



FACT SHEET:










COVERING THE COST OF REASONABLE MODIFICATIONS TO HOUSING

This Fact Sheet provides:

- (1) background information about reasonable modifications under the Fair Housing Act (FHA) and
- (2) outlines numerous programs and agencies that may be available to assist tenants and homeowners to cover the costs of making reasonable modifications to their housing units and the common area.

What are reasonable modifications?

The U.S. Department of Housing and Urban Development (HUD) enforces the Fair Housing Act (FHA). Under the FHA, a reasonable modification is a structural change made to existing premises to afford individuals with disabilities to have full enjoyment of their housing unit and common areas. Reasonable modifications may include structural changes to interiors and exteriors of housing units and to common use areas. Here are examples of reasonable modifications in housing:

-  automating the opening and closing of doors
-  adding rails to the hallways
-  installing benches in the shower
-  converting a bathtub to a roll-in shower
-  installing a ramp to the entrance or exit of a home
-  replacing doorknobs with lever handles
-  adding a pool lift
-  lowering a portion of a kitchen or bathroom counter
-  installing shade screen to an uncovered patio

Who is responsible for the cost of reasonable modifications?

Under the FHA, unlawful discrimination includes refusing to permit a tenant or homeowner, at their own expense, to make reasonable modifications of existing premises when the changes

are necessary for them to fully use and enjoy the premises. This means that generally, landlords and homeowner associations must approve requests by renters and homeowners to make reasonable modifications but are not responsible for paying the cost of installation.

Are there situations when a housing provider is responsible for the cost of reasonable modifications?

There are a few exceptions when housing providers—not the tenants—may be responsible for reasonable modification costs. First, housing receiving federal financial assistance must pay for structural changes as reasonable accommodations. Second, in covered units (first floor units in covered multifamily housing) and common areas, housing providers must pay for reasonable modifications costs that must be made because the housing provider did not comply with the design requirements for new construction, such as widening the entry, exit and doors throughout the unit that were built too narrowly.

Where can I learn more about accessibility and reasonable modifications under the FHA?

For more background information about the FHA's accessibility standards for covered units in covered multifamily dwellings and reasonable modifications:

- listen to KJZZ's program titled "[\(In\)Accessible](#)"
- read the U.S. Housing and Urban Development's (HUD's) two related guides: [Reasonable Modifications Under the Fair Housing Act](#) and [Questions and Answers about the Accessibility Guidelines](#) under the FHA
- visit [Fair Housing Accessibility First](#) and check out the Frequently Asked Questions page for answers to questions about the FHA's Seven Accessibility Standards

What if I can't afford to install reasonable modifications in my housing unit or in the common areas?

There are numerous resources for paying for the cost of reasonable modifications. ACDL has compiled the following list of resources for payment of reasonable modifications (as well as durable medical equipment and other aids for independent living). The list is likely not exhaustive as there may be other funding sources. This list includes basic information to help you identify whether these resource(s) may be an option to cover the cost of reasonable modifications in your case and links to get more information to apply or request them.



Medicaid and Medicare Advantage Plans

In Arizona, Medicaid is referred to as the Arizona Healthcare Cost Containment System (AHCCCS). Within that medical care plan, there is the Arizona Long Term Care System (ALTCS) for elderly

and disabled residents. The Self-Directed Attendant Care (SDAC) Program is one option within ALTCS. Some people who are eligible for ALTCS may receive some types of home modifications. These modifications remove barriers to make it easier to be more independent in one's homes. This service covers only modifications to an existing structure. It does not cover additions to the home. Modifications can be made to individually or family-owned homes where the person with a disability resides. If the home is rented, the owner must give written consent to modify the home. The owner may require that the renter restore the premises to the condition that existed prior to the modification.

For more information, go to the [ALTCS member handbook](#) and ask your DD support coordinator or ALTCS case manager for assistance in applying for home modifications.

SDAC may cover the cost of basic equipment to promote independence and mobility, such as shower benches and hallway rails. ALTCS covers medically necessary home modifications. For more information about the SDAC program, go to the [AHCCCS policy on SDAC](#).

According to an [article in Forbes magazine](#), in 2020, Medicare beneficiaries have more opportunities to join Medicare Advantage (MA) managed care plans that offer limited personal supports and services, such as home modification. The benefits, first allowed for 2019, provide critical services and supports that may make it easier for Medicare participants to stay in their homes. Medicare participants will pay no additional premiums for these added benefits. Medicare will not pay the plans extra money to run the programs, but the MA plans opting to provide these services expect it may lower enrollees' use of high-cost medical care such as hospital stays. For more information, check your MA plan for possible coverage and talk to your MA representative and check whether your plan offers these additional benefits.



Veterans Programs

Veterans with a disability will find that there are numerous programs that can help pay for home modifications. Home Improvements and Structural Alterations (HISA) is a grant program operated through the U.S. Department of Veterans Affairs that provides medically necessary improvements and structural alterations to veterans' or servicemembers' primary residence:

- To allow access to entrance/exit from their homes,
- To use the restroom and bath or showers (e.g. roll in showers),
- To permit access to kitchen or bathroom sinks or counters (e.g. lowering counters/sinks),

- To improve paths or driveways in immediate area of home through permanent ramps, and
- To make necessary improvements to plumbing or electrical systems for installation of home health equipment and improve access.

