Home Modifications

101

A Rhode Islander's Consumer Guide

RHODES to INDEPENDENCE
URI
Creating Pathways to Work

Acknowledgements

The development of this consumer guide was initiated and directed by Elaina Goldstein, Director of Rhodes to Independence. She also served as the guide's managing editor.

Editorial Board Members

Sincere gratitude is extended to the Editorial Board who contributed their valuable time and expertise toward the development and completion of the *The Home Modification 101: A Rhode Islander's Consumer Guide.*

Linda Bradley, OTA/L
Certified Aging in Place Specialist
Adapting for Elders

Bill Flynn, MSW
Executive Director
Senior Agenda Coalition

Dan Meuse
Deputy Chief of Staff
Lt. Governor Elizabeth Roberts
Long Term Care Coordinating Council

Jessica Buhler
Government Affairs Liaison
RI Housing Authority

Paul H. Grenon
Deputy Administrator/MHRH
Department of Mental Health
Retardation and Hospitals

Ronald Racine
Deputy Administrator
Office of Rehabilitation Services

Joseph A. Cirillo, R.A., A.I.A.
Architect
President
C&D Code Consultants, Inc.

Judy Jones
Consultant

Michael Warner
Architect
Michael Warner - Architect

Bob Cooper
Executive Secretary
Governor's Commission on Disabilities

Leslie Kershaw
Physical Therapist
Memorial Hospital Home Care

A special thank you to the following Editorial Board members who provided refinment and prioritization of the issues addressed in Chapter 1: ***Joseph A. Cirillo and Michael Warner;*** Chapter 2: ***Bob Cooper and Paul H. Grenon;*** and Chapter 3: ***Linda Bradley and Leslie Kershaw .***

Staff

As always, staff at Rhodes to Independence provided invaluable assistance with research, drafting and copy design of this guide.

Jean DiPippo
Design and Layout
Rhodes to Independence

Daniel Hatch, DPT
Research and Development
Rhodes to Independence

Kathleen Samways, PT
Research and Development
Rhodes to Independence

Organizations

The support of the following organizations is gratefully acknowledged:

Rhode Island Department of Human Services
Rhode Island Department of Health
Ocean State Independent Living Center

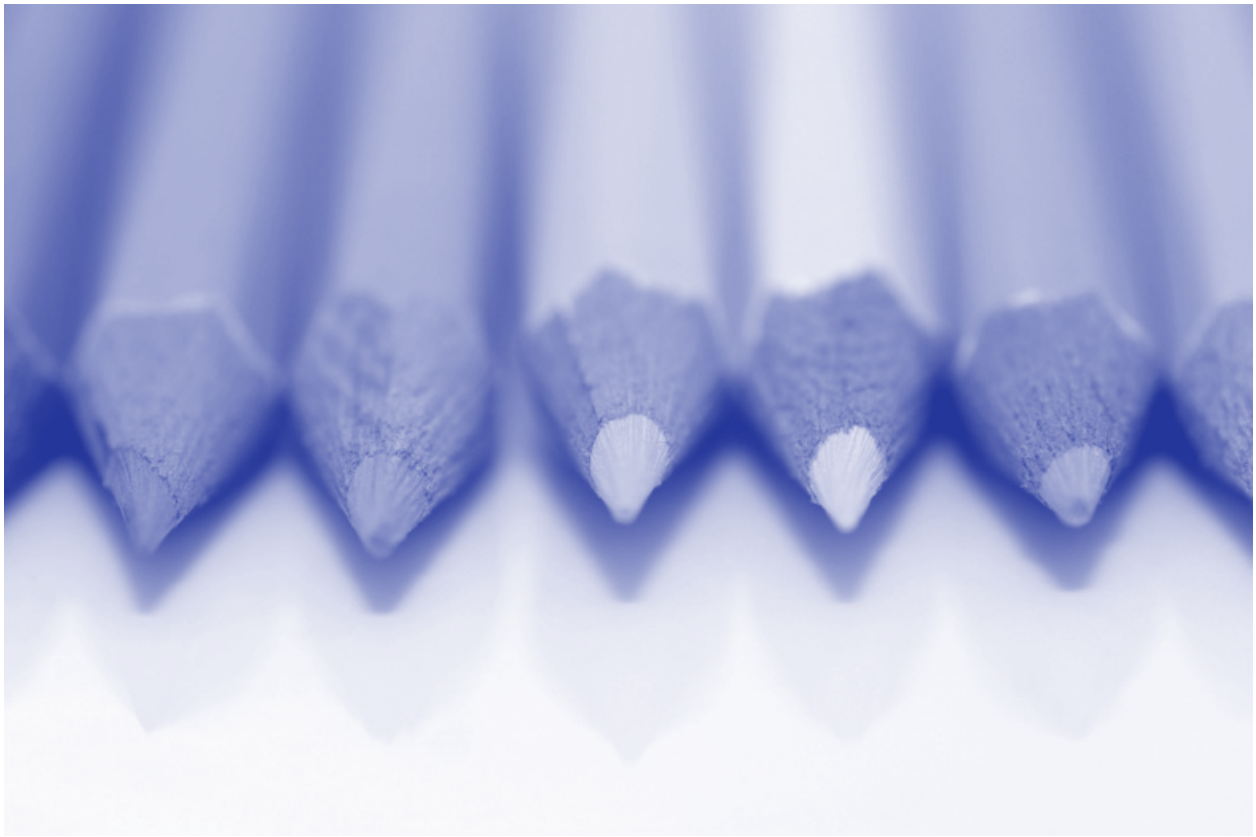
Contents

1 Where are You in the Home Modification Spectrum? 1

2 Getting Started: Your Home Modification Game Plan 21

3 Financing Your Home Modification 35

Chapter 1:



Welcome to Home Modifications 101!

This workbook has been written for someone who has been considering ways in which you will be able to remain in your own home and live independently throughout your lifetime. It is intended to do the following:

- ✓ Assist you in the process of identifying potential areas in need of home modification.
- ✓ Provide possible solutions as to what can be done to address these problematic areas.
- ✓ Provide an explanation of existing programs in Rhode Island, which may be able to assist you with bringing these modifications to life.
- ✓ Provide a game plan to begin the home modification process. In most cases, this process requires a real team effort.

Our hope is that, with the assistance of this workbook you can become a winning captain of your home modification team!

What are home modifications?

The National Resource Center on Supportive Housing and Home Modification defines home modifications as "an adaptation to the living environment intended for ease of use, safety, security, and independence."

Examples of home modifications include:

- Ramps
- Widening of doorways
- Grab bars
- Hand-held shower heads, etc.

They can range from simple and non-expensive to complex, and costly. It is important to note that for the best accessibility, home modifications may be needed outside, as well as inside the house. Your garage, driveway, paths, walkways, steps, and entrances all contribute to the safety and accessibility of your home. Each of these outdoor renovations is all considered home modifications.

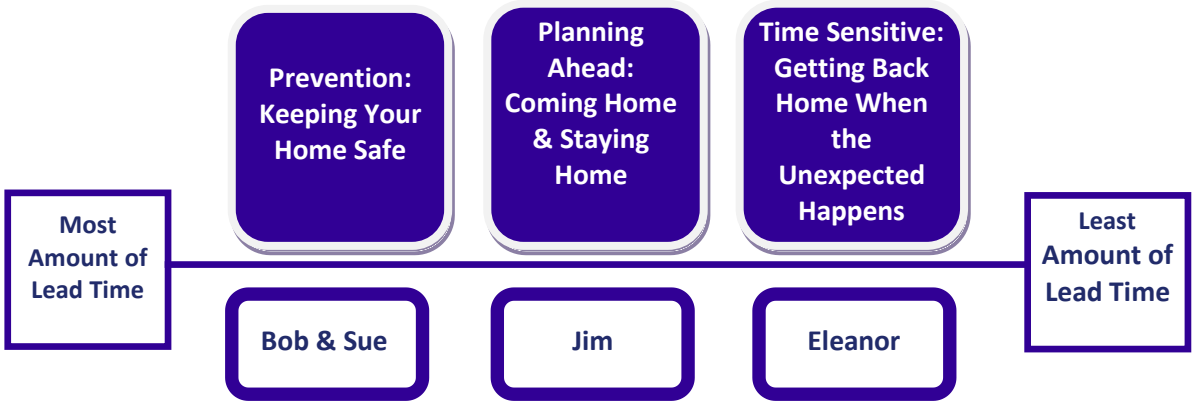
Benefits of Home Modifications:

- Prevent accidents from happening.
- Increase your safety, security, and functional level at home.
- Increase your level of comfort in your own home.
- Potentially allow you to remain in your current residence for your lifetime.
- Allow you to return quickly to your residence after an incident of illness or an injury.

