



## Home Modifications Funding Resources 2025

[uwyo.edu/HOMEMODS](http://uwyo.edu/HOMEMODS)

# Importance of Home Modifications



- enables aging in place
  - majority of older adults prefer to age in their homes
  - 95% of respondents to a US 2024 News Survey say aging in place is a crucial goal for them
  - older adults able to remain independent
- reduces fall risk

---

# Types of Home Modifications

1. Additive (e.g., special features, assistive devices, better lighting)

1. Subtractive (e.g., removing hazards)

1. Rearrangement (e.g., moving objects)

1. Transformative (e.g., major renovations)

---

# Additive Home Modifications



- Better lighting & Nightlights
  - Grab bars
  - Handrails
  - Wheelchair ramp/any type of ramp
  - Accessible door handle and cabinet pulls
  - Amazon Echo
  - Medical Alert systems
  - Temperature controls
-



# Amazon Alexa/Echo



- Turn off and on lights
  - Reminders for medication
  - Reminders for daily routine
  - Shopping
  - Communicate in case of emergency
  - Schedule transportation
  - Control temperature and security
  - \$35-\$200
-

# Reminder Rosie Talking Alarm Clock for those with Memory Loss



- Can record a loved ones voice telling the older adult to remember to take their medications or that their appointment is coming up soon
- No Wifi or Fees Required
- \$200.00



# Subtractive Home Modifications



- Rugs
- Clutter on Floors where older adult may have lots of foot traffic in home

---

# Rearrangement Home Modifications



- Arrange furniture so it is not in direct walkways
- Put items used daily at waist level
- Arranging dog bed/toys so it is in less trafficked area of home
- Rearrange light switches to be closer to reach

---



# Transformative Home Modifications



- shower/bathroom remodel
    - curbless shower
    - walk in bathtub
    - adjusted height toilet
    - professionally installed shower grab bars
    - automatic flushing
    - taller countertops
  - put in non slippery flooring
  - stairlift
-



# Best Places to add Grab Bar/Handrail

- handrail near toilet and sink in bathroom
  - professionally installed grab bar in bath and/or shower
  - handrails in stairwell, hallways, kitchen counter
  - handrails next to each exit of home
  - grab bar near exterior door and at the top of stairs
- 





# Costs

- National average for Home Modifications between \$3,000-\$5,000
- Replacing door knobs and handles around \$350
- Amazon Alexa/Echo \$35-\$200

<https://money.usnews.com/money/retirement/articles/how-much-should-you-spend-on-aging-in-place-renovations-retirees-weigh-in>



Lighting installation  
**\$20 - \$100**



Anti-scalding  
temperature controls  
**\$80 - \$300**



Grab bars  
installation  
**\$90 - \$300**



Comfortable  
height toilets  
**\$100 - \$1,600**



Automatic flushing  
mechanism  
**\$250 - \$500**



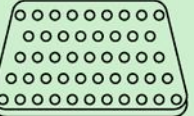
Door widening  
**\$300 - \$2,500**




Curbless shower  
**\$2,500 - \$9,000**



Walk-in tub  
**\$3,000 - \$25,000**



Non-slipping  
flooring addition  
**\$4,500 - \$8,000**



Counter raising  
**\$15,000 - \$20,000**



Average aging in place bathroom remodel costs





Wyoming  
Department  
of Health

# National Family Caregiver Program (Title III E)

- Home modifications up to **\$400 per applicant, per year** unless prior approval from the NFCSP Program Manager was obtained before the home modification was started
- If the Caregiver and/or Care Receiver lives in a rental property, approval must be given by the landowner before any modifications can be done. (occurrence).
- Eligibility: A client must be 55 years of age or older whilst caring for older relatives or children
- Must reside in county served by Family Caregiver Program





Wyoming  
Department  
of Health

# Wyoming Home Services Program (WyHS)

- Home modifications up to **\$300 per applicant, per year** that are necessary to facilitate the ability of at-risk adults to remain in their homes and assist the client's ability to complete his or her ADL's or IADL's
- Eligibility: A client must be 18 years of age or older, and, through an ongoing evaluation, at risk of premature institutionalization.
- A visual inspection of the home shall be completed by the ACC to determine the client's need. If it is found that the requested home modification shall not be of direct benefit to the client, the provider shall deny the request.
- If the home is in poor condition and not structurally sound, the home modification shall not be approved.
- The approved home modification shall be documented on the client's service plan. When the modification is complete, the service plan shall be updated.
- Must own the home or receive prior written approval from landlord
- Must demonstrate a need for a safer and/or adapted environment

# USDA LOAN (Section 504)

Provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to older adults with very-low-income homeowners to remove health and safety hazards.

