprehensive package of resources for prevention. Medicare does not cover home modification, but will cover some related durable medical equipment. However, as of 2018, Medicare Advantage programs have the option of covering basic home modifications as part of Supplemental benefits.

Long-Term Care

Long-Term Care plans may have home modification-related coverage in a rider paid in addition to basic premiums.

Life Insurance

Life insurance premiums can sometimes be borrowed against to fund home modifications.

MONEY FOLLOWS THE PERSON

Money Follows the Person is a program within DHSS that helps individuals living in a state habilitation or nursing facility transition back to home. The individual must have resided in the facility for at least 90 days, have been receiving Missouri Medicaid (MoHealth Net) benefits in the care facility for at least one day, remain eligible for Medicaid once they are released from the facility, and be transitioning to a home that is leased or owned by the individual or their family, or move to residential housing with no more than four individuals living in the house.

Money Follows the Person has a \$2,400 demonstration service funds cap. Meeting the individual's essential needs such as food, utilities and clothing is the funding priority. If funds remain after meeting the individual's essential needs, they can be applied to home maintenance or repair.

More information on Missouri's Money Follows the Person program can be found at <https://dss.mo.gov/mhd/general/pages/mfp.htm>. You can also call the toll-free number at 855-834-8555 and select option 7; or call 573-522-1591. You can also send an email inquiry to ShowMeHome@dss.mo.gov

SOCIAL SECURITY

Plan for Achieving Self-Support

Plan For Achieving Self Support (PASS) -- Supplemental Security Income (SSI), a major program of the Social Security Administration, provides income for extremely low-income persons who have a disability, and can be used for modifications to a home for achieving greater independence. Additional information on the PASS program can be found at <https://www.ssa.gov/disabilityresearch/wi/pass.htm>. Missouri specific contact information can be found at <https://www.ssa.gov/disabilityresearch/wi/passcadre.htm#kansascityregion>.

Impairment-Related Work Expenses

Impairment Related Work Expenses (IRWE) can be used by Social Security Disability (SSDI) and SSI recipients for costs for home modifications, equipment and assistive technology and are deducted from the earnings used to calculate benefit payments (this means benefits are reduced less than they otherwise would be because a lower earnings figure is used). These costs may also be deductible from personal income taxes. Find more information at <https://www.ssa.gov/ssi/spotlights/spot-work-expenses.htm> or call 800-772-1213 or TTY 1-800-325-0778.

COMMUNITY DEVELOPMENT BLOCK GRANTS (CDBG), DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

CDBG is a funding stream allocated by the Department of Housing and Urban Development (HUD) to state and local governments to support housing, community and economic development needs including home repair/improvement. Find local CDBG Grantees here [Local Grantees by State](#).

Under the State CDBG Program, states award grants to smaller units of general local government that develop and preserve decent, affordable housing and provide services to the most vulnerable in local communities. Annually, each state sets funding priorities based on need and criteria for selecting projects. For additional information on the program, visit the Missouri Department of Economic Development website at: <https://ded.mo.gov/cdbg>.

Home Program, U.S. Department Of Housing And Urban Development (HUD)

Several years after CDBG was established, HOME was created as a block grant allocated to states and communities to focus solely on housing. It funds many home repair efforts nationwide.

To learn who offers HOME in Missouri, use the “Find A Grantee” box on the page below. Search by state and then check the HOME Investment Partnerships Program box.

<https://www.hudexchange.info/grantees/>. For more information on the HOME Program, please visit https://www.hud.gov/program_offices/comm_planning/home.

You can also check the U.S. Department of Housing and Urban Developments Missouri Home Repairs webpage to see if your city participants in the program. The webpage can be found at

<https://www.hud.gov/states/missouri/homeownership/homerepairs>.

State Housing Finance Agencies (HFAS)

The Missouri Housing Development Commission is the State Housing Finance Agency. State HFAs (which can go by a variety of names) assist low- and moderate-income households by lending funds that assist first-time buyers in purchasing homes, finance construction/repairs, develop supportive housing for seniors and persons with disabilities, and operate low-interest loan and deferred loan home improvement programming. They also provide funds to developers creating new single-family homes and constructing/rehabbing multi-family housing benefitting low- moderate-income households. More information on the program available through the Missouri Housing Development Commission can be found at <http://www.mhdc.com/>.

The Missouri Housing Development Corporation has a list to help find home repair assistance in Missouri by county. While not every county in the state is included on the list, a number of rural areas are included. The list can be found at <https://www.mohousingresources.com>.

