



MINNESOTA GERONTOLOGICAL SOCIETY

FREE WEBINAR  
November 12, 2019  
12:00 - 1:00 pm

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### Strategies for Home Modification and How to Access Financing

By: Diane Sprague, MA, Director,  
Lifetime Home Project

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# Strategies for Home Modification and How to Access Financing



Minnesota Gerontological Society  
Webinar  
November 12, 2019

## Today's review will cover...

- Home access remodeling
  - Benefits, challenges
  - Funding challenges, techniques
- Resources
  - Financing options grid
  - Publications

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## Terms – for reference

- Accessible design – responds to reduced capabilities
- Universal design –
  - Isn't another name for accessible design
  - Not just for seniors or those with disabilities
  - Following it may not make a place fully accessible
  - Does overlap with accessible design

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## Terms - for reference, con't.

- UD expands conventional design range - benefits more of the population, e.g.,
  - Children, temporarily disabled; those very short or tall
  - Can benefit many others in the process
- Visitable design – goal of installing set of core accessible features
  - For getting in and out of home, using the bathroom
    - (“Access Very Lite”)
- Will focus on accessibility today...

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## Home access remodeling benefits

- Respond to livability, safety issues for those with reduced capabilities
- Features can promote
  - Aging in place
  - Fall prevention
  - Increased independence
- May be helpful to other residents, visitors as well

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## Home access remodeling examples

(Whatever's conventionally designed can be redesigned...)

- Garage, drive, walk repair
- Stairs - repair, gentler step run, rails
- Entrance ramp or berm
- Lifting equipment – outside or in
  - Chair lift, platform lift (vertical, inclined), elevator
- Floor covering, circulation changes – e.g., door widening, change how operates, handle/hinge changes

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## Home access remodeling examples, con't.

- Bath – grab bars, storage changes, comfort-height toilet, shower stall, hand-held controls, fold-down bench, sit-/roll-under sink
- Kitchen – storage changes, sit-/roll-under sink, change appliance style/controls/positioning, better workspaces, etc.
- Lighting - upgraded, different style
- More stable heating, cooling
- “Smart” electronic features, controls

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## Access remodeling challenges

- Interdisciplinary field – complications because
  - Many professions involved, none “own” it
  - With no one “in charge” - no
    - Trade association, credentialing
    - Policy outreach/advocacy
    - Coordinated training
    - Consistent design standards



ADAS adjustable cooktop

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## Access remodeling challenges, con't.

- Homes should be in good overall condition before considering access remodeling
  - Particular challenge – homes of modest-income owners
    - Often deferred maintenance also requires attention
- Remember the rehab “oh oh” factor...!!

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## Access remodeling challenges, con't.

- Should tailor home access features to individual needs
  - Don't follow access building codes or ADA!!!!
  - May have to balance against needs of others in household
- Requires familiarity with
  - Ability, disability
  - Operating characteristics of mobility equipment
- As much as possible, build in "capacity"
  - Accommodate needs changing over time

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## Access remodeling challenges, con't.

- Tailoring complicated by "generations" (150 years?) of existing housing, e.g.,
  - Victorian/Romantic period – Gothic, Queen Anne, Italianate
  - Late 1800s – early mid-20<sup>th</sup> Century – foursquares, bungalows, Craftsmen/Mission, Tudor
  - Mid-20<sup>th</sup> Century - Colonial Revival, mid-century Modern, mid-century Minimal
  - Late 20<sup>th</sup> Century - ranch/rambler, split-level, split-entry

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## Access remodeling challenges, con't.

- Early 21<sup>st</sup> Century – “starter castles”, Craftsmen revivals
- Each
  - Has typical layouts, number of stories, square footages, etc.
  - Results in – unique remodeling challenges
    - Affect feasibility, costs!!



Stair light

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## Access remodeling challenges, con't.

- Further complexity - access work involves using
  - Conventional products in unconventional ways
  - Unconventional/specialized products
- All the above often results in knowledge gap
  - In properly designing, installing even basic features
  - Gap may include even building officials and contractors...

