When home modifications are needed for a person with a disability, there are a number of questions to be asked to sort through the possible funding options:

1. **Veteran or Veteran’s spouse?**
   - **Idaho Division of Veterans Services**, Office of Veterans Advocacy: 208-780-1381:
     a. Check with the VA to for more information on disability housing grants. You can check if you qualify for their HISA, SAH, or SHA Grants.
     b. If in-home care is needed, home modifications can be covered under the Veteran-Directed Care Program. Paying for Senior Care provides more information about the VDC program.

2. **Native American?**
   a. **Bureau of Indian Affairs Housing Improvement Program**

3. **Age?**
   a. Over 62, very low income, rural: **USDA Rural Development Section 504 Single Family Housing Grants** provide up to $7500 grant to elderly very-low-income homeowners to remove health & safety hazards. Low interest loans up to $20,000 are available to younger people with disabilities and can be combined with the grant for those over 62.
   b. **Area Agencies on Aging**: Chore Services for grab bars, railings, etc.

4. **Income level?**
   a. Most of the programs have low-income qualifications. For families whose income is above those levels, financial loans for home modifications are available through Idaho Assistive Technology Project (Maximum loan of $10,000) or through banks or credit unions. Re-financing a mortgage can also be a way to cover costs of home modifications.
   b. Tax credits and deductions:
      i. **Living and Working with Disabilities**
      ii. **Tax Highlights for Persons with Disabilities**
      iii. Medical Expenses Itemized Deductions: you can deduct amounts over 7.5% of your adjusted gross income including improvements to a home that do not increase its value if the main purpose is medical care. An example is constructing entrance or exit ramps.
      iv. **Disabled Access Credit**: This is a deduction a business can take for making a facility or public transportation vehicle more accessible to and usable by persons who are disabled or elderly. Qualified small businesses can get a tax credit for 50% of expenses to make accessibility accommodations up to $10,000 annually. For more information, see Chapter 7 of Pub. 535, Business Expenses, Barrier Removal Costs. Deduction for costs of removing barriers to the disabled and the elderly.
5. Homeowner or renter?
   a. Homeowner:
      i. HUD 203(K) Rehabilitation Mortgage
      ii. USDA Rural Development
      iii. Community Development Block Grant Home Repair Programs (see 6.b.)
      iv. CHOICE Renovation Mortgages
   
b. Renter:
      i. Public Multi-family Housing: contact your housing provider to request a reasonable accommodation.
      ii. Fair Housing Act adaptability standards apply to multi-family housing built after 1992. If you believe your apartment building is covered but doesn’t comply, contact the Intermountain Fair Housing Council: 1-800-717-0695
      iii. Private:
           1. Tax credits for landlords (see 3.b Tax Credits and Deductions)
   
c. Home Buyer Programs:
      i. HUD list of Home Ownership Assistance
      ii. Idaho Housing and Finance

6. Where do you live?
   a. Rural: USDA Rural Development
   b. Metro: Community Development Block Grant (CDBG) cities
      i. City of Coeur d’Alene
      ii. City of Lewiston
      iii. City of Boise
      iv. City of Caldwell: Kerri Foster, 208-455-4641, kfoster@cityofcaldwell.org
      v. City of Meridian/NeighborWorks: Crystal Campbell, 208-489-0575, ccampbell@meridiancity.org
      vi. City of Nampa: Krista Gaona-Cortez, 208-468-5472, cortezk@cityofnampa.us
      vii. City of Pocatello: Christine Howe, 208-234-6186, NeighborWorks Pocatello (Power, Bannock & Bingham Counties): Heather Pimentel, 208-232-9468 x 105, hpimentel@nw pocatello.org, Low interest loans and mobile home repairs
      viii. Idaho Falls: The city representative says CDBG applications must go through LIFE, Inc. or Eastern Idaho Community Action Partnership.

7. Need assistance with activities of daily living?
   a. Area Agencies on Aging: Services (grab bars, railings, small repairs)
   b. Qualify for Home and Community-Based Services (Aged and Disabled Waiver, Developmental Disabilities Waiver): To keep a person out of institutional placement, the Medicaid Waiver programs can cover costs of some home modifications. Contact your nurse reviewer for more information.
   c. In a nursing facility, trying to transfer back home:
      Idaho Home Choice
   d. Veteran-Directed Care Program

8. Need a ramp?
   a. Disability Action Center – NW (Northern Idaho)
   b. LINC, Inc. (Southwest Idaho)
c. LIFE, Inc. (Southeast Idaho) (Program in transition 5/21)
d. Interlink
   i. Lewiston-Clarkston area
   ii. Twin Falls area

9. Need funding for a stair lift, ceiling lift, porch lift, assistive technology or home modifications?
   a. Idaho Assistive Technology Project: 1-800-432-8324

10. Need to locate a contractor or assessment for accessibility modifications?
    a. The regional Medicaid offices keep a list of Medicaid approved contractors for their area.
    b. Idaho Building Contractors Association
    c. Certified Aging-in-Place Specialists
    d. Home Safety Evaluations through Medicare (must be prescribed by a physician and eligible for Home Health Services)
    e. Check with your insurance provider to see if you qualify for a Home Safety Assessment through your plan.

11. Weatherization and home repairs:
    a. Community Action Partnership offices statewide
    b. USDA Rural Development
    c. NeighborWorks Boise: Patrick Clayton, 208-343-4065
    d. NeighborWorks Pocatello (Power, Bannock & Bingham Counties): Heather Pimentel, 208-232-9468 x 105, hpimentel@nwpocatello.org, Low-interest loans and mobile home repairs

12. Community Organizations
    a. Interlink: Lewiston/Clarkston, Twin Falls
    b. Lions, Rotary, Elks, church groups, etc.
    c. Community Foundations

13. Crowdfunding
    a. GoFundMe, etc.

This list is maintained by the Idaho Assistive Technology Project.
Please report any changes, additions, or broken links to:
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