USDA OFFICE OF RURAL DEVELOPMENT, U.S. DEPARTMENT OF AGRICULTURE (USDA)

Section 504 Home Repair

The Section 504 Home Repair Program provides loans (up to \$20,000) to very-low-income homeowners to repair, improve, or modernize their homes, or grants (up to \$7,500) to very-low-income older adult homeowners to remove health and safety hazards. Loans with 1% interest are available for households

with repayment ability. Grants are available for homeowners age 62 and older who are unable to repay a loan. Loans and grants can be combined for up to \$27,500 in assistance. More information is available at <https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants>. Missouri specific contacts can be found at <https://www.rd.usda.gov/files/MO-OfficeMap.pdf>.

WEATHERIZATION ASSISTANCE PROGRAM, U.S. DEPARTMENT OF ENERGY (DOE)

Missouri Low-Income Weatherization Assistance Program

The Weatherization Assistance Program's primary purpose is, "to increase the energy efficiency of dwellings owned or occupied by low income persons, reduce their total residential energy expenditures, and improve their health and safety, especially low-income persons who are particularly vulnerable such as the elderly, the disabled, and children." This includes incidental safety repairs when needed. For more information, please visit their website at <https://energy.mo.gov/assistance-programs/liwap>

COMMUNITY ACTION AGENCIES

Nineteen Community Action Agencies are located throughout Missouri and collaborate with other community agencies to provide services to low-income area residents. Some Community Action Agencies provide funding assistance for minor home access modifications. To see a list of agencies with contact information and the regions covered, you can call the Missouri Community Action Network at (573) 634-2969 or visit their website at <https://www.communityaction.org/>

The chart below shows which of the 19 Community Action Agencies provides the following housing and energy assistance programs:

Housing and Energy Assistance Services (CA = Community Action)	Energy Assistance	Weatherization	Home Repair/ Rehabilitation	Rental/Housing Assistance	Homeless Prevention
Central Missouri CAC	x	X	x	x	
CA Agency of St. Louis County		X	x	x	x
CA Partnership of NE MO	x	X	x	x	
CA Agency of Greater KC	x	X	x	x	
CA Partnership of North Central Missouri	x	X	x	x	x
CA Partnership of Greater St. Joseph	x			x	
Community Services, Inc. of Northwest Missouri	x	X	x	x	
Delta Area Economic Opportunity Corp.	x	X	x	x	x
East Missouri Action Agency, Inc.	x	X	x	x	x
Economic Security Corp. of Southwest Area	x	X	x	x	x
Jefferson Franklin CA Corp.	x	X	x	x	x
Missouri Ozarks CA, Inc.	x	X	x	x	x
Missouri Valley CA Agency	x	X		x	
Northeast CA Corp.	x	X	x	x	x
Ozark Action, Inc.	x	X	x	x	x
Ozarks Area CA Corp.	x			x	x
Peoples CA Corp.	x	X	x	x	x
South Central Missouri CA Agency	x	X	x	x	x

NON-PROFIT AND CHARITABLE ORGANIZATIONS

Rebuilding Together Kansas City

Rebuilding Together, Inc. (RTI) is one of the largest volunteer organizations in the United States focused on transforming the homes and lives of low-income families, seniors, people living with disabilities and Veterans. The Clay County affiliate began as "Rebuilding Together Liberty," then changed to "Rebuilding Together Clay County" in 2009 when the service area became county-wide. The name changed again to "Rebuilding Together Kansas City" (RTKC) in 2017, when the services also grew to serve Platte and Clinton counties. Since its inception, RTKC's services had 7,102 volunteers completing 82,931 volunteer hours, 1,046 homes repaired, 455 children served, 940 elderly served, and 848 individuals with disabilities served. The total market value of work completed on these projects is \$3,178,561. More information can be found at <https://www.rebuildingtogetherkc.org/>.

Rebuilding Together St. Louis

Rebuilding Together St. Louis focuses on completing free safety modifications and minor home repairs for St. Louis area homeowners who are low-income older adults, Veterans, or individuals with

disabilities so they can stay safe, comfortable and independent in their own home. The service area is focused on St. Louis City and St. Louis County.

The repairs for homeowners depends heavily on funding, staff capacity, material availability and volunteer expertise--all of which change frequently. Because every home and homeowner's needs are unique, it takes time to make sure all the pieces fit together to accept a homeowner into one of the programs.