This chapter of the workbook intends to do the following:

- ✓ Keep your home safer and more accident free.
- ✓ Assist you in determining how much time you have available to complete a home modification project—depending on your current life circumstances.
- ✓ Assist you in assessing what you can do to live most independently at home.

We have created something we are calling a "home modification continuum". These are three specific points in time that differ by individual life circumstances and the lead-time necessary for the preparation and completion of a home modification for that situation. Though a scenario may not be identical to yours, the hope is that you will be able to relate closely to Bob and Sue, Jim or Eleanor based on your current circumstances.



Meet Bob and Sue

Bob and Sue are 75 and 72 years old respectively. They currently reside in their single story home in Newport, RI where they have lived for the past 40 years. They love to stay active and are healthy individuals. As they continue to age, they have both agreed that they would like to remain in their own home as long as possible. Their daughter is concerned about their safety and is wondering what, if any changes she and her parents can make to the home to ensure Bob and Sue have continued well-being. Generally speaking, they have a long time to prepare and implement the modifications necessary.

OBSERVATIONS:

As they continue to age, performing a few simple modifications will allow Bob and Sue to increase their safety, function, and independence. Prevention is focused on being practical and eliminating a risk before it can negatively affect someone's life. Since Bob and Sue's primary concerns are associated with the normal aging process, the modifications are considered minor adjustments that they can make to their home either independently or with the assistance of their daughter.

Meet Jim

Jim is a 55-year-old male who has been an active runner for years. He was a collegiate soccer player and still enjoys playing in a pick-up league every Sunday. He is now showing signs of arthritis in his left hip. The pain in his hip has progressively worsened preventing him from participating in his activities and, he also experiences pain throughout a good portion of the day. After weeks of conservative treatment including physical therapy 3 times a week, his symptoms have not improved. His orthopedic surgeon has recommended total hip replacement surgery. Jim is agreeable to the surgery but is worried about how safe and functional he will be able to be when he returns home. Though he is married, his wife has a full time job and will not be at home to assist him as much as he would like.

OBSERVATIONS:

Jim does not immediately require home modifications, as his surgery is not scheduled until 3 months. This is a good amount of time to plan and implement the changes to his home to allow him to function in a safe and efficient manner. These types of modifications are typically more complex and time consuming than in Bob and Sue's case.

Though by no means all-inclusive, other individuals who fit in this category include progressive disease patients (Multiple Sclerosis, Degenerative Joint Disease, Rheumatoid Arthritis, etc.) and other elective surgery, patients (total knee, total hip, spinal fusion, etc.)

Though the complexity and type of modifications can vary, they are centered on adjusting the home environment to maintain/improve the ease in which an individual can remain independent.

Meet Eleanor

Eleanor is a 79-year-old female who lives with her younger sister in Central Falls, RI. She and her sister are active and generally in good health. She has noticed lately that her balance has not been what it used to be. During the middle of the night, Eleanor needed to use the bathroom. Unfortunately, since the light switch is not located by the door, Eleanor did not see her little dog's toy on the floor. She subsequently tripped and landed on her left side. When her sister found her, she was not able to get up, so an ambulance was called to take her to the emergency room. It was determined that Eleanor had fractured her hip and that she would require immediate surgery. Two days after a successful surgery Eleanor is anxious to return to her home.

Unfortunately, her bedroom is located on the second floor of her home requiring her to climb 10 stairs. She has been participating in physical therapy, but is concerned about falling again because of her unsteady balance on the stairs.

OBSERVATIONS:

Most likely Eleanor will require at minimum a brief stay (perhaps several weeks) in a rehabilitation facility to improve her functional mobility (transferring, stair management, etc.) and Activities of Daily Living (ADLs; eating, dressing, bathing, grooming, and using the toilet).

Eleanor's home modifications require immediate planning and implementation and should focus around changing the environment so that she can perform her ADLs and safely move around inside and outside of her home, and maintain her active social life despite her current situation and progressing age. There is minimal time available to plan and complete this process in comparison to the previous cases. Other individuals who fall into this category usually have also experienced a similar unplanned medical event such as a stroke, heart attack, or perhaps a medical illness. Even if they have not been hospitalized, elders who experience prolonged bed-rest during an illness such as pneumonia can become extremely weak and require modifications of their environment in order to be safe at home.

What is a Functional Assessment and Why is it Important?

There are two categories of functional assessments that have been developed and are universally recognized as a way to determine if you are able to live independently. One category is Activities of Daily Living (ADLs). ADLs are extremely basic and include:

- Eating
- Bathing
- Dressing
- Transferring from bed to chair
- Using the toilet.

The second category is called Instrumental Activities of Daily Living (IADLs). These are tasks that, in additional to activities of daily living ADLs, you must be able to perform in order to live independently. These include:

- grocery shopping
- meal preparation
- using the telephone
- light housekeeping, etc.

Equipment and modifications utilized for increased function in each of these categories may include:

- raised toilet seats
- grab bars
- ramps
- wheelchair accessible doorways
- lowered countertops
- walk-in showers, etc.

Functional assessments can result in a reduction in fall risk, hospitalization, treatment of depression and even delay in nursing home placement.

Assessing You and Your Home

This section of the workbook is centered around assessments based on specific physical challenges that you may be facing. After you complete the Self and Home Assessments below, you will find suggested home modification solutions which are available for specific areas in your home. It is important to note that it is impossible to list all of the problems and all of the possible solutions that exist. With that in mind, your home modification team may have other suggestions which specifically match your current or foreseeable situation.

Self-Assessment

Mark an"X" in box to indicate how much these factors bother you. For multiple members of the household each use a different color or shaped mark.		Major Problem	Often a Problem	Only Occasionally a Problem
Strength	Upper Body			
	Lower Body			
Flexibility	Upper Body			
	Lower Body			
Endurance	Tired			
	Short of Breath			
Mobility	Walking			
	Wheelchair (Manual/Power)			
	Transfers			
Balance	Sitting			
	Standing			
Pain				
Vision				
Hearing				
Smell				
Sensation: Touch – Hot/Cold				
Fear/Anxiety				
Depression				
Accident Prone				
Memory				

In your role as homeowner, renter, property owner, parent, and/or caregiver: pay particular attention to the factors that you have checked in the "OK" or "Not OK" column. These may be priorities that need to be the focus of your modifications. Keep these factors in mind as you go through the suggested modifications.

