Financing an Accessible Home: How to Retrofit and Stay Within Your Budget

by Mike Savicki

It’s a situation you probably never thought you’d be in when it came to buying or remodeling a home. When you dreamed about home ownership, you most likely envisioned a private palace that might make the neighbors (if you had any) jealous.

But now you have a disability and due to the unforeseen cost of making a home accessible, it appears you are destined to live in a house, condo, townhome or apartment that more closely resembles a hospital ward than the home of your dreams. Through careful planning, creative financing and a bit of patience, you can still have everything you want (and possibly more) in a new home or retrofit.

Accessible Home Costs
While general housing costs can be intimidating, the additional costs required to build an accessible home can be flat-out scary. As 2007 came to a close, the median single-family house price in the United States fell to $220,800, which was down 2 percent from a year earlier. Condo prices showed some resiliency and rose 2 percent to $226,900 compared with 12 months before.

And, on average, the cost to build a fully accessible single-family home in the U.S. was approximately 8-12 percent more than the total cost of standard construction (excluding such larger ticket items as a ceiling-mounted track-lift system, a home elevator, automated environmental control units, or special-order appliances).

Retrofit Costs
If you are not building new, the costs to retrofit are also significant. While each retrofit job is different, the costs for the most common handicap modifications are high. Minimal bathroom modifications range from $6,000-$8,000, while more extensive modifications may raise the price tag to over $20,000. The typical modifications to kitchens (such as roll-under sinks, lowered countertops, accessible cook tops and accessible electrical switches) typically average from $12,000-$18,000 (excluding the purchase of any new appliances).

And while portable and inexpensive ramps may offer quick solutions to simple entry barriers, modifications to doorways, hallways and windows often range from $850 (the average cost to widen a door) to well over $12,000 for projects that include more extensive structural modifications.

Funding Assistance
While there are numerous federal, state and local programs available to assist with funding a home retrofit, the process of obtaining funding can be confusing. When asked how he would begin seeking home retrofit design and funding assistance if he were beginning the process for the first time, Bert Burns, a quadriplegic from Alpharetta, Ga. who was injured 26 years ago and has lived in two wheelchair-accessible homes in the Atlanta area, immediately pointed to the Shepherd Center for
answers. He believes that if the resource is available, the best place to start searching for assistance is with a local agency or rehabilitation facility that has experience in your area. In most cases, experienced case managers will be able to point you in the right direction and help begin the process.

According to Burns, the Shepherd Center maintains a team of case workers who specialize in working with each individual to recommend both short and long term home modification and find the resources to make them possible. He points to agencies such as the Georgia Department of Labor’s Rehabilitation Services and Vocational Rehabilitation offices as potential funding sources.

Burns added the Shepherd Center staff also has experience in assisting the people with disabilities identify other funding sources such as grants through the Independent Living Counsel (where home modification grants are often available at a capped, 90 percent funding to 10 percent of what you pay ratio). Most other states have similar programs to assist individuals with disabilities advance independence and improve quality of life.

**Disabled Veterans**

Disabled veterans have additional options available, as well. The most common grant offered by the Department of Veterans Affairs (VA) is the Home Improvement and Structural Alterations (HISA) grant. This grant is administered by regional VA medical centers. It is offered in different amounts to service-connected (up to $4,100) and non service connected veterans (up to $1,200) who may have disabilities that prevent their access to the home or essential lavatory or sanitary facilities or that require special home installation of therapeutic equipment, rehabilitative devices, or other equipment associated with medical treatment. Veterans who have specific service-connected disabilities may be entitled to a grant for the purpose of modifying an existing home to meet their adaptive needs.

The Special Home Adaptations (SHA) grant is generally used to assist veterans with mobility throughout their existing homes. It is currently capped at $10,000. The Specially Adapted Housing (SAH) Grant Program is also available to create a wheelchair accessible home. The goal of this program is to provide a barrier-free living environment that affords the veteran a level of independent living that he or she may not have otherwise enjoyed. This grant is currently limited to $50,000. To apply for these grants, a veteran must complete the required forms available at the local VA medical center or regional office. Veterans who are members of the Paralyzed Veterans of America (PVA) may choose to contact their local PVA National Service Officer for assistance.

