

National Agencies Involved in Home
Modification and Repairs for Older Adults
and Persons with Disabilities: An Inventory



Background

This report provides an overview of federal home modification programs and funding sources and a summary of challenges at the national level with possible solutions to support coordination and information sharing. Both were informed by the Aging in Place Steering Committee of the Promoting Aging in Place by Enhancing Access to Home Modifications project funded by the Administration for Community Living. The Steering Committee is comprised of federal agencies and non-governmental national non-profit and professional organizations that play a role in home modification funding and service delivery.

Home modification is funded and administered at local, state, and national levels by disparate government agencies from the aging, disability, housing, and healthcare sectors. With different purposes, practices, agendas, time horizons, and fiscal capacity, the result of multi-agency service/funding provision is a confusing array of programs with diverse eligibility requirements, methods of assessment, coverage specifications, types of installers, and caps on costs. Other consequences include overlap, gaps in services, difficult access, delays, piecemeal solutions, and inequities among geographic areas and persons living in different types of housing.

It is often unclear who is responsible for home modifications. The home modification process includes assessment, prioritizing problems with the resident, specifying solutions, selecting products, securing funding, choosing providers, installing the modifications, insuring quality, assessing effectiveness and follow up. It can involve independent living centers, area agencies on aging, hospitals, city and county housing departments, private contractors, health insurance companies and home health providers. This complexity underscores the need for coordination and information sharing.

This report was developed by the USC Leonard Davis School of Gerontology for the project, "Promoting Aging in Place by Enhancing Access to Home Modifications," funded by the Administration for Community Living. For more information on this project, visit: www.homemods.org/acl

Please contact us if you have any updates to this document.

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U.S. Department of Agriculture (USDA), Rural Development

Mission Statement: USDA Rural Development is committed to helping improve the economy and quality of life in rural America. It helps rural Americans by offering loans, grants and loan guarantees to support essential services such as housing, economic development, and health care. It also helps rural residents buy or rent safe, affordable housing and make health and safety repairs to their homes.

USDA Rural Development Programs and Funding Sources:

- **Section 504 Home Repair Program** provides loans to very-low-income homeowners to repair, improve, or modernize their homes, or grants 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.
<https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants>
- **Rural Housing Preservation Grants** provide funds to state and local government entities, non-profits, and federally recognized Tribes for the repair or rehabilitation of homes (including accessibility features) occupied by low-income persons in rural areas. Rental property owners may also receive assistance to make units available to low- and very-low-income families. Homes must be in rural communities of 20,000 people or less or federally recognized Tribal lands.
<https://www.rd.usda.gov/programs-services/housing-preservation-grants>

U.S. Department of Education (ED)

Mission Statement: Create strong, effective schools that provide a wholesome learning environment through incentives that cause a high standard of student accomplishment as measured by a valid, reliable accountability system.

ED Programs and Funding Sources:

- **Vocational Rehabilitation** The Rehabilitation Services Administration (RSA) of the U.S. Department of Education provides funds to state rehabilitation agencies for assistive devices or home modifications for individuals with a vocational objective. Funds are made available through: 1) the state's rehabilitation services agency network; 2) a vocational rehabilitation agency; or 3) local independent living centers.
<https://www2.ed.gov/about/offices/list/osers/rsa/index.html>

U.S. Department of Energy (DOE)

Mission Statement: Ensure America's security and prosperity by addressing its energy, environmental and nuclear challenges through transformative science and technology solutions.

DOE Programs and Funding Sources:

- **Weatherization Assistance Program** aims "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. States set income requirements and most give preference to: 1) those receiving Supplemental Security Income or Aid to Families with Dependent Children, 2) people over age 60, 3) families with one or more members with a disability, and 4) families with children.

<https://energy.gov/eere/wipo/about-weatherization-assistance-program-0>

U.S. Department of Health and Human Services, Administration for Family and Children (ACF)

Mission Statement: Promote the economic and social well-being of families, children, individuals and communities who are resilient, safe, healthy, and economically secure.