Home Assessment

		OK	Not OK	Comments
Entrances *(Suggested Modifications can be found on page 12)*	Walkway			
	Lawn			
	Driveway			
	Ramp/Lift			
	Porch			
	Patio			
	Doors:			
	• Width			
	• Threshold			
	• Knob			
	• Open/Close			
Stairs *(Suggested Modifications can be found on page 14)*	Interior • Step height			
	• Step depth			
	• Surface			
	• Rails			
	• Lighting			
	• Width			
	• Doors			
	Exterior • Step height			
	• Step Width			
	• Surface			
	• Rails			
	• Lighting			
	• Slippery			

			OK	Not OK	Comments
Hallways (*Suggested Modifications can be found on page 14)*	Width				
	Floor covering				
	Lighting				
Other (*Suggested Modifications can be found on page 15)*	Laundry				
	Basement				
	Mail retrieval				
	Cleaning				
	Leisure/recreation				
	Pet care				
Kitchen (*Suggested Modifications can be found on page 15)*	Doors				
	• Width				
	• Threshold				
	• Knob				
	• Open/Close				
	Floor Covering				
	Counters • Height • Depth				
	Cupboards • Upper • Lower				
	Stove				
	Oven				
	Refrigerator				
	Sink				
	Dishwasher				
	Microwave				
	Meal Preparation				
	Food Transport				
	Dining				
	Clean Up				
	Telephone				
	Electric	Outlets			
		Switches			

			OK	Not OK	Comments
Bathroom *(Suggested Modifications can be found on page 17)*	Doors				
	• Width				
	• Threshold				
	• Knob				
	• Open/Close				
	Toilets				
	Sink				
	Mirror				
	Electric	Outlets			
		Switches			
	Windows				
	Storage				
Living Room *(Suggested Modifications can be found on page 18)*	Floor Covering				
	Furniture Placement				
	Furniture Height				
	Windows				
	Electric	Outlets			
		Switches			
	Heat/AC				
Bedroom *(Suggested Modifications can be found on page 19)*	Doors				
	• Width				
	• Threshold				
	• Knob				
	• Open/Close				
	Floor Covering				
	Room To Maneuver				
	On/Off Bed				
	Reach				
	• Clothes				
	• Closet				
	• Bureau				
	Telephone				
	Windows				
	Electric	Outlets			
		Switches			

Now that you have identified areas and features of your home that need changing, read the following pages of suggestions. Not all will apply to you but many are simple, inexpensive ways to help you stay safe and independent in your home.

When considering major home modifications it is best to contact various professionals who can be of great assistance, For more information on the types of professionals you should contact, please turn to the next chapter of this workbook: Getting Started on Your Home Modification – *Who Is On Your Home Modification Team.*

Suggested Modifications for Specific Areas of Your Home

Entrances

- Install flooring with a firm, non-slip surface of continuous texture, and keep it free of holes, bumps, or large cracks. The surface should also shed water and ice easily. Provide a secured rug or another porous, non-slip surface to lessen slips and falls once inside.
- Maintain stairs so that they are even, sturdy, well constructed and in good repair. Step height is safe and comfortable for you, and adequately lit. Based on your individual abilities, certain step heights and number of steps may indicate the need for installation of a ramp to improve accessibility.
- Install handrails on both sides of the stairs leading to the entrance to increase safety. Handrails should be at a height of 34”-38” above the floor surface and be at a width of 44”-48”.
- Widen walkways and driveways enough for a wheelchair or individual with a walker and caregiver to easily maneuver in these spaces side by side.

- Allow a minimum width of 36’ for ramped entrances. Be certain that ramps have a ratio 1:12. This means that for every 12 inches of ramp length, the ramp should slope upward one inch in height.
- Put shelves or a table near the doorway to free hands when entering the home.
- There are many different types of door opener handles. Consult with your PT/OT for recommendations.
- Eliminate rough walking paths.
- Add a ramp if needed. There will need to be one foot of ramp length for each inch of height. Measure from the ground to the top of the steps/porch. Add any additional step heights going from porch into the home. If the ramp is over forty feet, or if there is not enough room for a smaller ramp, consider an exterior platform lift or elevator. You should call a qualified ramp and lift vendor to determine the best placement.
- Grading a lawn/walk up to the level of a low step or porch can also be a solution to eliminate a step.
- There should be at least 18” of space on the knob side of the door to allow room to maneuver.
- A table, shelf, or chair next to the door allows placing bundles down while dealing with the door.
- An automatic door opener/closer can be installed that is operated by a remote switch.
- Trim vegetation back so it does not intrude into walk/pathways.
- Wooden steps should be kept clean of mildew or algae, which can be slippery.

Stairs

- Keep steps into the house clear; do not use them for storage. Risers can be re-built to a safe height for you. Add a handrail for easier use. Install an interior ramp if steps make the garage inaccessible.
- All steps should have handrails at least on one side, preferable on both sides. Wherever possible, handrails should extend beyond the top and bottom step to provide support as you approach the first step and get off the last. Consider adding a vertical grab bar in places where there is no room for extending a handrail.

Hallways

- Make sure thresholds do not prohibit easy and safe entry into each room. Remove or lower lips or curbs and clear doorway of loose materials (carpet, tile, or nails.) Add transition strips.
- Add lighting with switches at both ends of the hall.
- Handrails can be added along the length of hallways for added support if you are not using a walker or wheelchair.
- If the hallway or path is excessively long, have a place to sit at the end or build in a small alcove to rest along the way.
- Narrow halls are difficult if using a walker or wheelchair. Establish if possible a minimum width of 3’ for all hallways and corridors. A contractor should be consulted for determining the feasibility of altering these interior spaces.

Other

- Install adjustable shelves that will hold cleaning supplies.
- Install and allow space for an accessible table, for ironing and folding.
- Relocate or adjust height of washer and dryer for ease of use.
- It may be beneficial to locate laundry facilities on the first floor to allow accessibility to everyone. A stacking washer dryer can sometimes be installed in a closet or fit into the corner of a bathroom or kitchen. Look for a unit that has controls in the center- NOT at the top.

Kitchen

- Where possible, allow floor space of 5’ in kitchens for a wheelchair to maneuver.
- Lower counter top workspaces to 30”-34” in height for wheelchair bound individuals, as opposed to the 36” height of standard counter tops. To accommodate standing persons, standard height counter segments can be provided. Also, allow an area of counter space at least 30” in width that is free of cabinetry underneath.
- Purchase a rolling cart to help transfer large amounts of food to the dining space.
- Provide space under the cook top and sink at least 27” high and 19” deep, as well as 30” wide.
- Allow at least 18 inches of working space on both sides of the stovetop, oven, sink, and at least one side of the refrigerator as accessible working space.

- Install lever style controls on all sinks. Additionally, there are automatic controls available – check with your local plumbing supply.
- Sink controls can also be moved to the side of the sink.
- Install an adjustable mirror over the cook top, to allow a person to see into the back burners.
- Counter mounted stovetops, under which a wheelchair can roll, is more accessible to someone in a wheelchair.
- Place controls on or near the front or side of the device to eliminate, the need to reach over burners and when feasible use electric touch controls. Place the garbage disposal switch near if not on the edge of the counter.
- When affordable, provide a side-by-side refrigerator, as it is more accessible than an upper freezer, lower refrigerator model. Replace the lowest shelves of the refrigerator with bins for easier accessibility.
- Side swing doors on appliances make transferring food easier.
- Install a shelf under the upper cabinets to allow reach from a wheelchair.
- Install adjustable cabinetry if applicable. The average range of reach for a seated person is 15”-48” above floor level. Use loop handles with a preferred handle size of 4”, mounted as high as possible, and with a 1 ½” clear space between the face of the cabinet or drawer and the handle.
- Remove cabinetry from beneath the sink, and enclose the pipes to avoid hitting them with knees.
- Use a 6 ½ “or less basin if you have trouble reaching items in a deeper sink. You can also put a dishpan in the sink with a brick under it to raise it to a more reachable height.

- Install electrical outlets to the front of the counter as well as along the wall, which allows seated people to reach the outlets.
- Employ Lazy Susans in corner cupboards as a convenient way to store frequently used items.
- Install pull out trays/shelves in lower cabinets.

