



# Idaho Home Modification Resources

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](mailto:kfoster@cityofcaldwell.org)
  - v. [City of Meridian/NeighborWorks](#): Crystal Campbell, 208-489-0575, [ccampbell@meridiancity.org](mailto:ccampbell@meridiancity.org)
  - vi. [City of Nampa](#): Krista Gaona-Cortez, 208-468-5472, [cortezk@cityofnampa.us](mailto: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@nwpcatello.org](mailto:hpimentel@nwpcatello.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@nwpcatello.org](mailto:hpimentel@nwpcatello.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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