ACF Programs and Funding Sources:

- **Social Services Block Grant, Social Security Act Title XX** States distribute these grant funds through regional offices that assist low-income households facing emergencies (e.g., major housing or medical problems). They can support households already receiving public assistance. Assistance may include installing basic modifications like a ramp, hall rail, or bathroom grab bars. For homeowners, renters, landlords, and people with disabilities.

<https://www.acf.hhs.gov/ocs/resource/ssbg-fact-sheet>

U.S. Department of Health and Human Services, Administration for Community Living (ACL)

Mission Statement: Maximize the independence, well-being, and health of older adults, people with disabilities across the lifespan, and their families and caregivers.

ACL Programs and Funding Sources:

- **Assistive Technology Programs** Since 1988, the federal "Technology-Related Services for Individuals with Disabilities Act" has provided grants to set up and operate these state-level programs, many of which provide home modifications or partner with lenders that provide loan funds for people with disabilities.
<https://acl.gov/programs/assistive-technology/assistive-technology>
- **Centers for Independent Living** are federally funded nonprofits that provide advocacy, skills training, counseling, referral and other assistance to support community living by persons with disabilities. Some provide loans and grants for home modification.
<https://acl.gov/programs/aging-and-disability-networks/centers-independent-living>
- **Older Americans Act Title III-B Services for local Area Agencies on Aging** are funds that flow to State Departments or Units on Aging to Area Agencies on Aging for community services which may include home assessments and modifications.
<https://acl.gov/about-acl/authorizing-statutes/older-americans-act>
- **Older Americans Act Title III-B Services for local Area Agencies on Aging** are funds that flow to State Departments or Units on Aging to Area Agencies on Aging for caregiver services which may include home assessments and modifications.
<https://acl.gov/about-acl/authorizing-statutes/older-americans-act>

U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services (CMS)

Mission Statement: To ensure that the voices and needs of the populations we represent are present as the agency develops, implements and evaluates its programs and policies.

CMS Programs and Funding Sources:

- **Medicaid Home and Community-Based Services (HCBS) Waivers** States can apply for a specific population of recipients (e.g., older adults) to receive long-term care services and supports in their home or community by "waiving" the regulations otherwise requiring expenditures in institutional settings. These 1915-c waivers may include "environmental modifications." Nearly all states offer services through HCBS Waivers. Individuals must demonstrate the need for a level of care that would meet the state's requirements for services in an institutional setting.
<https://www.medicaid.gov/medicaid/hcbs/authorities/1915-c/index.html>
- **Medicare Advantage** Most Medicare Advantage Plans offer coverage for things original Medicare does not cover, such as vision, hearing, dental, and fitness programs. Plans can also choose to cover even more benefits. CMS expanded the

definition of “primarily health related” to include home and bathroom safety devices and modifications that prevent injuries and maintain health and function. These include shower stools, hand-held showers, and grab bars as well as structural improvements such as ramps and widened hall and doorways. Plans may also offer installation and assessment. These benefits are optional to plans, may only be offered in certain states, certain regions, or to certain populations.

- **Money Follows the Person Program** helps with the nursing home-to-community transition in select states. Services and activities are unique to each program. <https://www.medicaid.gov/medicaid/long-term-services-supports/money-follows-person/index.html>

U.S. Department of Health and Human Services, Indian Health Service (IHS)

Mission Statement: to raise the physical, mental, social, and spiritual health of American Indians and Alaska Natives to the highest level.

IHS Programs and Funding Sources:

- **Injury Prevention Program** addresses the injury disparities on AI/AN communities. This widely-recognized program works with tribes and partners to reduce the disproportionate impact of injuries on Indian people. <https://www.ihs.gov/InjuryPrevention/>

U.S. Department of Housing and Urban Development (HUD)

Mission Statement: HUD’s mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD works to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; and build inclusive and sustainable communities free from discrimination.

HUD Programs and Funding Sources:

- **Community Development Block Grants (CDBG)** is a funding stream allocated by HUD to state and local governments to support housing, community, and economic development needs including home repair/improvement.
 - **CDBG Entitlement Program** provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing

decent housing and a suitable living environment, principally for low- and moderate-income persons. No less than 70% of CDBG funds must be used for activities that benefit low and moderate-income persons.

