

Home Modifications for Persons with Disabilities

Persons with disabilities and those experiencing the effects of aging may require various types of home modification to remain at home independently. Home modifications can include the installation of ramps, the removal of architectural barriers to bathrooms and kitchens, and the addition of environmental controls. Although many simple home modifications can be done at low cost, more complex home modifications require getting recommendations from a physical or occupational therapist, an architect, the involvement of a contractor, and financial assistance.

Common Types of Home Modification

- Individuals who use **wheelchairs or scooters** typically face issues regarding steps leading into their homes. This generally requires the installation of a ramp. Concrete ramps provide the most durability but are also more expensive. Wooden ramps are cheaper and can be built more quickly, but require additional maintenance. Portable aluminum ramps can be used for individuals who are using a wheelchair or scooter on a temporary basis.
- Another common issue is the need to widen **doorways** to accommodate the width of wheelchairs and scooters. The installation of offset hinges may be adequate in some instances, but in other cases doorways will need to be reconstructed. Additionally, round doorknobs should be replaced with levers where necessary.
- In houses with more than one story, many individuals may need assistance in **moving between floors**. This may require the use of a stair glide or the installation of a residential elevator. Where this is not an option, individuals may want to reconfigure rooms on lower floors as bedrooms or bathrooms.
- **Bathrooms** are typically the most difficult and expensive element in most homes to modify to accommodate a person with a disability. Many individuals require the use of grab bars to transfer on and off of toilet seats and in and out of bathtubs. Toilet seats and sinks may need to be lowered. Roll-in showers may be an option for some individuals with mobility disabilities.
- Designing **kitchens** to be accessible for people with disabilities may require lowering counters, placing appliances within the reach range, and utilizing lower shelves and cabinets for the most commonly-used kitchen utensils.
- **Environmental controls** can operate common household systems such as thermostats, lighting, and security alarms, as well as televisions, stereos and kitchen appliances. Additionally, motion control sensors can be used to turn lights on when someone enters a room and turn them off when someone leaves a room.
- Individuals who are **deaf or hard of hearing** typically require the addition of visible elements in systems such as doorbells, telephones, and home alarm systems.
- Individuals with **visual disabilities** may require the repositioning of low-hanging lighting fixtures and ceiling fans. Tactile warnings can assist people who use canes to alert them to changes in levels or other potentially dangerous features.

Funding Concerns

Home modifications are a significant expense, particularly for individuals with disabilities who have low incomes. Funding options include a variety of programs that help pay for all or part of the cost of home modifications.

Under the terms of the Assistive Technology Act of 2004, ATAC and DRNJ do NOT provide funding for home modification.

Loan Programs

BANK OF AMERICA

The Bank of America Access Loans program provides affordable and flexible terms for individuals with disabilities or access needs who need home modifications. Immediate family members borrowing on behalf of an individual with a disability are also eligible. For example, a parent may apply for an access loan on behalf of a child with a disability. Terms are available up to 72 months

Contact: 1-800-900-9000 (voice) or 1-800-833-2632 (TTY)

<https://www.bankofamerica.com/auto-loans/access-loans/disability-access-loans.go>

PNC BANK

PNC Bank, in conjunction with New Jersey Citizen Action, offers the Self-Reliant Loan and Grant Program. This program can be used for any kind of accessibility issue – for permanent projects like ramps, service animal maintenance, scooters, computers with adaptive software or other types of special equipment. The program offers:

- Highly discounted interest rates and competitive repayment terms
- Loan amounts from \$1,000 to \$5,000, with no application fee
- A limited number of \$1,000 grants are available on a first come, first served basis.
- Limit one grant per household.

Contact:

1-877-762-7000 (voice) or <http://www.pnc.com/>. Visit your local branch for more details.