Bathroom

- Mount the sink on the wall or in a vanity with open space underneath.
- Raise the recommended counter height for the bathroom sink from 32-33” from the floor with knee space a minimum of 29” from the floor.
- Arrange all water flow fixtures so that users can operate them easily, with a closed fist, such as lever style controls. Consider other control options such as plates or electronically controlled systems.
- Toilet placement is usually recommended in a corner for efficient grab bar placement along the wall.
- Ensure that toilets are generally 18” high, no less than 15” or more than 19”. Install a raised toilet seat or replace toilet with a ‘handicap’ height fixture. Install grab bars.
- Install grab bars. Increase safety with non-slip and slip resistant mats or strips to the bathtub, shower, and throughout the bathroom. Install either a transfer bench or a built in platform.
- If not able to walk or transfer easily, install a roll-in shower with open floor space of at least 5’ for a wheelchair turn around. (A roll-in shower is the most accessible option.)

- Install a hand held showerhead. One style has a wall-mounted slide-bar that easily adjusts the showerhead height. You should be able to reach the bracket while seated on your shower seat or bench.
- Offset faucets and controls towards the outer edge of the tub or shower to make it easier to reach the control from the outside of the fixture. Install anti-scalding devices in the sinks, bathtubs, and showers to avoid accidental scalding.
- Remove glass sliding shower door and Install a shower curtain. This is safer, more accessible, and can be maneuvered around transfer seats.

Living Room

- Circulation paths should be a minimum of 4 feet wide.
- Provide furniture that has arm rests to improve transferring from sitting to standing. Furniture that is too soft or too low may lead to difficulty in lowering to sit, or raising to stand. Consult your OT/PT for optimal height of your furniture. Soft chairs may be firmed up by placing a piece of plywood under the cushion. Height may be raised with cinder blocks.
- If you have poor vision or are blind, ask that others not change furniture layouts often. Keep the floor clear of obstructions so that accidental slipping or falls do not occur.
- Windows that have either push rods or cranks, i.e., casement windows/awning style, are most desirable. Ensure that the window latch is at an accessible height. Ensure that they do not require greater than 5 pounds of force to maneuver.
- Locate all switches, receptacles, faucets, controls, outlets, and thermostats between 9 and 54 inches above floor level.

Bedrooms

- If using a wheelchair Include a 5’ turn around space for easiest mobility Allow 3’ for wheelchair access on both sides of the bed if possible.
- Install an adjustable hanging rod in the bedroom closet for persons of all heights. There are also very inexpensive rod-height adjusters to reduce reaching and increase safety in closets.
- You should be able to raise and lower yourself easily from the bed. Bed raisers and low-cost under-mattress grab bars can be a simple solution. Consult your PT/OT for recommendations.
- Install shoe racks or shelves to improve ease of accessibility.
- It may be appropriate to permanently/temporarily relocate your bedroom to the first floor. There are many creative and valuable options for improving safety and quality of life by thinking about one-level living areas. Consult your PT/OT for recommendations.
- Take a good hard look at how much clothing you keep. Do you really need all of it? Reducing clothing may eliminate the need for one or more bureaus, freeing up space for safer maneuvering around the room.
- If bed height is difficult, the box spring could be removed to make it lower, and bricks can be added under the leg to raise it. Also, consult with a PT/OT for devices and strategies to improve your abilities.
- Closets can be modified with lower rods, shelves, or even enlarged to allow walk or roll in.

Chapter 2:

Getting Started:
Your Home Modification Game Plan

A home renovation can be both exciting and stressful. Your normal routine and family life may be disturbed and you may encounter some inconveniences. Some mess and dust is inevitable, remember, "Patience is a virtue". Depending on the complexity of your home modification, the entire process from initial site visit to final inspection, can take up to a year. The length of time really does depend on the extent of the project, the availability of the products, the availability of qualified contractors, and the decisions you make.

For example, if your bathroom is modified to accommodate your needs, you may be without its use for a week or more. You will need to think about what arrangements you will make for you and your family during this time frame. In addition, when a roll-in-shower replaces a tub or shower, some water on your floors will be a common occurrence. Think about how you will remedy this situation before you have the work done.

Remember: It is always better to have something done right the first time then to have to do it again!

If you need modifications to your home as a result of a disability or failing health, and the modifications will help you to stay in your home, this "Ten – Step Game Plan" is a good starting point:

- **Step 1:** Get a prescription of medical necessity or recommendation from a doctor or physical therapist, describing your needs, then; have an Independent Living Assessment completed, which will help you determine what modifications are necessary. An occupational therapist, physical therapist, or other professional skilled in assessing adaptations to the home should complete the assessment on-site.

- **Step 2:** Contact your local Center for Independent Living to get advice and referrals on evaluating the extent of the modification (e.g. grab bars in bathtub or door widening for wheelchair access). The Centers for Independent Living can also give you advice on designing and contracting for a modification.

  For contact information on the closest Independent Living Center, see Appendix B.

- **Step 3:** Get recommendations and referrals from family and friends or from people with disabilities, or seniors you may know who have had experience making modifications to their home.

- **Step 4:** Contact the Rhode Island Builder's Association at or Rhode Island Building Owners and Managers Association to locate qualified home modification contractors or subcontractors familiar with Americans with Disabilities Act Accessibility Guidelines (ADAAG) standards, or state building code rules and regulations, for such modifications. Contract with contractors directly.

  For contact information on the Rhode Island Builder's Association or the Rhode Island Building Owners and Managers Association, see Appendix B.

- **Step 5:** When working with your contractor be sure to think your project through from start to finish. Insist that you approve the completed plans before work begins. When you see the plans, study them carefully to make sure they illustrate your project accurately. **Ask Questions!**

  - It is always a good idea to, ask your contractor what inconveniences may occur while the project is underway-- before work begins-- and plan for them accordingly. Be sure your contractor is aware of vacations or special events so that he or she may schedule appropriately.

- **Step 6:** Most home improvements require building permits from the city or town building department. Get the building permits! Usually, the contractors will obtain the permits because they know what permits are required. Ultimately, the owner is responsible for making sure the permits are obtained. Your contract should specify who is going to obtain the permits. These permits ensure that the plans and specifications meet the State Building Codes. Inspections made during and after construction is completed, ensure that the minimum applicable code requirements are adhered too, and protect you.

    - If a proposed external ramp is close to your property line, your town may require a building code or zoning variance[1]. No municipality shall require that a fee be paid for the construction or repair of an access ramp for disabled persons to a residential R-4 use group. While you work with the town or the new player to satisfy this requirement, the home improvement contractor cannot proceed on your job. You should know that this might cause a delay in the completion of your project. Weather conditions may also prevent your job from being finished on time.

- **Step 7:** If changes from original plans occur during construction, put them in writing as amendments to the contract, including any changes in cost. These changes are called "change orders" and should be signed by both you and the contractor, and should be clearly understood.

- **Step 8:** Many home improvement contractors are small business people who may have several jobs going at the same time. Be prepared for scheduling delays. When this happens, you should contact the contractor immediately and find out what happened.

[1] State Law 45-24-37 General provisions- permitted uses. – (a) the zoning ordinance provides a listing of all land uses and/or performance standards for uses, which are permitted within the zoning use districts of the municipality…. (d) Notwithstanding any other provision of this chapter, appropriate access for people with disabilities to residential structures is allowed as a reasonable accommodation for any person(s) residing, or intending to reside, in the residential structure.

- **Step 9:** Most residential construction projects are completed without problems but if a problem arises and you are unsure about what action to take, seek assistance. You can contact your lender, local professional builders association, local building department, the Better Business Bureau, or your attorney. If problems persist, contact the Contractors' Registration and Licensing Board.
- **Step 10:** Before accepting the job as complete, walk through it with the contractor listing any defects needing correction. Never sign for completion until all work called for in the contract has been properly completed also ask if all or any required inspections have been done by the building official's department.

Who is On Your Home Modification Team?

Throughout the home modification process, it is important for you to be involved as much as possible. Although you are the home modification team captain, there are many other individuals who can help you throughout this process. Below is a list of professionals and a description of their job on your team. It is important to note that not all home modifications will require all of these team members, but remember it is good to recognize when you need assistance and which professionals are necessary to make your project a success.