- COMMON REPAIRS: handrails for stairs, grab bars in bathrooms, minor electrical and plumbing issues, tripping hazard reduction.
- OCCASIONAL REPAIRS: ramps, larger plumbing and electrical jobs, tuck-pointing, roofs, painting, ac/heating units, windows.
- CANNOT PROVIDE: emergency repairs, fire damage repair, or major structural repairs, repairs for renters, mobile home/trailer owners, or condo owners.

To qualify, applicants must be:

- Homeowners who have lived in their current home for 5+ years. Homeowners must currently own, live in and plan to stay in their home.
- Low-income households that are financially unable to afford the repairs.
- Older adults who are 65+ years old who need minor home modifications and are physically unable to do their own repairs, and/or
- Veterans who are 60+ years old who need minor home modifications and are physically unable to do their own repairs (submitting a DD-214 is required) and/or
- Individuals with disabilities of any age who need minor home modifications and are physically unable to do their own repairs.
- Individuals must be no more than 3 years behind on their real estate taxes.

For more information visit the website at <https://www.rebuildingtogether-stl.org/> or call 314-918 9918.

Jewish Family Services

Jewish Family Services' Help@Home is a membership-based program available to adults ages 60 and older or adults with disabilities who live in portions of Jackson County, Mo., and Johnson County, Kansas. This program is available to help individuals who wish to spend time enjoying other activities besides home repairs or can no longer perform the tasks on their own. You can find more information on the program, including their service map and a membership application, at <https://www.jfskc.org/help-at-home/>.

Metro Lutheran Ministry

Metro Lutheran Ministry provides minor home repair services, including building wheelchair ramps, to elderly and disabled homeowners, allowing them to remain independent. The Minor Home Repair program provides safety and security repair services to help low-income seniors and disabled individuals live safely in their own homes and maintain their independence. A team of skilled volunteers makes repairs and materials are purchased with donations. The program serves homeowners in the areas of Kansas City, Mo. (south of the river). To qualify, individuals must live in the area of service, own their

home, have a household income of 150% of the federal poverty level or less, and be elderly or disabled. For more information, call 816-285-3188 or visit <https://mlmkc.org/program/minor-home-repair/>

Midwest Special Needs Trust General Charitable Grants

Grants are available for a wide range of needs up to \$1,500 for durable medical equipment and other purposes. Participants must meet the Trust's low-income guidelines. An application can be obtained from their website at <https://www.midwestspecialneedstrust.org/> or by phone at 573-256-5055.

SLICE

SLICE is a regional organization serving the Springfield area. Individuals who have a spinal cord injury and live near Springfield may be eligible. They offer peer-to-peer support and a home modification program that provides services, such as building ramps. Their priorities are to educate the general public about spinal cord injuries and provide funds and other resources to assist individuals in covering the needs and expenses not covered by available resources. More information can be found on the website at <https://sliceinc.org/>.

MO Better Foundation

MO Better Foundation (MO Better) primarily assists Missouri children with physical disabilities/disorders, Missouri adults with physical disabilities/disorders, and Missouri children and adults with permanent physical impairments due to accidents or incidents. Applicants may have a diagnosed physical impairment. MO Better was established to help enhance the quality of life of Missourians with physical disabilities by providing funds to purchase items that assist in daily living. The non-profit provides help when no other funding source is available, or when other funding sources are not adequate to cover the costs of the assistive technology/equipment, mobility aides, access modifications and other needs. Eligible Items include any piece of equipment that allows an applicant to be active and participate in daily activities. Examples are Assistive Technology Equipment, Communications devices, speech recognition software, evaluation and training costs for adaptive vehicle modifications (wheelchair lifts, driving controls, stair lifts), smart home devices/environmental controls, speech recognition software, portable ramps, and lumber/materials/labor costs for minor home modifications (building ramps, widening doors, bathroom modifications, etc.). MO Better can be reached online at <http://mobetter.org>.

The Bentley Trust

This program is a grant for people over 60 who live in the Springfield City limits. This trust can provide help with hearing aids, dentures, lift chairs, rent and more. For questions about the Bentley Trust, contact Southwest Center for Independent Living at 417-886-1188.

HopeBUILDERS

This agency assists the elderly and individuals with disabilities with minor home repair and access needs around the KC metro area. Visit their website at [HopeBUILDERS](https://www.mced.mo.gov/old/news/hero-program-expanding-missouri-finance-home-energy-improvements-2/) or call them at 1-888-467-3001

The home office is based in Kansas City, and you can find more information on their website at <https://www.mced.mo.gov/old/news/hero-program-expanding-missouri-finance-home-energy-improvements-2/> or by calling 1-855-437-6411.

