**Slide 1:**

Welcome to part 2 of our series on Home Modifications for Older Adults and People with Disabilities.

**Slide 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

Itis 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

**Slide 3:** This video is specifically for HOMEOWNERS who may need a modification to the home they own.

**Slide 4: What are Home Modifications?**

Home modifications are structural changes made to a person’s home environment to help make performing daily tasks easier, reduce accidents, and support independent living. These modifications often relate specifically to a person’s health, comfort, and their ability to live independently at home.

Home modifications may help people stay at home longer as they age, preventing hospitalization or nursing home care.

Home modifications may be minor in nature to make homes more accessible and livable (like installing lever door handles) or more major to adapt the home to the individual’s physical limitations. A good example is installing a wheelchair ramp or roll in shower.

Here are some other examples of common home modifications.

* Stair lift
* Automatic door opener
* Roll-in shower
* Flashers for fire alarms

**Slide 5: 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 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?

**Slide 6: What are the Options for Funding Home Modifications?**

Funding to modify a home that you own can come in many different models. Examples include grants, deferred payment loans, and loans.

* Grants are funds that you do not have to repay. Often grants are given to homeowners who meet certain eligibility criteria such as being a specific age, having a disability, or meeting certain income standards. Grants may come with certain requirements that have to be met. For example, the grant may not have to be repaid as long as the homeowner lives in the property for at least five years. Some local community development departments in cities and towns provide grants to low- or moderate-income households for home modifications. Independent Living Centers may also offer grants to people who own their home.
* A deferred payment loan allows the homeowner to repay the loan at a future date. Often no interest accrues while the loan is deferred. In some cases, the deferred loan does not have to be repaid until the home is sold or transferred. The Massachusetts Home Modification Loan Program provides deferred payment loans to eligible homeowners.
* A loan is a type of funding that must be repaid. Any interest, the payment schedule and other requirements are set by the lender, which might be a traditional bank or a nonprofit entity. MassHousing provides home improvement loans that can be used for this purpose.
* A home equity loan is a special type of loan. A home equity loan 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 can discuss this option with your local bank.

**Slide 7:**

Now let’s hear about a few scenarios

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”.

**Slide 8: 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

**Slide 9:**

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.

**Slide 10: What agencies can help Donna identify home modification resources?**

Donna has a limited income so paying back a traditional or home equity loan are not likely to be good options. Some communities have programs specifically for older adults with Donna’s income profile. She is a good candidate for grants such as those that may be available through her town’s community development department or programs operated by her local Aging Services Access Point (ASAP) agency. She is also a good candidate for the Home Modification Loan Program, which provides deferred payment loans. Sometimes older homeowners whose primary asset is their home are reluctant to use deferred payment loans since they want their children to inherit the property with no liens. As Donna has no children this may be less of a barrier.

Donna may need help navigating her options. Her local Aging Services Access Point agency, Independent Living Center, or even her health care provider may be able to help. If she needs help locating a contractor, reviewing blueprints, and other tasks related to getting the modifications completed, she may want to consider selecting a program that can provide that assistance.

**Slide 11: Help Getting Home Modifications Made**

Terms and conditions vary across programs, so it is important to ask questions and learn about the details of each home modification program.

In addition to providing funding, some home modification programs can help develop blueprints and plans, find a contractor, and oversee the actual home modification construction work. Other programs may require the homeowner to do these tasks on their own (or with a family member, advocate, or case manager).

If you need assistance locating and overseeing a contractor, programs such as Massachusetts Rehabilitation Commission’s Adaptive Housing Program can be very helpful. If you or a family member can take care of these tasks yourselves, then other options such as the Home Modification Loan Program may be a good choice.

**Slide 12:**

Thank you for watching part two of the video series on home modifications. More information about home modifications is available at this website: **www.mass.gov/info-details/home-modification-resources-0.**