Section 504 Home Repair Loan and Grants.

- Loans up to \$40,000
- Grants up to \$10,000
- Loans can be repaid over 20 years
- Loan interest rate is fixed at 1%
- Full title service is required for loans of \$25,000 or more
- Grants have a lifetime limit of \$10,000
- Grants must be repaid if the property is sold in less than 3 years

## **To qualify:**

- Must be the homeowner and occupy home where repairs will be conducted.
- Must live in rural area (less than 20,000 people)
- Be unable to obtain credit elsewhere.
- Have a household income that does not exceed the very low limit by county
- For grants, be age 62 or older and not be able to repay a repair loan.
- For more information, log on to:  
<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/wy>.



**United States  
Department of  
Agriculture**

**Rural Development**

*Lending Resources  
Part 1*

*(These are not  
Grant Programs)*



## *Lending Resources Part 1*

*(These are not  
Grant Programs)*

# HUD (US Department of Housing and Urban Development)

## Title 1 Home Improvement

- HUD does not lend money for property improvements.
- HUD insures loans for rehabilitating an existing home where home improvements must substantially protect or improve the basic livability or utility of the property
- To receive a Title I loan, a property owner may apply at any lender (bank, mortgage company, savings and loan association, credit union) that is approved to make Title I loans.
- **Who To Contact:** For more information, please call (800) 767-7468 and request item number 2651, "Fixing Up your Home and How to Finance It."

## 203 (k) Rehab Mortgage Insurance

- Enables homeowners to finance the rehabilitation of their existing home
- The total mortgage amount on the Property, including the cost of the repairs, must fall within the FHA mortgage limit for the area.
- **There are two types of 203(k) rehabilitation mortgages: Standard 203(k) and Limited 203(k).**
  - 2) The Standard 203(k) mortgage may be used for remodeling and repairs. There is a minimum repair cost of \$5,000.
  - 3) The Limited 203(k) may only be used for minor remodeling and non-structural repairs.

To apply for a 203(k) Rehabilitation Mortgage, please contact an FHA-approved lender. To find an FHA-approved lender in your area visit the following HUD website:

[https://www.hud.gov/program\\_offices/housing/sfh/lender/lenderlist](https://www.hud.gov/program_offices/housing/sfh/lender/lenderlist)

# Loans (General)

## *Lending Resources Part 2 (These are not Grant Programs)*

### **Home Equity Line of Credit**

Homeowner can borrow money that must be repaid with interest (only expected to pay back what money was used in repairs/modifications)

Homeowner's residence is used as collateral for the loan

### **Home Improvement Loan**

Second mortgage to finance home modifications

Repaid in addition to the existing first mortgage (one-lump sum that is lended out)



# Wyoming Technology Access Program



- Eligibility- must have a disability and reside in Wyoming
- Wyoming Assistive Technology Resources (WATR) and Wyoming Independent Living (WIL) have developed a lending program for assistive technology (AT) for disabled individuals
- WYTAP buys down the interest on the loan; thus, the borrower pays very low interest.
- \$500 to \$25,000 for the AT Loan
- AT devices are defined as anything that will improve mobility, accessibility, or quality of life.
- Examples of AT: hearing aids or other hearing devices, low vision adaptive equipment/technology, **Home modifications (IE: wheelchair ramp, walker steps, adding a stair lift to go up and down stairs, make bathroom accessible)**, mobility devices (scooters, power wheelchairs, floor lift, modifying a vehicle to make it accessible (IE: hand controls, wheelchair lift, etc)).
- To receive an application packet, please contact Tina Bennett at Wyoming Independent Living



# Veterans Affairs Benefits

## Specialty Adapted Housing Grant (SAH) and Special Home Adaptation (SHA) Grant

- You own or will own the home, **and**
- You have a [qualifying service-connected disability](#)

If you qualify for an **SAH grant**, you can get up to **\$117,014** for FY 2024.

### Qualifying service-connected disabilities include:

- The loss or loss of use of more than one limb, The loss or loss of use of a lower leg along with the residuals, Blindness in both eyes ,Certain severe burns, The loss, or loss of use, of one lower extremity (foot or leg)

If you qualify for an **SHA grant**, you can get up to **\$23,444** for FY 2024.