Hearts and Hammers

Hearts & Hammers of Southwest Missouri provides home repairs for the elderly, physically disabled, single parent and low-income families. The projects that Hearts & Hammers assist with include small tasks, such as raking leaves to rebuilding floors. However, the primary focus of Hearts & Hammers is exterior repairs that typically include painting, caulking, ramp construction, siding replacement, window repair, gutter repair, landscape and other services that restore the character of the home and improve weatherproofing and security. The list of repairs is determined by what a group of volunteers can accomplish on the annual workday. They may also assist on homes throughout the year on a case-by-case basis. Applicant must own and live in the home being considered for repairs and fall within the Hearts & Hammers income guidelines and focus area. For more information visit the website at <http://www.heartsandhammersjoplin.org> or call 417-629-8135.

Habitat for Humanity

Habitat for Humanity developed Housing Plus, a comprehensive aging in place strategy. This person-centered approach uses two different assessments to tailor the process to each homeowner's needs:

1. A home repair evaluation by a construction specialist from the local Habitat organization.
2. A functional survey, completed in coordination with a local human services professional. During this conversation, the homeowner discusses their activities of daily living, such as bathing, dressing and eating, as well as how they pay bills, clean their homes, communicate with others, run errands and manage any medications they take.

These assessments, which consider everything from the resident's lifestyle to type of home, allow Habitat to address the older adult's needs holistically, improving the likelihood they can age in place.

Not only do they complete person-specific home repairs and modifications — from widening hallways and installing grab bars to building a ramp and updating flooring — but by working with local community organizations, they can connect older adults with social services to address age-related issues including health, isolation, hunger and lack of transportation.

Together, Habitat and their partners are fostering safe, livable homes and communities where older adults can thrive. [Contact your local Habitat](#) to find what aging in place support is available in your area.

Christmas in October

Over the past 37 years, volunteers have rehabilitated more than 9,500 homes in the Kansas City area. Volunteers tackle a variety of work when rehabilitating homes. It could be as simple as applying a fresh coat of paint to more labor-intensive work, such as replacing a faucet or repairing a leaky roof. The work performed varies from house to house and focuses on repairs needed to help you live in warmth, safety and dignity. While most of the work is completed in October, they are open year-round. To qualify for the program, the homeowner applicant must:

- own only one residence (the home in which they currently live);
- lack the finances or resources to have the repairs completed;
- not have received assistance from Christmas in October in the past year; and
- not live in a mobile home.

In addition, applicants must meet **one** of the following criteria:

- be age 62 years or more; or
- have a physical disability at any age; or
- be a Veteran or have a Veteran living in the home.

For more information about the program call 816-531-6443, or visit the website at <https://christmasinoctober.org/homeowner/>.

LENDING RESOURCES (LOANS/CREDIT)

Federal Housing Administration (FHA) Loan Insurance, U.S. Department of Housing and Urban Development (HUD)

These loan guarantee programs are through local lenders (not direct funding):

- Title I insures loans for rehabilitating an existing home.
https://www.hud.gov/program_offices/housing/sfh/title/ti_about
- 203(k) Purchase/Rehabilitation enables homebuyers and homeowners to finance the purchase (or refinancing) of a house and rehabilitation of a home through a single mortgage, or to finance the rehabilitation of their existing home.
https://www.hud.gov/program_offices/housing/sfh/203k
 - Locate a Title I or 203(k) Program in your area:
https://www.hud.gov/program_offices/housing/sfh/lender/lenderlist

Home Equity Line of Credit (HELOC)

According to the Consumer Finance Protection Bureau, “A HELOC is a line of credit that allows you to borrow against your home equity. Equity is the amount your property is currently worth, minus the amount of any mortgage on your property. Unlike a home equity loan, HELOCs usually have adjustable interest rates. For most HELOCs, you will receive special checks or a credit card, and you can borrow money only for a specified time, starting from when you open your account. This time period is known as the “draw period.” During the “draw period,” you can borrow money and you must make minimum payments. When the “draw period” ends, you will no longer be able to borrow money from your line of credit. After the “draw period” ends, you may be required to pay off your balance all at once or you may be allowed to repay over a certain period of time. During this time, known as the “repayment period,” you will not be able to borrow additional amounts and may have to make larger minimum payments than during the draw period.

For more information on HELOCs, visit: <https://files.consumerfinance.gov/f/documents>.

