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Home Modifications  
For People With Disabilities

**NJP&A** *Bulletin*

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## Home Modifications for People with Disabilities

People with disabilities should be able to expect the same level of independence as other Americans. One key to making that expectation a reality is ensuring that people with disabilities can live in their own homes. According to President Bush's New Freedom Initiative report, 71% of people without disabilities own homes, but fewer than 10% of those with disabilities do. Home modifications can be an important tool to allow more people with disabilities to live in their own homes independently and participate more fully in community life.

Examples of home modifications for different parts of the home can include:

- Entrances: constructing ramps, building zero-step entries, or widening doors
- Bathrooms: installing grab bars, showers with anti-scald devices, shower seats, or walk-in bathtubs
- Kitchens: lowering counters, installing revolving shelves, or building sinks with lever handles as opposed to knobs
- Stairs: installing an elevator or stair glide

### Funding Home Modifications

Typical home modifications, such as adding a ramp, widening doors, adding grab bars in the bathroom, or lowering countertops, can be very costly. While some home modifications – such as changing door hardware from knobs to levers – are within the capacity of most do-it-yourselfers, other projects may require the aid of expensive contractors.

There are many different programs that can help pay for home modifications for people with disabilities. The Assistive Technology Advocacy Center (ATAC) of New Jersey publishes a home modification guide highlighting many of these programs. This guide is available online at the NJP&A website at <http://www.njpanda.org>.

## Finding a Qualified Contractor

Many home modifications are complex and require the assistance of a contractor, especially for some people with disabilities who have physical limitations. To ensure quality workmanship at a fair price, it is important to be careful in seeking out and hiring a contractor.

The first step is locating a contractor, which can be done through the local newspapers, telephone directories, and even the Internet. When first looking for a contractor, remember to ask for several references – and then check out the quality of work on those projects. Contractors that are reluctant to supply references may not be the best choice. Always ask for a copy of the contractor's insurance coverage. Contractors must have general liability insurance for themselves and worker's compensation coverage for any of their employees. Also, ask to see a copy of the contractor's license, or contact the New Jersey Department of Banking and Insurance, Office of Consumer Finance at 609-292-5340, or on the Internet at [www.state.nj.us/dobi/index.html](http://www.state.nj.us/dobi/index.html) for licensing information.

The contractor should provide you with a firm start date and an estimated date of completion. Make sure you clearly communicate verbally and on paper what you want the contractor to do, but listen to their advice as well. Experienced contractors can often point out items you may have overlooked, as well as problem areas, or make different suggestions that are more workable for your home.

Obtain at least two to three bids on your project from different contractors. However, keep in mind that the lowest bid may not always be the best value. Take a particular contractor's quality of work and their references into consideration before making a final decision.

Because of the expense of materials and supplies involved in construction projects, contractors customarily request a certain percentage be paid in advance or at some point during the project. Every contractor has their own policy regarding down payments. On jobs under \$5,000, some are willing to front all the costs while expecting payment in full upon completion. Others routinely expect one-third down to start, one-third at the halfway point, and one-third on completion.

ATAC maintains a regularly-updated list of contractors that can provide home modifications, as well as a list of vendors for specialty items such as elevators and wheelchair lifts. This list is available online at the NJP&A website at <http://www.njpanda.org>.

The available programs can be divided into the following categories:

- **Health Insurance:** Medicaid will pay for “environmental modifications” under certain circumstances. Individuals who are eligible for the Medicaid Home and Community Based Services Waiver may have an easier time covering major modifications to entrances, including ramps, and bathroom modifications. Medicare will generally not pay for home modifications except those that qualify as “durable medical equipment” when prescribed by a doctor. The Department of Veterans Affairs may pay for home modifications for veterans with disabilities. Some private health insurance carriers may also pay for home modifications.
- **Housing Programs:** The federal Department of Housing and Urban Development provides many mortgage and loan programs to cover the costs of home improvement, including home modifications. The New Jersey Housing and Mortgage Finance Agency also provides a number of different programs that can help offset the cost of modifications.
- **Rural Programs:** The U.S. Department of Agriculture administers a number of housing improvement programs designed to help people in rural areas. Individuals living in rural areas can apply for grants and loans for home modifications.
- **Employment Programs:** The New Jersey Division of Vocational Rehabilitation Services may provide funding for home modifications necessary to enable a person with a disability to return to work. The Social Security Administration may also cover the cost of some home modifications as part of a Plan for Achieving Self-Support (PASS).
- **Community & Volunteer Programs:** A number of community-based programs can provide assistance to individuals seeking home modifications. These programs can help provide supplies and volunteer assistance in performing the modifications. Some of these organizations help those with specific disabilities, while others help people in specific areas of New Jersey.
- **Tax Programs:** The cost of some home modifications may be deductible on your federal income taxes. For more information about funding programs, call ATAC at (800) 342-5832.