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## Ideas for addressing challenges

- Research information sources on key features, how they're typically installed, equipment, e.g.,
  - Books, other materials
  - Web sites
  - Others who've had work done
  - Product vendors
  - Advocacy groups, members

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## Ideas for addressing challenges, con't.

- Look into
  - Expertise, past projects of persons providing assessment and/or construction services
    - Past client referrals, particularly those with similar circumstances
  - Knowledge, experience level of volunteers who may assist

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## Access remodeling financing challenges

- No silver bullet – no single \$\$s source to rely on
- Complexity due to \$\$s coming from...
  - Federal system of government
  - Public/private/nonprofit sectors
  - National to local levels for organizations
- Has always been, will stay that way...
- Complexity also due to
  - “No-strings” vs. “payback” vs. self-funding \$\$s
  - Household income/assets/affordability span

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## Access remodeling financing strategies

- No-strings/payback \$\$s – most scarce, in greatest demand
- Typical sources – e.g., public agencies, foundations, nonprofits, donations, crowdsourcing, fundraising
- Typical uses
  - Outright grant, no obligation
    - Usually for those with very little income/affordability
  - “Deferred loan” – grant-like \$\$s; may require repayment

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## Access remodeling financing strategies, con't.

- Many deferred loan strategies, e.g. –
  - Reduced sliding % owed over time if terms triggered
  - Obligation may remain constant until end of term
  - May be no end of term
  - Forgiveness based on occupant age, disability status, etc.

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## Access remodeling financing strategies, con't.

- Liens typically put on title to enforce deferred loans
  - Repayments typically recycled into more loans
- Another use for no-strings \$\$s – make loans with interest/periodic payment to
  - Risky borrowers
  - For risky locations
- Further use for no-strings \$\$s – stretch borrowed \$\$s

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## Access remodeling financing strategies, con't.

- No-strings \$\$s can modify payback loans
  - Interest rate “buydown” - \$\$s pledged to drop rate some %
  - Principal reduction - \$\$s pledged to pay off some part of the loan
- Borrower benefit can be smaller payments, shorter loan term



Great Grabz bar

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## Access remodeling financing strategies, con't.

- Options to consider when don't qualify for grants, deferred loans
  - Range of lending products, e.g.,
    - Improvement or home equity line of credit/HELOC loans
    - Personal loans, loans against investments (e.g., CDs)
    - Reverse mortgage if other major needs to tap equity
  - Any coverage in long-term care insurance policy

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# Access remodeling financing strategies, con't.

- Divert annual income
- Cashing in
  - Savings, CDs, stocks, bonds, mutual funds, index funds, selling real property, etc.
- Loan from life insurance policy
- Volunteer help – labor, materials, \$\$s
  - From family, friends, neighbors, neighborhood/community organizations, many other groups, etc.

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## Funding grid

- “Bucket” organizing categories
- Labelled “draft” – will update, put on website early next year
- Will speak to briefly - explore independently

<b>DRAFT - RESOURCES IN MINNESOTA FOR HOME ACCESSIBILITY REMODELING</b>	
RESOURCE	BACKGROUND
HOUSING/COMMUNITY DEVELOPMENT	
HUD Community Development Block Grants/CDBG - Entitlement Communities - Small Cities Development Program/SCDP	Funds allocated by the federal Dept. of Housing and Urban Development to states and communities for a wide range of housing, infrastructure and community development purposes. Entitlement communities are large cities and counties that receive individual allocations and can decide priorities for their use and how they'll provide funding. Smaller communities must compete in the SCDP process administered by the state Dept. of Employment and Economic Development/DEED to receive allocations for addressing serious needs.  Contact your city and/or county, the HUD Field Office in Minneapolis (serves MN) or DEED to find out if funds were recently awarded in your area and how \$\$\$ are allocated.  SCDP - <a href="http://www.mn.gov/deed/government/financial-assistance/community-funding/small-cities.jsp">www.mn.gov/deed/government/financial-assistance/community-funding/small-cities.jsp</a> HUD Minneapolis Field Office - 612.370.3000
HUD HOME	Another block grant allocated to states, cities and counties by the federal Dept. of Housing and Urban Development, targeted just on housing needs. Larger cities and counties receive individual allocations and can decide priorities for their use and how they'll provide funding. Small communities can partner with other communities to receive an allocation.  As with CDBG, contact your city and/or county, or the HUD Field Office to find out if a recent funding award was made in your area, and how the \$\$\$ are allocated.
Dept. of Agriculture Rural Housing Services/RHS - Section 504 Very Low-income Housing Repair Program	The federal Dept. of Agriculture's Rural Housing Services funds multifamily rental construction, purchase and repair. In the single-family area, it provides assistance for home mortgage financing and property repair. Its Very Low-income Housing Repair program provides extremely low-interest loans to assist modest-income homeowners 62+ who can't obtain cash or credit elsewhere. Households not qualifying for a loan or a loan/grant may be considered for a grant.