Federal Resources

DEPARTMENT OF AGRICULTURE

The Rural Development program at the Department of Agriculture provides loans and grants to very low-income homeowners for housing rehabilitation. Call (800) 670-6553 or visit http://www.rurdev.usda.gov/had-rr_loans_grants.html for more information.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

HUD provides a wide variety of services designed to increase housing options for Americans with disabilities. HUD programs can include providing access to low-cost financing, grants to communities seeking to help rehabilitate housing, and information and referral services. HUD also works to protect the civil rights of people with disabilities in housing issues. Call (800) 767-7468 or visit <http://www.hud.gov/offices/fheo/disabilities/pwd.cfm> for more information.

DEPARTMENT OF VETERANS AFFAIRS (VA)

The VA makes grants available to service members and veterans with service-connected disabilities for home modification and rehabilitation. Call (800) 827-1000 or visit <http://www.benefits.va.gov/benefits/> for more information.

INTERNAL REVENUE SERVICE (IRS)

If an individual with a disability incurs home modification expenses related to medical or employment purposes, some or all of the cost may be deductible from federal income tax as a medical expense (IRS Publication 502). Call (800) 829-1040 or visit <http://www.irs.gov> for more information.

SOCIAL SECURITY ADMINISTRATION (SSA)

A Plan to Achieve Self Support (PASS) allows an individual with a continuing disability eligible to receive Supplemental Security Income to set aside income for a short or long term employment goal, which can include home modification. A PASS must be approved by SSA. For information about applying for a PASS, contact SSA at (800) 772-1213 or visit <http://www.ssa.gov/ssi/spotlights/spot-plans-self-support.htm>. Additionally, the New Jersey Work Incentive Network Support program may be able to assist you in applying for a PASS. Contact NJWINS at (866) 946-7465 or visit <http://www.njwins.org/>.

UNITED STATES ACCESS BOARD

The Access Board issues standards and guidelines under the Americans with Disabilities Act (ADA) for barrier-free construction. While the ADA accessibility standards do not specifically apply to residential settings, the standards can be a useful guide for individuals who are seeking to make their homes more accessible. For more information, call the Access Board directly at (800) 872-2253 or visit <http://www.access-board.gov/>.

State Resources

Several state agencies have programs that may help certain individuals purchase modified vehicles. These programs each have different eligibility criteria, different levels of available funding, and different application processes. In order to apply for assistance, contact the agency directly. If you apply with a state agency for services, and are denied, DRNJ may be able to advocate on your behalf. Please feel free to contact our intake department at (800) 292-9742 if you have questions or concerns.

- The New Jersey Department of Human Services (DHS) provides financial assistance through the **Catastrophic Illness in Children Relief Fund**. This program provides assistance to families whose children have significant health programs. Call (800) 335-3863 or visit the DHS website at: <http://www.state.nj.us/humanservices/cicrf/home/> for assistance.
- The Division of Developmental Disabilities (DDD) may provide access to home modification through a Medicaid waiver program, such as the **Supports Program** or the **Community Care Waiver**. These programs are only available to DDD clients enrolled in Medicaid. For information about DDD services, call (800) 832-9173 or visit <http://nj.gov/humanservices/ddd/> for assistance.
- DDD and the Department of Children and Families (DCF) provide assistance with vehicle modification for individuals receiving services through the **Family Support Services** program. Families must exhaust any other services to which they are entitled before they can receive assistance through Family Support. Individuals may receive no more than \$11,000 for home and vehicle modifications over a three-year period. DCF provides services for families with children under age 21, while individuals over age 21 receive services through DDD. For information about DCF services, call 877-652-7624 or visit <http://www.state.nj.us/dcf/families/csc/>.
- The Division of Disability Services (DDS) may provide access to home modification through the **Comprehensive Medicaid Waiver**. This Medicaid waiver program provides assistance for people who would otherwise require long-term care assistance. For information about all DDS services, call (888) 285-3036 or visit <http://state.nj.us/humanservices/dds/> for assistance.
- The **Division of Vocational Rehabilitation Services** (DVRS) may provide access to home modifications as part of an effort to help an individual with a disability achieve employment.
 - For information about all DVRS services, call (609) 292-5987 or visit <http://jobs4jersey.com/jobs4jersey/jobseekers/disable/index.html> for assistance.