Home Equity Loan (HEL)

According to the Consumer Financial Protection Bureau, “A home equity loan (sometimes called a HEL) allows you to borrow money using the equity in your home as collateral. Equity is the amount your

property is currently worth, minus the amount of any existing mortgage on your property. You receive the money from a home equity loan as a lump sum. A home equity loan usually has a fixed interest rate—one that will not change. If you cannot pay back the HEL, the lender could foreclose on your home. If you are considering taking out a HEL to pay off your debts, you should explore alternatives with a credit counselor that do not put your home at the risk of a forced sale. Moreover, home equity loans may have upfront fees and costs, so be sure to compare more than just your monthly payment when shopping around.

Before taking out a home equity loan to consolidate your debts, talk to a qualified credit counselor to help you weigh your options. For more information on HELs, visit <https://www.consumerfinance.gov/ask-cfpb/>.

Unsecured Personal Loans

For less expensive modifications, a homeowner or renter can apply for a personal loan at their bank. According to Forbes Advisor, “Also called good faith loans or signature loans, unsecured loans are those that do not require the borrower to pledge any collateral. Common types of unsecured loans include personal loans, student loans and unsecured credit cards. You can get these loans from a wide range of traditional, online and government-backed lenders, and the application process is often less rigorous than for secured loans.”

For more information on unsecured loans, please visit <https://www.forbes.com/advisor/personal-loans/what-is-an-unsecured-loan/>.

Mortgage Refinancing

According to Money Geek, “A mortgage refinance is the act of rolling over your current mortgage into a new home loan. During this process, your home loan provider will assess your home’s current market value, go through your credit and tax return history and verify your credit. If everything is successful, your home mortgage lender will present you with several options to lower your monthly payment, take equity out on your home or reduce the number of years on your home loan. A mortgage refinance can help lower your monthly payments or unlock the cash in your home to consolidate debt or start a remodeling project...”

For more information on refinancing, visit <https://www.moneygeek.com/mortgage/refinance/>.

Reverse Equity Mortgage

Reverse equity mortgages are special financing techniques available only for elderly homeowners to convert their home equity into a lump-sum payment, a stream of monthly payments, a line of credit, or a combination of these options. The property's title is turned over to the lender in exchange for the payment(s). Funds could be used to make changes to their homes. Contact a counselor using one of the links below to learn more and determine if this is the right option.

- National Reverse Mortgage Lenders Association: <http://www.reversemortgage.org>
- FHA-Approved Home Equity Conversion Mortgages for Seniors: HUD Information, including finding a counselor in your area http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hecm/hecmhome

- National Council on Aging Reverse Mortgage Counseling <https://www.ncoa.org/older-adults/benefits/housing-utilities/home-equity/reverse-mortgages>

Secured Loans against Homeowner's Bank Accounts

According to Nerd Wallet, “A secured personal loan is a loan you get by pledging something you own in exchange for borrowed money that you repay over time with interest. You give a lender the right to take your collateral — a vehicle or savings account for example — but they’ll only take it from you if you fail to repay the loan. Once the loan is paid in full, the lender no longer has the right to take the collateral from you. Unlike some other installment loans that use the item you’re purchasing as collateral (a house for a mortgage or a car for an auto loan, for example), the collateral you pledge on a secured personal loan is already yours. You can use the funds from a secured personal loan to pay for just about anything.”

For more information on secured loans, visit: <https://www.nerdwallet.com/best/loans/personal-loans/secured-personal-loans-lenders>

SELECTING A HOME MODIFICATION CONTRACTOR

When selecting a home modification contractor, it is crucial that the person or company is ethical and experienced in working with adults aging in place. Contractors should be able to give references for work that has been completed.

Certified Aging in Place Specialists (CAPS) Program

The Certified Aging-in-Place Specialist (CAPS) designation program teaches the technical, business management and customer service skills essential to competing in the fastest-growing segment of the residential remodeling industry: home modifications for the aging-in-place.

In addition, the CAPS designation helps contractors make their clients’ homes more “visitable”. Even if the homeowners don’t think they need additional task lighting, grab bars and other home modifications for their own use, their family members and visitors might. The program teaches the best remodeling/construction practices for home modifications and the unique aspects of working with accessible communities and older adults. This course is available for Occupational Therapists, Physical Therapists, remodelers, new home builders, realtors and others.

A current list of CAPS certified professionals in Missouri can be found at: <https://www.universal-accessibility.com/Missouri-CAPS-Remodelers-Certified-Aging-in-Place-Specialists.htm#.ZCSDBHbMKUK>