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## Housing/community development

- US Dept. of Housing and Urban Development Community Development Block Grant program
  - Entitlement Communities, Small Cities Development Program
- US Dept. of Housing and Urban Development HOME Program
- US Dept. of Agriculture Rural Housing Services
  - Section 504 loans/grants
  - Rural Housing Preservation grants

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## Housing, community development, con't.

- MN Housing - Rehabilitation Loan Program, Fix Up Fund
- Housing and redevelopment authorities
- Housing/neighborhood agencies, e.g.,
  - Habitat for Humanity
  - Rebuilding Together
  - Neighborhood Housing Services

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## Lending

- Unsecured loans
- Secured loans
- Home improvement/equity loans
- Home equity lines of credit
- Mortgage refinancing



Switchback ramp, safety gate

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## Lending, con't.

- Reverse mortgages
- Remodeler financing
- Federal Housing Administration –
  - Title I, 203K loans
- Community Reinvestment Act
- Federal Home Loan Bank Board Affordable Housing Program

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## Social services, health care

- US/MN Dept. of Human Services Medicaid/Medical Assistance Home and Community-Based Waivers
- Medicare Advantage insurance
- US Administration for Community Living Money Follows the Person program
- US Social Security Title XX Social Services Block Grants
- US Dept. of Veterans Affairs
- US/MN Dept. of Employment and Economic Development Vocational Rehabilitation

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## Social services, health care, con't.

- MN Centers for Independent Living
- MN System of Technology to Achieve Results
- MN Dept. of Labor and Industry Workers' Compensation
- MN Dept. of Public Safety Crime Victims' Reparation Board
- Insurance - health, long-term care, life
- US Social Security Plan for Achieving Self-Support, Impairment-Related Work Expenses
- US Administration on Aging - Title III-B services, Title III-E

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## Civic, advocacy, religious, trade groups; charitable gambling proceeds; foundations

- Disability advocacy groups
- Community service organizations
- Religious groups
- Allied profession trade groups
- Building supply stores
- Vocational technical schools

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## Civic, advocacy, religious, trade groups; char- itable gambling proceeds; foundations, con't.

- Boys'/girls' groups
- Retiree groups
- Business employee volunteer support
- Business charitable gambling proceeds



Drawer refrigerator

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## Tax benefits

- IRS personal income tax medical capital expense deduction
- IRS capital gains tax
- IRS business tax deduction
- MN ramps and lifts sales tax exemption
- MN property tax exemption for disabled veterans
- MN senior citizens' property tax deferral

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## Self-funding

- Annual income
- Cash in
  - Savings
  - Certificates of deposit
  - Stocks
  - Bonds
  - Mutual funds
  - Index funds
  - Real estate, etc.

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## Self-funding, con't.

- Volunteer help
  - Family
  - Friends
  - Neighbors
  - Groups IDd earlier, e.g.,
    - Community service
    - Religious, etc.

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## Resources - National Center on Supportive Housing and Home Modification

- [www.homemods.org](http://www.homemods.org)
- At U of Southern California – Davis School of Gerontology
- Prime national resource on home access remodeling
- Provides training - online certificate series
- Website –
  - Library
  - Web links
  - Video list product information

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## Resources – National Center, con't.