Local Resources

The local Centers for Independent Living (CILs) in each county can provide information about local resources, and can assist with advocacy and information about contractors. For contact information about your local CIL, contact the New Jersey Statewide Independent Living Council at (609) 581-4500 or visit <http://www.njsilc.org/>.

The Area Agency for Aging (AAA) in each county can provide information about home modification resources available locally. For contact information about your county agency, call (877) 222-3737 or visit <http://www.state.nj.us/humanservices/doas/home/saaaa.html>.

Foundations and Grants

Various organizations may provide grants that may assist individuals in obtaining access to home modifications. Some organizations may provide direct financial help, while others may provide assistance in fundraising. This is a partial listing of available foundations. In addition to the organizations listed here, your local faith-based organizations or community service organizations may also be willing to assist you with home modifications. For more information about the specific organizations, or to apply for assistance, contact the organization directly.

- **Habitat for Humanity** - (800) 422-4828 - <http://www.habitat.org/>
- **Home Free Home** - (516) 883-0403 - <http://www.homefreehome.org/>
- **Homes For Our Troops** – (866) 787-6677 – <http://www.hfotusa.org/>
- **Rebuilding Together** – (800) 473-4229 – <http://rebuildingtogether.org/>

Home Modification Vendors

For information about contractors that provide home modification services, consult the CARTWheel, a list of service providers for assistive technology, available at <http://www.njcart.org/cartwheel/>.

Hiring a Contractor: What You Should Know

One of the most important factors with any home modification process is choosing a contractor. Care should be taken in selecting a contractor that is going to be able to provide quality workmanship at a reasonable price and in a reasonable timeframe.

When first looking for a contractor, ask for several references. When they provide a list, contact the references and ask questions. Ask if the project was completed on time. Also ask if there were any “added costs” to the initial bid and if so what they were. Ask how easy or difficult it was to work with the contractor. If possible, inspect the quality of work that was performed. If the contractor is reluctant to supply any references, consider choosing a different one.

Obtain at least two to three bids on your project. Communicate verbally and on paper what you want to do, but listen to their advice as well. Experienced contractors can often point out items or problem areas that might otherwise go overlooked.

Financing is always an issue in home modification. However, it is important to choose the contractor that can best complete the modification project, even if that contractor is not the lowest bidder. Some contractors may offer a low bid and increase charges as they go along, or provide low-quality workmanship. Always take into consideration that particular contractor’s quality of work and their references before making your final decision.

Ask for a copy of the contractor’s license. In New Jersey, a Home Repair Contractor’s license is only required for individuals who offer the ability to finance the work to be done. A home repair contractor must carry workmen's compensation and public liability insurance. To see if a Home Repair contractor is licensed, you may contact the Department of Banking and Insurance, Office of Consumer Finance at 609-292-5340 or on the Internet at www.state.nj.us/dobi/index.html.

If you are having any electrical work done in your home (i.e. installation of a stair lift, elevator, etc.), an electrical contractor will need a license to do electrical work in New Jersey. To see if an electrical contractor is licensed, you may contact the Board of Examiners of Electrical Contractors directly at 973-504-6410 or on the Internet www.state.nj.us/lps/ca/nonmedical/electrical.htm

If you are having plumbing work done in your home (i.e. installation of roll-in shower) a plumbing contractor will need a license to do plumbing work in New Jersey. To see if a plumbing contractor is licensed, you may contact the Board of Examiners of Master Plumbers at 973-504-6420 or on the Internet at www.state.nj.us/lps/ca/nonmedical/plumbers.htm.

Always ask for a copy of the contractor’s insurance coverage. Contractors must have general liability insurance for themselves and worker’s compensation coverage for any of their employees.