### Qualifying service-connected disabilities include:

- The loss or loss of use of both hands, Certain severe burns, Certain respiratory or breathing injuries

### Temporary Residence Adaptation (TRA) grant

- You qualify for an SAH or SHA grant (see above), **and**
- You're living temporarily in a family member's home that needs changes to meet your needs. (To use a TRA grant, you don't have to own the house.)

### How much funding does a TRA grant offer?

- **If you qualify for an SAH grant**, you can get up to **\$47,130** through the TRA grant program for FY 2024.
- **If you qualify for an SHA grant**, you can get up to **\$8,415** through the TRA grant program for FY 2024.

To apply for one of these grants click [here](#)





WYOMING DEPARTMENT  
OF FAMILY SERVICES

# LIEAP and WAP



- Insulation, storm windows, caulking, and other related activities to reduce home energy costs and increase home energy efficiency, financial assistance with utility bills.
- Administered by the Wyoming Department of Family Services (DFS), the Low-Income Energy Assistance Program's (LIEAP) purpose is to help low- and fixed-income families and individuals pay their heating bills during the winter months.
- The federally-funded program gives priority to households that include older adults (60+), disabled and/or young children (5 and under)
- Eligibility is income based

Apply [here](#) for LIEAP or WAP

# Wyoming Independent Living in partnership with Wyoming CARES

---



- Tangible projects like ramps, bathroom, and other modifications to make a home more accessible.
- Services Eastern portion of Wyoming: Sheridan, Johnson, Campbell, Crook, Weston, Natrona, Converse, Niobrara, Carbon, Albany, Platte, Goshen and Laramie counties
- Only for individuals with long term disabilities or medical conditions that hinder at least one activity of daily living will qualify for WIL services
- To apply contact an Independent Living Specialist who will do a home assessment for accessibility and fill out intake paperwork with consumer to apply for services. To find the Independent Living Specialist that covers their county go to [www.wilr.org](http://www.wilr.org) for contact information.



## Wyoming Services for Independent Living (WSIL)

- Tangible projects like ramps, bathroom modifications(walk-in showers for homeowners and grab bars for renters)
- Services Western portion of the state: Uinta, Lincoln, Sweetwater, Fremont, Teton, Hot Springs, Park, Big Horn and Washakie counties
- Only for individuals with a significant long term disabilities or medical conditions that hinder at least one activity of daily living will qualify for WSIL services
- To apply please call the closest WSIL office. All office phone numbers can be found [here](#)



## Wyoming Assistive Technology Resource (WATR)

- Assistive Technology Reuse program- provides networking opportunities for individuals to exchange, sell, and recycle lightly-used assistive technology throughout the state of Wyoming
- May provide ramps, stair lifts, and other assistive home devices
- Must be a Wyoming resident
- Please call WATR at 307-766-6187 for more information



# Volunteers of America

---



- Wyoming Rapid Response Fund- The fund is designed to provide *one-time emergency assistance* to Wyoming individuals who have experienced a financial setback in one of the following categories:
  - Loss of Home
  - Avoiding Homelessness
  - Home Repair
- To request assistance click [here](#)
- Older Adult Services: Care and Living

## Developmental Disabilities Waiver (DD Waiver - Medicaid)

**Environmental modifications include physical adaptations to the private residence of the participant or the participant's family, as outlined in the participant's IPC, that are necessary to ensure the health, welfare, and safety of the participant, or that enable the participant to function with greater independence in the home. Adaptations include the installation of ramps and grab-bars, widening of doorways, and modifications to bathroom facilities for the purpose of participant accessibility. All services shall be provided in accordance with applicable State or local building codes.**

Pursuant to [Chapter 44, Section 5](#) of the Department of Health's Medicaid Rules, environmental modification shall meet at least two of the following criteria:

- Be functionally necessary.
- Contribute to a participant's ability to remain in or return to his or her home, and out of an intermediate care facility for individuals with intellectual or developmental disabilities (ICF/IID) setting.
- Be necessary to ensure the participant's health, welfare, and safety.