1. **Physician** - The physician is the individual primarily responsible for maintaining or restoring human health through the study, diagnosis, and treatment of disease and injury. The physician refers the patient to physical and/or occupational therapy for specific, detailed evaluations when necessary.

2. **Care Coordinator** - The care coordinator is an individual responsible for assessment, planning, facilitation, and advocacy for options and services to meet an individual's health needs through communication and available resources, to promote quality cost-effective outcomes. As part of a team of health care professionals, the care coordinator works with you to determine when you are healthy enough to return to your home. The care coordinator can generally recommend and secure equipment and perhaps personal care assistance for proper discharge from a hospital or rehabilitation facility. Care coordinators also facilitate keeping people at home during illness or long-term disability by locating and securing equipment, home modifications, and services for safety and optimal independence at home.

3. **Physical Therapist** - The physical therapist is an individual concerned with the prevention and management of movement disorders. They are trained in assessing your home and making the associated recommendations for home modifications in accordance to your current medical status.

4. **Occupational Therapist** - The occupational therapist is an individual concerned with improving a patient's ability in completing their daily activities. They are also trained in functionally assessing your home and/or equipment and making the associated recommendations for home modifications to allow a safe and independent life style.

5. **Architect** - The architect is the individual who is involved in planning and designing the construction of a building. The work of the architect is based on home modifications recommended from a physical or occupational therapist and the accessibility code's requirements.

   - *Architectural Services* – Major remodeling projects require construction drawings to define contracts and permit procurement. If your professional remodeler does not provide design services, you can use a professionally trained architect. It is best to work with architectural professionals; he or she will be more sensitive to the special challenges that remodeling represents.

6. **Contractor** - The contractor is an individual or company that enters into an agreement with an organization or directly with an individual such as yourself for the actual physical construction of your home modifications.

   - *The General Contractor* – Most home improvement projects, including professional design services, are best handled by an experienced contractor, one who constructs a building or other improvement for the owner or developer and may or may not have a construction labor force or use Subcontractors. Again, be sure to deal with a professional. Even small jobs need careful planning as their successful completion is important to you.

   - *The Design-Build Contractor* – Full Service is a concept developed to benefit the homeowner with his or her remodeling project by providing both quality design and construction services within the same company. A Full Service contractor will be able to see your project through from start to finish, keeping design, engineering and budget in mind.

Choosing Your Contractor

Select a Professional, Reliable, Modification Contractor

You need to be very careful and do your homework before hiring a contractor. You want to make sure you hire a contractor for a fair price who will complete the work in a timely manner and do a quality job. There are steps you can take to help ensure that you will be satisfied.

Rhode Island state law requires anyone who is in the business of home remodeling or repair to a residential structure to be registered with the state. This includes partnerships, corporations and self employed individuals, whether working by the hour, week, job or "cost plus", whether by a written contract or oral agreement. The law also applies to anyone advertising, bidding, or otherwise offering or arranging to do or have such work performed including painting, roofing, floor covering, framing, finish carpentry, and many more building specialties. Violations of the law can result in penalties of up to $10,000 per offense as well as criminal prosecution for non-compliance of final orders issued by the board.

The old saying "you get what you pay for" certainly applies to home construction. Here are five tips to help you choose your contractor carefully:

1. Solicit two or three bids.
2. Do not automatically accept the lowest bid. Be wary of "special deals", "demonstration projects", or offers from "a friend of a friend". A higher bid may be worth the price for better materials, workmanship, or reliability.
3. Ask the contractor for references. Call the references to see if they were satisfied with the contractor's work, and how the contractor responded to questions and/or complaints.

4. Give special consideration to contractors who are members of a professional builders' association. A member of a professional association is one indication that a contractor recognizes the responsibilities of being a professional. Choose a professional!

5. Make sure the contractor is registered with the State of Rhode Island Contractors' Registration and Licensing Board. If the contractor is registered with the board, the contractor has liability and property damage insurance.

   For contact information on the Contractors' Registration and Licensing Board, see Appendix B.

   When you call, ask the following questions:

   - Is the contractor registered?
   - How long has the contractor been registered?
   - Does the contractor have any open claims or violations?
   - Is the contractor's insurance up to date?
   - Does the contractor have any employees, if so; does he/she have worker's compensation insurance?

You can get help from the Board resolving construction-related disputes and problems for up to one year after work is done or two years if during the first year you notified the contractor of the problem in writing.

Signing the Contract

A well written contract is essential! A written contract protects both parties you and your contractor. Contracts over $1,000 MUST be in writing but it is best to put all contracts in writing and to avoid oral agreements. Although the items listed below are important features of a well drafted construction contract that should protect you, it is always wise to have an attorney review any contract that you will be entering into.

The contract should include the following:

- ✓ A clause stating the job will not commence until a permit (if required) has been obtained.
- ✓ A list of materials to be used, such as; quality, quantity, weight, color, size, or brand name.
- ✓ Starting date and completion date.
- ✓ Total price, scheduled disbursements, and whether there is any cancellation penalty.
- ✓ Everything you feel is important to the job, such as specific materials, complete clean up and removal of debris, and any special requests.
- ✓ A notice of possible mechanic's lien (contractors', sub-contractors' and material suppliers).
- ✓ A 3-day right of cancellation, only if the contract is signed out of contractors' place of business.
- ✓ A list of what the contractor <u>will</u> and <u>will not do</u>.
- ✓ Ask for a list of sub-contractors being used on the project, if any.

What You Have Always Wanted to Know About Home Modifications BUT Were Afraid to Ask

- Is the contractor registered with the Contractors' Registration and Licensing Board? Does the contract have the contractor's registration number listed? *Rhode Island state law requires anyone who is in the business of home construction, alterations, remodeling, or repair to a residential structure to be registered with the state. This includes partnerships, corporations and self-employed individuals, whether working by the hour, week, job, or "cost plus", whether by a written contract or oral agreement. The law also applies to anyone advertising, bidding, or otherwise offering or arranging to do or have such work performed including painting, roofing, floor covering, framing, finish carpentry, and many more building specialties. Violations of the law can result in penalties of up to $10,000.00 per offense as well as criminal prosecution for non-compliance of final orders issued by the board.*

- Is the contract in writing?

- What are the terms of cancellation? *If signed outside of the place of business the contract must have a three-day cancellation clause. The terms of cancellation will not be effective unless it is signed and dated by the buyer.*

  Notice to buyer:

  - *Do not sign agreement if any of the spaces intended for the agreed terms to the extent of then available information are left blank.*

  - *You are entitled to a copy of this agreement at the time you sign it.*

  - *You may at any time pay off the full, unpaid balance due under the agreement, and in so doing, you may be entitled to receive a partial rebate of the finance and insurance charges.*

- *The seller has no right to unlawfully enter your premises or commit any breach of the peace to prepossess goods purchased under the agreement.*
- *You may cancel the agreement if it has not been signed at the main office or a branch office of the seller, provided you notify the seller at his or her main office or branch office shown in the agreement by registered or certified mail, which shall be posted not later than midnight of the third calendar day after the day on which the buyer signs the agreement, excluding Sunday and any holiday on which regular mail deliveries are not made.*

- Does the contract have a Lien Release clause?
- What is the time frame? *Provide start and finish date. There may be a reward or penalty clause which should be included if time is of the essence.*
- Is there an arbitration clause in the contract? Who is paying for that service? *Read the fine print and make sure you know the terms.*
- What are the payment terms? *Never put too much money up front, and never pay the balance until the job has been completed, pursuant to the terms of the contract.*
- What are the allowances? *Make sure you have a clear understanding that money allocated is sufficient and it is inclusive of labor cost.*
- What are the extras? *Make sure they are in writing and make sure they are clearly defined.*
- Does the contractor have employees? Who is doing the work? Does the contractor have workers compensation?
- Will the contractor be utilizing subcontractors? If so, are they registered or licensed? Who is doing the work? Do they have employees? Does subcontractor have workers compensation?

