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## **Home Modification and Repair: Action Ideas for Older Persons and Their Families**

### **Overview**

Home Modification and Repair includes adaptations to homes that can make it easier and safer to carry out activities such as bathing, cooking, and climbing stairs and alterations to the physical structure of the home to improve its overall safety and condition.

### **Why Is Home Modification And Repair Important?**

Home modification and repair can help prevent accidents such as falls. Research suggests that one-third to one-half of home accidents can be prevented by modification and repair.

Home modification and repair can allow people to remain in their homes. Older people tend to live in older homes that often need repairs and modifications. Over 60% of older persons live in homes more than 20 years old. Home modification and repair can accommodate lifestyle changes and increase comfort.

### **Promote Independence, Prevent Accidents**

#### **Typical Problems**

- Difficulty getting in and out of the shower
- Slipping in the tub or shower
- Difficulty turning faucet handles/door knobs
- Access to home
- Inadequate heating or ventilation
- Problems climbing stairs

#### **Possible Solutions**

- Install grab bars, shower seats or transfer benches
- Place non-skid strips or decals in the tub or shower
- Replace with lever handles
- Install ramps
- Install insulation, storm windows and air conditioning
- Install handrails for support

## **Financial Assistance**

Some home modification and repair programs make loans or provide services free of charge or at reduced rates for eligible older people. For more information, contact:

**USDA, Rural Development Loans**: Rural Housing Repair and Rehabilitation Loans are loans funded directly by the Government. These loans are available to very low-income rural residents who own and occupy a dwelling in need of repairs. Funds are available for repairs to improve or modernize a home, or to remove health and safety hazards. This loan is a 1% loan that may be repaid over a 20-year period.

The **Virginia Livable Home Tax Credit (LHTC)** program is designed to improve accessibility and universal visitability in Virginia's residential units by providing state tax credits for the purchase of new units or the retrofitting of existing housing units.

**Local Community Development Department Block Grants**: Many cities and towns use Community Development Block Grants to help citizens maintain and upgrade their homes.

**Local Welfare or Energy Department**: The U.S. Department of Health and Human Services offers funding through the **Low Income Home Energy Assistance Program** (LIHEAP) to help low-income individuals meet their energy costs. The **Weatherization Assistance Program** (WAP) of the U.S. Department of Energy, provide funds to weatherize the homes of lower-income persons.

**Physician or Health Care Provider**: Funds from Medicare and Medicaid are usually available for durable medical equipment with a doctor's prescription.

**Local Lenders and Banks**: Some lenders offer Home Equity Conversion Mortgages (HECM's) that allow homeowners to turn the value of their home into cash, without having to move or make regular loan payments.

## **Good news for renters**

The Fair Housing Act of 1988 Section 6(a) makes it illegal for landlords to refuse to let tenants make reasonable modifications to their house or apartment if the tenant is willing to pay for the changes. The law also requires new construction of dwellings with four or more units to include features such as wheelchair accessibility, reinforced walls to accommodate later installation of grab bars in bathrooms, and accessible electrical outlets and thermostats.

## **Where to get help**

There are several ways to modify and repair your home. You can: 1) do it yourself, or get a friend or relative to help; 2) hire a handyman or contractor; and/or 3) contact a home modification and repair program. Programs can be located through your: Local Area Agency on Aging, State Agency on Aging, State Housing Finance Agency, Department of Public Welfare, Department of Community Development, Senior Center, Independent Living Center.

## **Using a Contractor**

If you need to use a contractor, make certain that the contractor is reliable. Older people are prime targets for con artists and fraud. Be especially wary of door-to-door repair salespersons. Consider taking these steps:

- Get recommendations from friends who have had similar projects completed.
- Hire a licensed and bonded contractor. Be specific about the work which you want. Try to get bids from several contractors.
- Ask for references from previous customers; try to see some of the contractor's completed projects.
- Insist on a written agreement, with only a small down payment. Have a trusted family member or friend read the agreement. Consider having the agreement reviewed by your lawyer if it is very complicated. Make the final payment only after the project is completed.
- Check with your local Better Business Bureau or your city/county Consumer Affairs Office regarding the contractor's reliability and performance record.

Article Source

Administration for Community Living

Source URL

<https://www.acl.gov>

Last Reviewed

Sunday, March 3, 2024