**Working with an Accessible Home Expert**

When funding might now be available, working directly with a qualified home builder can lead to cost savings that a lack of grant funding might otherwise offset. When Matt and Cathy Crisp of Charlotte, NC, began looking at a project to make their existing ranch home more accessible to meet the needs of their growing family, they quickly realized that their remodel plans would price their home out of the existing neighborhood.

They chose to build a new home that incorporated all their accessibility needs instead of undertaking the major retrofit and remodel project. Working with Shea Homes, a national builder with custom home experience in North Carolina, the Crisps modified an existing plan to include their required accessibility features throughout the home. According to Matt Crisp, a quadriplegic, manual wheelchair user, the choice to build new came with a degree of short-term construction frustration but offered better flexibility and cost savings in the end.

Carlos and Sarah Moleda of Bluffton, SC, also chose a different route to build their accessible home. After careful budgeting and financial planning, the Moledas realized they could build more home for the dollar if they assumed the role of general contractor and completed many of the sub-contracting
duties themselves. As a T-12 paraplegic, former Navy SEAL and Ironman World Champion, Carlos Moleda is used to taking a hands-on approach to most projects.

Along with their son Spencer, the Moledas were involved in almost every aspect of the new home construction, from home design and planning to selecting and purchasing building materials, working with electrical and plumbing contractors, completing framing and drywall projects, landscaping, custom tile work, and painting. Not only does Carlos Moleda believe that they were able to build a home that meets their exacting specifications and tastes, he added that the home is more accessible by design and includes more personal touches than any home plan they reviewed at the onset.

**Financing an Accessible Home: Multiple Resources**

Ultimately, there is no simple answer to financing a retrofit or building an accessible home. Due to the unique needs of each individual with a disability, what works for one might not work for another. Geographic location as well as state and local policy must also be taken into consideration as funding opportunities vary from state to state. But through a complete and extensive review of local regional and national grant and loan programs, as well as by exploring tax breaks and subsidized assistance, it is possible to make a handicap house a home without selling the kitchen sink.

Following is a list of selected programs that may provide limited financial assistance to individuals with disabilities to make their home accessible. This list is not meant to be exhaustive. Funds for modification are also available through civic and government organizations as well as state and local housing authorities.

1. **Consolidated Plan Funds.** Funding controlled by the Consolidated Plan, specifically CDBGs and HOME, is a valuable resource for covering the cost of making accessibility modifications.

2. **State Housing Finance Agency Programs** (HFA). These are authorized by the federal government to sell tax-exempt bonds for a variety of public purposes. In some states HFAs use this ability to provide low-interest-rate loans to make accessibility modifications. Since, as with other resources, the funding is limited, it is important to learn how the Housing Finance Agency in your state makes these programs available.

3. **Medicaid Home and Community-based Waivers.** In many states you can use these funds to pay for accessibility modifications.

4. **The Department of Veterans Affairs** programs. VA has many programs that provide grants to veterans with disabilities who need to make modifications to their homes. Contact the VA office in your area.

5. **Vocational Rehabilitation Programs.** Your state vocational rehab department may provide accessibility-modification assistance. These funds usually pay for actual modifications rather than reimbursing tenants.

6. **HUD’s Title I and Section 203K** program. This provides funding to homeowners through local lenders to rehabilitate existing homes or purchase and modify new ones.

7. **USDA’s Rural Community Development** (formerly the Farmers Home Administration). This program offers various grants and loans for low-income people living in rural communities, particularly homeowners with disabilities needing modifications to their homes.

8. **Easter Seals.** Please visit [www.easterseals.com](http://www.easterseals.com) for information.

10. Master Builders Association. Please consult the local agency in your area.

11. Local fire departments. The local unions and Benevolent Associations are often willing to donate time to assist with minor retrofits for accessibility.

A portion of the above information is from Opening Doors, a housing publication of the Technical Assistance Collaborative, Inc. and the Consortium for Citizens with Disabilities (CCD) Task Force. Some information is also reprinted from The Northwest Regional Spinal Cord Injury System (NWRSCIS), centered within the Department of Rehabilitation Medicine at University of Washington Medical Center.

See Related Articles
Discover how one man made his home a place he can age in and environmentally friendly through Universal Design, in *My Accessible Home for the Next 50 Years*.

See *Tax Deductions for Accessible Home Modifications* and discover the incentives for modifying your home.