### Can Include New Items and Repairs

To apply for waiver services, please contact [The Benefits and Eligibility Specialist](#) in your area

# Friends of Man



**Friends of Man®**

- **A non-profit, tax-exempt charity using 100% of donations for charitable assistance.**
- **They often receive applications requesting mobility equipment, prosthetics, home modifications, medical equipment, hearing aids, basic needs and much more from referring professionals**
- **Based in Colorado**

## **Eligibility Includes:**

- **A Referring Professional must request and submit on the client's behalf**
- **Household income of 300% or less of Federal Poverty Guidelines**
- **Been in a stable living environment for at least 3 months**
- **Not homeless or living in assisted living, long-term or group home care**
- **Alcohol/Substance-abuse free for at least 1 year**
- **Must have a US Government issued ID**

<https://friendsofman.org/oos-assistance/>

	Program		Notes/Contacts	Website	Phone Number	Email
1	Caregiver Programs		Edwina Huebner	<a href="http://health.wyo.gov/aging/communityliving/older-americans-act-programs/nfcp/">health.wyo.gov/aging/communityliving/older-americans-act-programs/nfcp/</a>	307-777-2964	<a href="mailto:edwina.huebner1@wyo.gov">edwina.huebner1@wyo.gov</a>
2	DD Waiver Program (Medicaid)			<a href="https://health.wyo.gov/healthcarefin/hcbs/contacts-and-important-links/">https://health.wyo.gov/healthcarefin/hcbs/contacts-and-important-links/</a>	(307) 777-7531	<a href="mailto:jennifer.adams@wyo.gov">jennifer.adams@wyo.gov</a>
3	HUD Loan		Mark Feilmeier, Casper	<a href="http://hud.gov/states/wyoming/offices">hud.gov/states/wyoming/offices</a>	307-261-6250	<a href="mailto:Mark.E.Feilmeier@hud.gov">Mark.E.Feilmeier@hud.gov</a>
4	LIEAP and WAP		WY DFS	<a href="http://lieapwyo.org/">lieapwyo.org/</a>	307-777-7564 (DFS) 1-800-246-4221 (Application Assistance)	
5	Loans (General)			Contact your financial institution for more information.	N/A	N/A
6	USDA Loan		Jessica Taylor Housing Programs Director  <i>Section 504</i>	<a href="http://rd.usda.gov/contact-us/state-offices/wy">rd.usda.gov/contact-us/state-offices/wy</a>	State office: (307) 233-6799 Riverton office: (307) 856-7524 x 4 Sheridan office: (307) 672-5820 x 4	<a href="mailto:Jessica.Taylor@usda.gov">Jessica.Taylor@usda.gov</a>
7	Veterans Affairs Benefits			<a href="http://va.gov/housing-assistance/disability-housing-grants/">va.gov/housing-assistance/disability-housing-grants/</a>	307-778-7550	

8	Volunteers of America		<i>Northern Rockies, Sheridan</i>	<a href="http://voa.org/older-adults">voa.org/older-adults</a>	307-672-0475	
9	Wyoming Technology Access Program		<i>Tina Bennett</i>	<a href="https://www.uwyo.edu/wind/watr/wytap.html">https://www.uwyo.edu/wind/watr/wytap.html</a>	307-228-0534	<a href="mailto:watr@uwyo.edu">watr@uwyo.edu</a>  For application packet: <a href="mailto:tbennett@wilr.org">tbennett@wilr.org</a>
10	WIL		<i>Rick Geringer</i>	<a href="http://wilr.org/">wilr.org/</a>	307-322-9210	rgeringer@wilr.org
11	WSIL			<a href="http://wsil.org/">wsil.org/</a>	Powell office: (307) 586-4141 Cody office: (307) 586-4141 Lander office: (307) 332-4889 Rock Springs office: (307) 362-4159	
12	Wyoming CARES		<i>Margaret Salisbury</i>	<a href="http://wyomingcares.org/">wyomingcares.org/</a>	307-237-7035	<a href="mailto:wyomingcares@gmail.com">wyomingcares@gmail.com</a>
13	Wyoming Home Services (WyHS)		<i>Edwina Huebner</i>	<a href="http://health.wyo.gov/aging/communityliving/community-living-section-programs/wyhs/">health.wyo.gov/aging/communityliving/community-living-section-programs/wyhs/</a>	307-777-2964	<a href="mailto:edwina.huebner1@wyo.gov">edwina.huebner1@wyo.gov</a>
14	Wyoming Assistive Technology Resources (WATR)			<a href="https://www.uwyo.edu/wind/watr/reuse/index.html">https://www.uwyo.edu/wind/watr/reuse/index.html</a>	307-766-6187	<a href="mailto:watr@uwyo.edu">watr@uwyo.edu</a>
15	... Friends of Man			<a href="https://friendsofman.org/">https://friendsofman.org/</a>	303-798-2342	



---

---

## Questions?

**Have any of you helped provide Home Modifications for a client before? If so**

**— what resource did you use? —**

---

---



## Home Modifications Funding Resources 2025

[uwyo.edu/HOMEMODS](http://uwyo.edu/HOMEMODS)

---