<https://www.hudexchange.info/programs/cdbg-entitlement/>

- **State CDBG Program** enables states to award grants to smaller units of local government that develop and preserve decent affordable housing and provide services to the most vulnerable in our communities. Annually, each State develops funding priorities based on need and criteria for selecting projects.
<https://www.hudexchange.info/programs/cdbg-state/>
- **Federal Housing Administration (FHA) Loan Insurance** are loan guarantee programs provided through local lenders (not direct funding).
 - **Title 1 Home Improvement** insures loans for rehabilitating an existing home. For homeowners and landlords. Households must be of low to moderate incomes.
https://www.hud.gov/program_offices/housing/sfh/title/title-i
 - **203(k) Purchase/Rehabilitation** covers loans to purchase/rehabilitate a home or for a short-term construction loan to build a new home. For homeowners and potential homebuyers; only households with low to moderate incomes are eligible.
https://www.hud.gov/program_offices/housing/sfh/203k
- **HOME Program** is a block grant allocated to states and communities to solely focus on housing. It funds many home repair efforts nationwide.
<https://portal.hud.gov/hudportal/HUD?src=/hudprograms/home-program>
<https://www.hudexchange.info/grantees/>

U.S. Department of Justice (DOJ), Office for Victims of Crime (OVC)

Mission Statement: OVC is committed to enhancing the Nation's capacity to assist crime victims and to providing leadership in changing attitudes, policies, and practices to promote justice and healing for all victims of crime.

DOJ Office for Victims of Crime Programs and Funding Sources:

- **Crime Victims' Benefits** provide compensation when a person is injured or dies from a crime committed against them. Beneficiaries may include the victim, their families, and/or a person paying a victim's expenses. Awards might cover home accessibility modifications, when applicable.
<https://www.benefits.gov/benefits/benefit-details/4416>

U.S. Department of Labor (DOL), Office of Worker's Compensation Programs (OWCP)

DOL Office of Worker's Compensation Programs and Funding Sources:

Mission Statement: to protect the interests of workers who are injured or become ill on the job, their families and their employers by making timely, appropriate, and accurate decisions on claims, providing prompt payment of benefits and helping injured workers return to gainful work as early as is feasible.

- **Workers' Compensation** is administered by states to provide financial assistance to workers injured on the job, which usually fund modifications or purchasing/leasing another unit if the worker cannot perform everyday functions at home.
<https://www.dol.gov/general/topic/workcomp>

U.S. Department of Veterans Affairs (VA)

Mission Statement: To fulfill President Lincoln's promise "To care for him who shall have borne the battle, and for his widow, and his orphan" by serving and honoring the men and women who are America's veterans.

VA Housing Grants and Rehabilitation and Prosthetic Services Programs and Funding Sources:

- **Specially Adapted Housing (SAH) Grant and Special Housing Adaptation (SHA) Grant** SAH provides funding to construct an adapted home, remodel a home, or apply to a mortgage balance of an adapted home purchased with a VA grant. SHA provides up funding to adapt the home of a Veteran or of a family member with whom the Veteran lives, or to help purchase a home for modification or one already adapted. These programs are for servicemembers or Veterans with a permanent service-related disability and cover homeowners and renters.
<http://benefits.va.gov/homeloans/adaptedhousing.asp>
- **Home Improvements and Structural Alterations (HISA) Grant** funds medically necessary accessibility improvements to entrances, bathrooms, and kitchens for Veterans with service-related disabilities and Veterans with non-service related disabilities, including homeowners and renters.
<http://www.prosthetics.va.gov/psas/HISA2.asp>
- **Temporary Residence Adaptation (TRA) Grant** provides temporary grants under SAH and SHA for Veterans and servicemembers who are or will be temporarily residing in a home owned by a family member, including homeowners and renters.
<http://benefits.va.gov/homeloans/adaptedhousing.asp>