- Does the contractor have insurance? Should you ask for a copy? *The Rhode Island contractors' registration law requires contractors to maintain a minimum of $500,000 in liability insurance. In addition, contractors with employees are required to maintain workers' compensation insurance. Insist that a current certificate of the company's insurance policy be sent directly to you from their insurance carrier/agent with your name and address on it listing you as a certificate holder before any work begins.*
- What is the quality/value of materials being used? *Specify and be specific in the contract exactly what you want. For example, name brands, colors, etc. You really do get what you pay for; cheaper is usually a lesser quality.*
- Is the contractor a member of a Building Trade Association?
- Is there a warranty? *Specifications should be provided when purchasing specific products.*
- Do you need permits? Who is responsible for obtaining the permits? Are they included in the contract, or are you taking care of them?
- Do you know of your contractor's reputation? *Reputation, character and the personality of contractor may be a consideration before signing a contract. You should be happy working with your contractor.*

Disclaimer: The above information is provided by the board pursuant to 5-65-3 and does not encompass all the recent amendments to the general law.

For contact information on the RI Contractors' Registration and Licensing Board, see Appendix B.

Key Things to Keep in Mind:

- Home modifications are possible in almost all situations.
- You are not alone. There are organizations and programs in the state of Rhode Island that are ready to assist you with your home modification.
- In many instances, financial assistance is also available.

Bottom-Line: Home modifications promote independence!!!

Chapter 3:

Financing Your Home Modification

Now that you have identified the areas that need possible improvements, how do you pay for them? There are various programs throughout the state that help individuals cover some, if not all, of the costs associated with necessary home modifications. Of course, depending on your circumstances, you always have the option to finance a home modification through a personal bank loan.

This section does not address how to apply for a private bank loan to finance your modifications. Contact your local bank for this information. Reverse mortgages are another potential resource through Rhode Island Housing or private lenders.

Listed below are state and federal agencies that fund various programs to assist people financially in obtaining a home modification and some community (non-governmental) organizations.

The remainder of this chapter provides you with specific program descriptions, eligibility criteria, and contact information on where to go to finance the modification of your home. Household or individual income eligibility levels are adjusted each year; the most recent levels for each program are contained in Appendix B.

Independent Living Centers OSCIL and PARI

Home Modification and Equipment Programs

Provides assistance to individuals with significant disabilities to meet independent living goals which can only be obtained with the addition of special adaptive equipment or the removal of some obstacle inside or outside (accessibility) their home environment.

You are eligible if…

- ✓ You are at least 18 years of age
- ✓ You are not active with Vocational Rehabilitation Services of Rhode Island
- ✓ You have a severe disability
- ✓ You will be independent in the use of the requested adaptation or equipment

For more information on the specific income, limitations and contacts at the closest Independent Living Center see Appendix B.

Rhode Island Office of Rehabilitative Services

Provides assistance to individuals with disabilities who require home modifications in order to obtain or maintain employment.

You are eligible if…

- ✓ Your home modifications are part of an approved Employment Plan
- ✓ You meet Vocational Rehabilitation Services criteria including:
  - Must have a physical or mental impairment that constitutes or results in a substantial impediment to employment
  - You can benefit in terms of an employment outcome from services
  - You require VR services to prepare for, enter, engage in, or retain gainful employment

For more information on the specific income, limitations and contacts at Office of Rehabilitative Services see Appendix B.

RHODE ISLAND HOUSING

Access Independence:

Provides low-interest loans and grants for qualified low-and-moderate income owners of single-family homes to remodel a home for persons with functional disabilities. RI Housing administers the loan while the Office of Mental Health Retardation and Hospitals determines eligibility and approval of the home modification.

You are eligible if…

- ✓ You have a chronic disability attributable to a mental or physical impairment or combination of mental and physical impairments, which manifested prior to the age of 22 and are likely to continue indefinitely. This disability results in substantial functional limitations in three or more areas of major life activity and therefore requires extended or lifelong special care or treatment. There are specific criteria for owner and non-owner occupied properties.

For more information on the specific income, limitations and contacts at the Access Independence at the Division of Developmental Disabilities see Appendix B.

Rhode Island Housing's Home Repair Loans:

Provides help in repairing and improving existing homes with a maximum amount of $25,000.

You are eligible if…

- ✓ Owner-occupied, one-to-four-family properties.

For more information on the specific income, limitations and contacts at Rhode Island Housing see Appendix B.

RI Medicaid:

The RI Medicaid definition of home modifications is based on the following CMS broad definition:

- "Those physical adaptations to the private residence of the participant or the participant's family, required by the participant's service plan that is necessary to ensure the health, welfare, and safety of the participant or that enable the participant to function with greater independence in the home. Such adaptations include the installation of ramps and grab-bars, widening of doorways, modification of bathroom facilities, or the installation of specialized electric and plumbing systems that are necessary to accommodate the medical equipment and supplies that are necessary for the welfare of the participant. Excluded are those adaptations or improvements to the home that are of general utility, and are not of direct medical or remedial benefit to the participant. Adaptations that add to the total square footage of the home are excluded from this benefit except when necessary to complete an adaptation (e.g. in order to improve entrance/egress to a residence or to configure a bathroom to accommodate a wheel chair). All services shall be provided in accordance with applicable State or local building codes and are prior approved on an individual basis by the DHS CAH."

Medicaid programs (called "waivers") provide physical changes to the home required by the individual's plan of care to ensure their safety, health, and wellness. As of this printing current waivers include the following:

- ***Aged and Disabled Waiver –*** for people 65+ or people with disabilities who require a Nursing Facility Level of Care.
- ***Consumer Directed Waiver –*** for people 65+ or people with disabilities who require a Nursing Facility Level of Care.

- ***Community Based Elderly Waiver -*** for people 65+ or people with disabilities who require a Nursing Facility Level of Care.
- ***Habilitative Waiver –*** for people who have a disability and require Hospital Level of Care.
- ***Mental Retardation and Development Disabilities Waiver-*** For people with developmental disabilities who require an Intermediate Care Facility.

For information on the specific income limitations and contacts see Appendix B: RI Medicaid.

RI Medicaid uses the following procedures to provide home modifications to individuals on waivers:

- Identify the need. Does this individual require additional equipment for help with transfers from bed to chair or to the bathroom? Is there safe egress from the home for a client with mobility impairment? (Note that Independent Living Centers are funded to provide information and referral and to be a community resource for individuals with disabilities.)

- Arrange for an Independent Living Center Home Accessibility Evaluation by a mobility specialist for completion of the Request for Prior Authorization for Rehab/Adaptive Equipment form, and help with locating an appropriate provider.

- Identify the provider of the equipment. Providers must be either a Durable Medical Equipment company with a R.I. Medicaid provider number, or a licensed contractor with a R.I. Tax payer I.D. number, registered with the Secretary of State's Office, and enrolled as a RI Medicaid provider.

- Arrange for a physician's order, preferably a C.M.N. (Certificate of Medical Necessity) to be submitted with R.I. M.A. Prior Authorization Request form to the EDS Prior Authorization Unit. Providers will often work with a physician to obtain correct completion of the C.M.N. They can track prior authorization requests through the EDS Help Desk.

- Prior authorization requests are reviewed by clinical staff at the DHS Center for Adult Health to insure that recommendations are appropriate and consistent with a participant's health and safety needs. Vendors receive a letter of approval from E.D.S.

- Follow-up with your client, the Independent Living mobility specialist, and or provider, to help resolve barriers to the timely installation of necessary equipment or completion of home modifications. Be sure that the specialized equipment or modification is listed on the Plan of Care form.

