

Home Modifications

Information for Homeowners

A Video Series, Part 2



This series will explain

- The concept of home modifications
- How home modifications can help you or a family member have a fuller life
- How to obtain and pay for home modifications, whether you own or rent your home

It is intended for

- Older adults and people with disabilities who may need modifications to the home they own or rent
- Advocates, family members, case managers, and property managers who can help those who need home modifications
- Others who want to understand more about this important subject



This video is specifically for HOMEOWNERS who may need a modification to the home they own.



What are Home Modifications?

- Structural changes made to a person's home environment to help make performing daily tasks easier, reduce accidents, and support independent living
- Help people stay at home longer as they age, preventing hospitalization or nursing home care
- May be minor in nature to make homes more accessible and livable or more major to adapt the home to the individual's physical limitations

Here are some other examples of home modifications:

- Stairlift
- Automatic door opener
- Roll-in shower
- Flashers for fire alarms



Considerations Related to Home Modifications

Homeowners who need home modifications often have two questions:

*Are there resources to help me **pay for** home modifications?*

*Are there programs to help me **find a contractor**?*



Some key questions to consider for each program are:

- Does the program provide grants or loans that need to be repaid?
- Is there a maximum amount that can be spent on a modification?
- Does the program offer assistance to get the modification construction done, like identifying home improvement contractors, or does it only provide the funding?

What are the Options for Funding Home Modifications?

Funding to modify a home that you own can come in many different models:



- **Grants** are funds that you do not have to repay and are often given to homeowners who meet certain eligibility criteria such as being a specific age, having a disability, or meeting certain income standards
- **Deferred payment loans** allow the homeowner to repay the loan at a future date
- **Loans** must be repaid and the interest, payment schedule, and other requirements are set by the lender
- **Home equity loans** allow you to borrow money using the equity in your home as collateral



Mike is a 50 year old veteran. Before he was injured during a deployment, he lived with his wife and high school age children in a home he and his wife have owned for 25 years.

While he can use a walker some of the time, his injury means he also uses a wheelchair sometimes inside and outside of his home.

The home is a two-story colonial with a full bath and three bedrooms on the 2nd floor. The first floor has a half bath, kitchen, large open dining and family room, as well as an office. For Mike to live in this home, the family would need to install a ramp over the two front stairs into the front entrance, expand the half bath on the first floor to a full bath, and change the office to a bedroom.

Mike's household income is considered "moderate."

What are some of Mike's possible options for funding the needed modifications?



- Veterans Administration loans
- Programs operated by the local city/town community development department
- Massachusetts Home Modification Loan Program
- Programs operated by the local Independent Living Center
- MassHousing Home Improvement Loan
- Home equity loan from a bank



Donna is 80 years old and lives alone in a home she inherited from her parents. While she worked all her life, her income is limited and comes from Social Security payments. She is “house rich, cash poor.”

Her home is a small two-story Cape with a kitchen, half bath, small living room and small den on the first floor, and two small bedrooms and a full bath on the 2nd floor. There is also a yard.

She feels less steady on her feet and her nieces and nephews worry about her falling on the steep stairs to the second floor when no one is around. She doesn’t want to move. From her house she can easily walk to a bus stop, a grocery store, several other stores, and the library.

What agencies can help Donna identify home modification resources?



- Local community development department
- Aging Services Access Point (ASAP) agency
- Independent Living Center
- Home Modification Loan Program
- Health care provider

Help Getting Home Modifications Made

Terms and conditions vary across programs

Some programs can help

- Develop blueprints and plans
- Find a contractor
- Oversee construction work

Other programs may require the homeowner to do these tasks on their own (or with a family member, advocate, or case manager)





More information about home modifications is available at this website:
www.mass.gov/info-details/assistance-with-home-modifications-0