Hiring a Contractor: What You Should Know

Determine the schedule of your project. There should be a firm start date and an estimated date of completion. Because construction can have so many variables (i.e. bad weather, wheelchair lift arrived broken from vendor), it is almost impossible to get a firm completion date. Let the contractor know when you would like the job finished and see if they can accommodate you.

Ask whether the contractor will be on the job every day or if he/she will have someone else managing the project, such as a foreman. If there is a project foreman, make sure that you will be able to properly communicate with them (i.e. language barriers, etc.).

Make sure that you receive copies of written warranties that apply to any appliances, equipment or materials used in the project. Store them in a safe location.

Because of the expense of materials and supplies involved in construction projects, it is expected for contractors to request a certain percentage be paid in advance or at some point during the project.

Every contractor has their own policy regarding down payments. On jobs under \$5,000, some are willing to front all the costs while expecting payment in full upon completion. Others routinely expect one-third down to start, one-third at the halfway point, and one-third on completion. For large projects of \$100,000 or more, the arrangement may be 10 percent down followed by regularly scheduled payments. Again, each contractor has their own policy regarding down payments.

A schedule of progress payments is recommended for inclusion in the project contract. The schedule should include the payment amount or percentage, the date of payment, and the completion stage of the project required before payment is made.

The following are some specific issues to consider addressing in the contract:

- ◆ Equipment – Will heavy machinery tear up your property or landscaping?
- ◆ Broken or damaged items: Who pays to fix or replace them?
- ◆ Clean Up – Will the contractors clean up their work areas daily, weekly, at all?
- ◆ Working hours – Do you mind if workers are there at 6 a.m.? Still there at 7 p.m.?
- ◆ Debris removal – Who is responsible for hauling away all debris?
- ◆ Paint removal – If walkways, fixtures, or other items are paint spattered, specify that workers are to clean it.

Other Resources and Links

- **DRNJ** maintains a comprehensive guide to home modifications on its website as an Adobe Portable Document Format file at <http://www.drnj.org/atac/HomeMod2009.pdf>.
- The **assistivetech.org** website contains information about a variety of items that can be used for home modification: <http://www.assistivetech.org/>
- The **AARP** website contains several articles of interest regarding home modifications for senior citizens: <http://www.aarp.org/home-garden/housing/>
- **RESNA** maintains a list of home modification resources at <http://www.resnaprojects.org/nattap/goals/community/HMRG.htm>
- The **National Aging in Place Council** website provides information to assist senior citizens who want to remain at home: <http://www.ageinplace.org/>
- The **United Spinal Association** website provides additional home modification resources: <http://askus.unitedspinal.org/index.php?pg=kb.book&id=3>
- The **University of Southern California** maintains a website with frequently asked questions about home modifications at <http://homemods.org/>.

The Richard West Assistive Technology Advocacy Center (ATAC) of DRNJ

210 South Broad Street, Third Floor, Trenton, NJ 08608

For voice assistance and information, please call 1-800-922-7233. TTY users may dial (609) 633-7106, or use the NJ Relay, 711 to reach the 800# above. Visit us on the web at www.drnj.org

The 58 statewide Assistive Technology (AT) Programs form a national network of statewide assistive technology programs. Information contained in this brochure represents the accumulation of knowledge of this national network. This publication was made possible by Grant Number 90AG0050-01-00 from the Administration for Community Living. Its contents are solely the responsibility of the authors and do not necessarily represent the official views of the Administration for Community Living.

The Richard West Assistive Technology Advocacy Center (ATAC) of DRNJ

210 South Broad Street, 3rd Floor
Trenton, New Jersey 08608

Voice: 800-922-7233, 609-292-9742
TTY: 609-633-7106
or use the NJ Relay, 711.

First Class U.S.
Postage
PAID
Trenton, NJ
Permit #21

Home Modifications for Persons with Disabilities