U. S. Department of Housing and Urban Development: Rhode Island

Rebuilding Together Inc., Home Modification Program

Rebuilding Together assists low-income, elderly, and disabled homeowners with home repairs.

For more information on the specific income limitations and contacts at local Rebuilding Together Affiliate see Appendix B.

Community Development Block Grant Program (CDBG)-

The CDBG program provides decent housing, suitable living, environment and expanded economic opportunities primarily to low and moderate-income persons.

For more information on the specific income limitations and contacts at the municipal Community Development Block Grant agency see Appendix B.

Section 8 Homeownership Voucher Program and 203-K Housing Rehabilitation Program

For more information on the specific income limitations and contacts at the municipal Community Development Block Grant agency see Appendix B.

U.S. Department of Veterans' Affairs

Special Adaptive Housing (SAH) and Special Home Adaptive (SHA) Grants:

Grants are available to veterans who have a service-connected disability.

Home Improvements and Structural Alterations (HISA) Grants:

HISA grants are available for both service-connected veterans and non-service connected veterans.

For more information, contact the US Department of Veterans' Affairs, see Appendix B.

U.S. Department of Agriculture's Rural Housing Repair and Rehabilitation Loans

Home improvements and repair loans and grants are available to very low-income homeowners to address general repairs to improve or modernize, weatherize and/or remove code violations. Grants are available up to $7,500 for senior citizens unable to afford a loan, but only for repairs and improvements that will remove health or safety hazards. Repairs may also be made to make the property accessible and useable for household members with disabilities.

For more information on the specific income limitations and contacts at the US Department of Agriculture see Appendix B.

Federal National Mortgage Association's Community HomeChoice for People with Disabilities

Home Choice for People with Disabilities is a mortgage product designed to assist disabled individuals and families with disabled members to address their housing needs. HomeChoice™ mortgages offer flexibility in down payments, qualifying debt-to-income ratios, and credit history. Coalitions provide grants and other assistance to help borrowers with down payment and closing costs, access modifications, and property repairs, as well as provide budget management and support services that include homeownership education counseling.

This mortgage is specifically designed for low- and moderate-income people who have disabilities, or who have family members with disabilities living with them. Eligible borrowers include any low- or moderate-income person defined as disabled by the Americans with Disabilities Act of 1990 or defined as handicapped by the Fair Housing Amendments Act of 1988. The household income limits may be waived in certain areas of Rhode Island.

- A co-borrower who will not be living in the home may be part of the transaction, as long as the co-borrower is a family member or legal guardian. A parent, for example, could sign the mortgage with a child, even if the parent does not plan to live in the home.
- Owner-occupied single-family detached homes, townhouses, and condominiums are eligible.
- HomeChoice mortgages are available through coalitions comprised of organizations and agencies working together to create homeownership opportunities for people with disabilities.

For more information on the specific income limitations and contacts at the Federal National Mortgage Association (Fannie Mae) see Appendix B.

Community and Non-profit Organizations and Schools

Many local community, civic, fraternal, and religious organizations provide financial support or volunteers to renovate homes of people with disabilities, who may not meet government financial eligibility criteria but are unable to afford the pay for the renovations by themselves.

Several of the career and technical centers (vocational schools) and union apprenticeship programs in carpentry and other building trades will make home modifications as a training exercise.

Many disability specific foundations / organizations also know of private funding available for home modifications for individuals whose disability is their focus.

Reach out to family, friends and neighbors as ask them to check with organizations they belong to and find out if any of those organizations have similar programs.

Information on how to locate some of the local clubs, fraternal organizations, lodges, etc., is located in Appendix B.

APPENDIX A:

Your Home Safety Q & A

Your Home Modification

Safety Q&A

This Safety Q & A can be used to identify potential hazards in your home. Corresponding safety tips are provided as possible solutions to these troubled areas. Consider implementing the corresponding solutions to ensure your continued safety and ease of movement.

Safety Tips Throughout Your Home

a. All Cords

b. All Rugs, Runners, and Mats

c. Telephone Areas

d. Furniture and Railings

e. Electrical Outlets and Switches

f. Space Heaters

g. Grab Bars

h. Emergency Preparedness

i. Lighting Inside and Outside Your Home

j. Small Electrical Appliances

k. Your Stairs (inside and outside)

l. Medications

m. Floors and Pathways

n. Closets/Storage

Throughout your whole house, you should:

a. **Check all cords-**

- **Question:** Are lamp, extension, and telephone cords placed out of the flow of traffic (note their physical condition as well)?

Safety Tips:

- Arrange your furniture so that outlets are available for lamps and appliances without the use of extension cords.
- If you must use an extension cord, place it on the floor against a wall where people cannot trip over it.
- Move the phone so that telephone cords will not lie where people walk
- Do not rest furniture on cords and replace damaged or frayed cords.
- Replace damaged or frayed cords to prevent possible shock or fire.

b. **Check all Rugs, Runners, and Mats-**

- **Question:** Are all small rugs and runners slip resistant?

Safety Tips:

- Apply double-faced adhesive carpet tape or rubber matting to the backs of rugs and runners.
- Purchase rugs with slip-resistant backing.
- Check rugs and mats periodically to see if backing needs to be replaced.
- Tack down all carpets and area rugs firmly to the floor.
- Put 'no slip' strips on tile, wooden floors, and inclines.
- Generally, if you have balance or mobility problems, it is a good idea to remove all loose scatter rugs.
- Avoid plush, thickly padded carpet. Often a good choice is a dense, low-pile carpet.

c. Check Telephone Areas-

- **Question:** Are emergency numbers posted on or near the telephone and if you were to fall would you still have access to a telephone?

Safety Tips:

- Make the telephone numbers for the Police, Fire, local Poison Control Center, and a neighbor, readily available and legible.
- Phones should be reachable or else carry a cell phone or portable phone. If you use a walker or wheel chair, add a 'pocket' for the phone to always have it with you.
- Special phones are available through the ATEL program (see Appendix B) that are voice activated or have a remote button to keep with you.
- Get into the habit of keeping a portable or cell phone with you at ALL times, and charges it on a regular basis.

d. Furniture and Railings

- **Question**: Is there plenty of clear space to move around and between pieces of furniture?

Safety Tips:

- Arrange your furniture and other objects so that they are not in your way when you walk. Remove bulky furniture or anything that may prohibit movements (throw rugs, plants, etc.).
- Use a table 27"-34" in height for accessibility. All furniture should be stable.
- Chairs with arm support (especially those that extend past the seat) are beneficial in transferring from sitting to standing.
- Make sure your sofas and chairs are a good height for you, so that you can get into and out of them easily.

- **Question**: If there is a level change in the room (sunken or raised), are you able to move safely through the room?

  Safety Tips:
  - If there is a level change, distinguish the edge or step with lights or railings so that falls do not occur.

e. Check Electrical Outlets and Switches

- **Question**: Do any outlets feel unusually warm or hot to the touch and do all outlets have cover plates?

  Safety Tips:
  - If unusually warm or hot, do not use before having electrician check the outlet?
  - Add cover plates where necessary. Replace any that are cracked.

- **Question:** Are light bulbs the appropriate size and type?

  Safety Tips:
  - Replace with correct type and wattage of light bulbs for the lamp or fixture.

f. Check Space Heaters

- **Question:** Are heaters that come with a 3-prong plug being used in a 3-hole outlet or with a proper adapter?

  Safety Tips:
  - Never defeat the grounding feature.
  - Heaters that come with a 3-prong plug should be used in a 3-hole outlet or with a proper adapter.
  - Use the appropriate adapter and never defeat grounding feature.

- **Question:** Are small stoves and heaters placed where they cannot be knocked over and away from furnishings and flammable materials, such as curtains or rugs?

  Safety Tips:
  - Relocate space heaters away from passageways and flammable materials such as curtains, rugs, furniture, etc.

- **Question:** Do you understand the installation and operating instructions associated with your space heating equipment?