- Website, con't.
  - Product information
  - National Directory of Home Modification and Repair Resources
  - The Lifetime Home – room-by-room interactive resource on how to make a home safer and more supportive

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## Resources – National Center, con't.

- US Administration for Community Living grant – “Promoting Aging in Place by Enhancing Access to Home Modifications”
- National Center in partnership with
  - National Association of Area Agencies on Aging
  - Advancing States
  - National Council on Aging
  - Center for Inclusive Design and Environmental Access/SUNY Buffalo

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## Resources – National Center, con't.

- Will produce
  - Database of home modification resources in each state
  - Training and tech assistance for AAAs to promote home mods
  - Consumer awareness strategies



“Wet” bathroom

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## Resources - Publications

- List of useful books, etc.
- Some may be available for Web download
- Older documents still can have timely information
- Check with local/regional libraries for hard copies
- Many on Amazon, some in local bookstores

**Publications - Accessible, Universal Design, Visible Homes**

**A Consumer's Guide to Home Adaptations.** Adaptive Environments Center, 2002, 44 pgs.

**AARP Guide to Revitalizing Your Home: Beautiful Ideas for the Second Half of Life.** Rosemary Bekker. Lark Books, 2010, 208 pgs.

**Beautiful Barrier-Free: A Visual Guide to Accessibility.** Cynthia Liebrock and Susan Behar. John Wiley and Sons, 1992, 208 pgs.

**Beautiful Universal Design: A Visual Guide.** Cynthia Liebrock and James Evans Terry. John Wiley and Sons, 1999, 224 pgs.

**Gracious Spaces: Universal Design Interiors.** Irma Dobbin and Mary Jo Peterson. McGraw-Hill Professional Publishing, 1999, 203 pgs.

**HomeFit Guide: Smart Solutions for Making Your Home Comfortable, Safe and a Great Fit.** AARP, 26 pgs., 2015.

**Homes for a Lifetime - Remodeling Today for a Better Tomorrow: Design Ideas for the Kitchen and Bathroom.** The Hartford Center for Mature Market Excellence, 8 pgs., 2015.

**Increasing Home Access: Designing for Visibility.** Jordana L. Maisel, Eleanor Smith, Edward Steinfeld. AARP Public Policy Institute, 2008, 108 pgs.

**HomeFit Guide: Smart Solutions for Making Your Home Comfortable, Safe and a Great Fit.** AARP, 26 pgs., 2015.

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**Increasing Home Access: Designing for Visibility.** Jordana L. Maisel, Eleanor Smith, Edward Steinfeld. AARP Public Policy Institute, 2008, 108 pgs.

**Knack Universal Design: A Step-by-Step Guide to Modifying Your Home for Comfortable, Accessible Living.** Barbara Krueger, Nick Steward and Mark Davidson. Morris Book Publishing, LLC, 2010, 256 pgs.

**Make Your House a Home for a Lifetime.** AARP, The Hartford (Homeowners Insurance Program), 2004, 40 pgs.

**Making Life More Livable: Simple Adaptations for Living at Home After Vision Loss.** Revised by Maureen A. Duffy, American Foundation for the Blind, 2002, 132 pgs.

**Popular Mechanics Remodeling for Easy Access Living.** Rick Peters. Hearst Books, Inc., 2006, 192 pgs.

**Practical Improvements for Older Homeowners: Easy Ways to Make Your Home More Comfortable as You Age.** Rick Peters, Hearst Publishing, 2009, 192 pgs.

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# Thanks for the opportunity to present!

Lifetime Home Project  
PO Box 16410  
St. Paul, MN 55116  
651.699.4490

Diane Sprague, Director

[info@lifetimehome.us](mailto:info@lifetimehome.us)  
[diane.s@usfamily.net](mailto:diane.s@usfamily.net)



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## Questions or Comments:

contact [info@mngero.org](mailto:info@mngero.org)

Next Webinar: December 18, 2019, Noon - 1:00 pm

**Self Advocacy Project for Persons Receiving  
Long Term Support Services**

By: Jane Brink, Self Advocacy Specialist,  
Office of Ombudsman for Long-Term Care

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