[Home Improvement and Structural Alterations \(HISA\)](#) offers grants to disabled veterans for modifications that improve access and mobility. The VA provides a [video](#) and a [step-by-step map](#) to the process for applying for the HISA program. To be eligible, renters or homeowners must have a VA doctor's prescription that states the diagnosis and medical necessity for the modification. To apply, complete the [application](#) and discuss your need with your VA doctor.

Specially Adapted Housing (SAH) and the Special Housing Adaptation (SHA) provides grants and other financial resources to veterans for modifications to make their home wheelchair accessible. The SAH grants are restricted to veterans with service-connected disabilities that include blindness, burns or loss of functioning of limbs; veterans must also own their home or will be purchasing a home and plan to live there for a long time to be eligible. For more information about the program, visit the [VA's webpage](#). To apply, complete the [VA form](#) and submit to your local [VA Regional Loan Center](#).

[Veteran-Directed Care Program \(VDC\)](#) gives veterans a budget to develop a self-directed plan to obtain the goods and services necessary to live independently in the community. In addition to purchasing services, such as home health services, a veteran can also purchase and pay for some home modifications for independence. The VDC program is offered at 62 VA Medical Centers across the country, including the Southern Arizona VAMC in Tucson. All Veterans, regardless of age, who are enrolled in the VA health care system and meet the clinical need for the service, are eligible to participate in VDC if it is offered at a local VA Medical Center. To be eligible, veterans must require nursing home level care, live at home or with family, and have had 24 months of continuous active duty military service and a discharge status other than bad conduct or dishonorable.



HUD Assistance

HUD Property Improvement Loans and Home Modifications allows families to borrow money to make home modifications by providing insurance which permits residents with a wide range of credit scores to receive loans from private lenders. These insured loans can be used not only for modifications, but also for building accessory apartments for elderly family members. To be eligible, the resident must own their home or have a lease extending six months beyond the loan repayment date; the maximum length for the loan term is 20 years. Residents of a single-family

home can borrow up to \$25,000 while residents of an apartment or condo may borrow up to \$12,000. To apply, find a [Title 1 loan](#) through a HUD approved lender.

[USDA Rural Repair and Rehabilitation Grants](#) provides loans and grants to low income, rural homeowners to make necessary modifications. To be eligible, homeowners must be at least 18 to receive a grant and at least 62 to receive a loan, live in a rural area, have an annual income of less than 50% of the area's median income, and have liquid assets less than \$15,000 for a resident less than 62, and \$20,000 for a resident 62 or older. To apply, find the [USDA center](#) in your county.



Arizona Department of Economic Security

[Arizona Non-Medical, Home and Community Based Services](#) (NMHCBS) is a state funded program that can fund home modifications and assistive technology for seniors. The services are provided through partnerships between the Arizona Department of Economic Security (DES) and Arizona's Area Agencies on Aging. Area Agencies on Aging coordinate services and their case managers determine eligibility. They can also answer many of your questions about long-term services and supports. To be eligible, residents must be at least 60 or between 18 and 59 with a disability and must require assistance with at least three activities of daily living (bathing, grooming, eating or mobility). There are no financial restrictions, but individuals cannot be qualified to receive Medicaid. To apply, find your [local Area Agency on Aging](#).

The [Arizona Rehabilitation Services Administration \(ARSA\)](#) provides a variety of vocational rehabilitation (VR) services to persons with disabilities, with the goal to prepare for, enter into, or retain employment. Home modifications may be provided by ARSA to remove barriers to the existing home that are impediments to the achievement of a specific employment outcome, such as self-employment or teleworking in a specific field, in an approved Individualized Plan for Employment (IPE). Individuals may be eligible for VR services if they meet all of the following requirements: have a physical or mental impairment; the physical or mental impairment is or results in a substantial impediment to employment; and VR services are required to prepare for, secure, retain, or regain employment; and they can benefit from the provision of VR services to achieve an employment outcome. For more information view [ARSA's policy manual section](#) on home modifications.



Non-Profit Assistance

Safe at Home is a program for low-income seniors and families that own their home and need minor modifications and safety improvements, such as handrails, special lighting and smoke detectors. Eligibility is determined locally and on an individualized basis. To find out if you qualify and to apply, contact Rebuilding Together at 480-774-0237 if you live in the Phoenix area, or 520-761-3681 if you live in southern Arizona.

Heroes at Home is targeted towards veterans and those who care for them, and provides financial assistance for home modification, especially for wheelchair accessibility. To be eligible, residents must be an honorably discharged veteran who owns their home. Individuals can apply by contacting Rebuilding Together at 480-774-0237 if you live in the Phoenix area, or 520-761-3681 if you live in southern Arizona.

[National Rebuilding Program](#) is a program that allows volunteers to make home modifications for neighbors in their community. To be eligible, the requested modification must be able to be completed in a day and simple enough to be done by volunteers (some common modifications done with this project include installing handrails and ramps). To apply, contact Rebuilding Together at 480-774-0237 if you live in the Phoenix area, or 520-761-3681 if you live in southern Arizona and complete an application between June and October.