Appendix

Promoting Aging in Place by Enhancing Access to Home Modification

STEERING COMMITTEE MEMBERSHIP

U.S. Department of Agriculture (USDA), Rural Development, Single Family Housing

- Andria Hively, Chief, Special Programs Branch, Direct Loan Division

U.S. Department of Health and Human Services, Administration for Community Living (ACL), Administration on Aging (AOA)

- Alicia Anderson, Management and Program Analyst, Office of Interagency Innovation

- Rhonda Schwartz, Aging Services Program Specialist

- Cynthia LaCounte, Director of the Office of American Indian, Alaska Native, and Native Hawaiian Programs

U.S. Department of Health and Human Services, Administration for Community Living (ACL), Center for Innovation and Partnership, Office of Interagency Innovation

- Robert Groenendaal, Assistive Technology Program Manager

U.S. Department of Health and Human Services, Administration for Community Living (ACL), National Family Caregiver Support Program

- Greg Link, Aging Services Specialist

U.S. Department of Health and Human Services, Administration for Community Living (ACL), National Institute on Disability and Rehabilitation Research

- Anne Ordway, Program Specialist

U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services (CMS)

- Martha Egan, Technical Director, Division of Community Systems Transformation, Disabled and Elderly Health Programs Group, Center for Medicaid and CHIP Services (CMCS)

- Meleah Jensen, Health Insurance Specialist, Customer Accessibility Resource Staff

U.S. Department of Health and Human Services, Indian Health Service (IHS)

- Captain Holly Billie, Injury Prevention Division Program Manager

U.S. Department of Housing and Urban Development (HUD)

- Margaret Poethig, Office of Asset Management and Portfolio Oversight Senior Advisor, Multifamily Housing

- Yolanda Brown, Director, Office of Lead Hazard Control and Healthy Homes

- Carol Star, Director of the Program Evaluation Division, Office of Policy Development and Research

- Regina Gray, Director, Affordable Housing Research and Technology Division, Office of Policy Development and Research

U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation (ASPE), Office of Disability, Aging and Long-Term Care Policy

- Emily Rosenoff, Acting Division Director for Long-Term Care

Bipartisan Policy Center

- Andy Winkler, Housing and Infrastructure Projects

ADvancing States

- Damon Terzaghi, Senior Director

National Council on Aging (NCOA), National Falls Prevention Resource Center

- Kathleen Cameron, Senior Director

USAging

- Sandy Markwood, Chief Executive Officer

STEERING COMMITTEE PRIORITIES

In its 2018 inaugural meeting, the Steering Committee discussed major themes, challenges, and opportunities that they have encountered in their work related to home modification awareness, access, funding, and service delivery, from which the priorities below were developed. These priorities have been used to guide activity within the Promoting Aging in Place project.

1. Increase access to comprehensive home modification funding sources (beyond Older Americans Act dollars) for Area Agencies on Aging and states
2. Disseminate effective models to promote interagency home modification coordination
3. Develop and launch consistent messaging about the importance of home modification
4. Educate renters and landlords on legal requirements of Fair Housing Act
5. Inform strategies to address old Department of Housing and Urban Development (HUD) housing stock

Major Themes, Challenges, and Opportunities

- **Educate renters, landlords** on reasonable accommodation/modification requirement
- **Change attitudes universally:** Community Reinvestment Act (CRA) could raise awareness of home modification with a longer-term focus
- Communicate that home modifications are **person-centered**
- Promote the many **low-cost home modifications** that could touch more people
- Address challenge of seeking and combining home modification **funding sources**
- **Medicare Advantage's** home modification benefit is an opportunity, but hard to evaluate because benefits are determined by plans, not states
- **Replicate and establish new partnerships** to improve coordination and expand reach of existing programs (e.g., USDA and Dept. of Energy's Weatherization)
- Create an **incentive to do home modifications** within HUD
- Address mismatch between **old HUD housing stock** and the needs of low-income older adults living in it presents an opportunity for a demonstration or pilot
- HUD, HHS, CMS, CDC, HRSA, ACL **meet annually** on community living for people with a disability, and rural housing and home modification were priority topics

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