  Safety Tips:
  - Review the installation and operating instructions.
  - Call your local fire department with any additional questions.

g. Grab Bars

- **Question:** Is the tub/shower easy and safe to get in and out of?

  Safety Tips:
  - Install horizontal grab bars on all three walls of a roll in shower.
  - Install vertical grab bars to help maintain balance while standing, entering, and exiting the shower.

- **Question:** Do you have grab bars around your toilet?

  Safety Tips:
  - Two grab bars will easily fit around a toilet placed in a corner. Place one behind the toilet fixture (24” or 36” long) and the other beside the toilet (42” long) at a height of 33” – 36”.

- **Question:** What should you know about grab bars before installing them?

  Safety Tips:
  - Use only grab bars with a diameter of 1 ¼" – 1 ½". Leave a space between the wall and bar not greater than 1 ½".
  - Reinforce walls to accept the load of the grab bar and the weight of the person. Refer to professional if unsure how to properly reinforce.
  - There are wall mounted, seat mounted, floor mounted, folding, or pivoting, and portable grab bars. Certain types should be used in certain situations and certain locations. Consult with professionals (an occupational or Physical Therapist.)

h. Emergency Preparedness

- **Question:** Do you have an emergency exit plan and an alternate emergency exit plan in case of a fire or natural disaster?

  Safety Tips:
  - Develop one.
  - Choose a meeting place outside of your home.
  - Practice it.
  - Periodically re-check your home and plan.
  - Set up an Emergency Response System (see Appendix B)

- **Question:** Are smoke detectors properly located and working correctly?

  Safety Tips:
  - Follow the instructions that come with the smoke detectors in terms of where to install them.
  - Make sure one is located near the bedrooms.
  - Locate them away from air vents.

- Check and replace batteries and bulbs as recommended by the manufacturer.
- Replace any smoke detectors that need updating.
- Vacuum the grillwork when cleaning.

- **Question:** Is it difficult to let people into your home?

  Safety Tips:
  - If you cannot hear the alarm, consider 'Shake awake'.
  - Install a doorbell alert if you cannot hear it.
  - If you often need help, but keep your doors locked, consider a keypad style lock, and give the code only to trusted visitors.
  - If you cannot easily get up to answer the door, an automatic lock release can be added which can be operated by a remote control. Add an intercom to the main door to screen visitors or ask people to call you.

i. Check the Lighting Inside and Outside Your Home

- **Question:** Does good, even lighting exist throughout your home?

  Safety Tips:
  - Increase the amount of lighting where necessary. Provide consistent lighting with diminished glare while making natural daylight accessible. Use nightlights where beneficial. If you still have difficulty seeing even if it seems that there is enough light, you may need light bulbs with more intensity. Add lighting in the garage, especially along pathways most often used. Consult your PT/OT for recommendations.
  - Open curtains and blinds.
  - Use the maximum wattage bulb allowed by a fixture (see directions)
  - Reduce glare by using frosted bulbs, indirect lighting, shades, or globes on light fixtures, or partially closing blinds or curtains if necessary.
  - Install additional light fixtures where necessary. (night lights in hallways perhaps)

- Install light switches at the top and bottom of stairs.
- Lights should add enough brightness to see well but not make surfaces reflect glare.
- Have flashlights in easily accessed places. Store extra batteries with the flashlights.
- Place handheld flashlights where needed (ex. = closets, near bed, etc.)
- Keep night-lights on. There are extremely inexpensive, light-sensitive night-lights that will come on when it gets dark, eliminating the need to lean over to turn them off and on each day. Also available are inserts with motion sensors to turn lights on/off as needed.
- Add indirect light with use of torchieres or wall-mounted sconces.
- Ensure that entrances and exits to your home are well lit to make visible visitors waiting outside.

j. Check Small Electrical Appliances

- **Question:** Are small electrical appliances such as hair dryers, shavers, curling irons, etc. unplugged when they are not in use?

Safety Tips:

- Unplug them when they are not in use
- Never reach into water to unplug an appliance that has fallen in without checking if it is unplugged.
- Install a ground fault circuit interrupter (GFCI) in your bathroom outlet to protect against electrical shock

k. Check Your Stairs (inside and outside)

- **Question:** Do the steps allow for secure footing?

Safety Tips:

- Avoid wearing only socks or smooth-soled shoes or slippers when using stairs.

- Stairs should have a non-slip surface. (Slip resistant strips or sand added to paint). Be aware that carpeting can be a trip/slip hazard for some people, especially if it is loose or is deep or plush.
- Make sure the carpet, if present, is firmly attached to the steps all along the way.
- Refurnish or replace worn tread/carpeting.
- Paint outside steps with paint that has a rough texture or use abrasive strips.
- Keep steps clean and free of slippery mold or algae. Your local hardware or home improvement store can offer products to wash exterior steps and walks.
- Position a chair near the top and bottom of stairs to allow a resting place after going up/down.

- **Question:** Are steps even and of the same size and height?

  Safety Tips:
  - Clearly mark any steps with discrepancies and be extremely cautious when using them.
  - Replace any warped or uneven deck planks. They can easily cause falls. Also, check that remaining planks are properly secured and sturdy.
  - Consider if you could avoid the stairs altogether and move to the firs or more accessible floor.
  - Add a stair lift or elevator to get from one level to the next. (Call a certified dealer to install.)

- **Question:** Can you clearly see the edges of the steps?

  Safety Tips:
  - Strips on the edge of steps can also help to identify where the next step is.
  - Paint edges of outdoor steps white to see better at night
  - Have good lighting, with switches at the top and bottom of flights.

- **Question:** Are stairways clear of any objects?

  Safety Tips:
  - Remove all objects from the stairway, even temporary ones.

l. Check Medications

- **Question:** Are all medicines stored in the containers that they came in, and are they clearly marked?

  Safety Tips:
  - Clearly mark all containers with contents, MD directions, expiration date, and patient's name.
  - Dispose of outdated medicines properly
  - Use child-resistant closures if possible.

m. Floors and Pathways

Question: Are exits and passageways kept clear?

Safety Tips:
- Rearrange furniture to open passageways and walkways.
- Remove boxes and clutter.
- Create a simple and clear path to the bathroom. Include nightlights in the bedroom and along the path to the bathroom. Consider installing a light switch next to the bed.
- Place light switches at both ends of hallways, stairways, and rooms with two entrances/exits.
- Keep stairs clear so that falls are less likely to occur. Remove any furniture from hallways or corridors and do not decorate these areas.
- Ensure a clear path to avoid trips or falls when transferring food.
- Clear pathways of obstacles, such as vegetation, stones, furniture, etc.
- Keep electrical cords and telephone wires near walls and away from walking paths.

- Keep pathways, sidewalks, and driveways shoveled down to the pavement after snowstorms.
- A roof over walks, ramps, and entrances add protection from the elements.
- Install handrails in stairways, on both sides to accommodate all users and increase safety.
- Arrange your furniture so outlets are available for lamps and appliances without the use of extension cords.

n. Closets/Storage

Question: Are items in the closet easily reachable?

Safety Tips:

- FIRST, GO THROUGH YOUR THINGS AND GET RID OF THE EXTRA 'STUFF'! Donate it, pass it down to someone in the family, or have a yard sale. Most of us have too much. Call a friend over to help you do this.
- Install an adjustable hanging rod in the closets for persons of all heights. There are also very inexpensive rod-height adjusters to reduce reaching and increase safety in closets.
- Prioritize and store seasonal or seldom used items in more difficult to reach spots. Someone else can reach them for you when you need them.
- Remove doors or replace hinges with offset ones (as on kitchen cabinets that allow the door to fold back onto the adjacent surface).
- Lower rods/shelves to 'reachable' heights.
- Add lighting, perhaps an automatic switch on as you open the closet door.
- Clothing and bedding can be 'shrunk' by using vacuum storage bags.
- Use under bed storage boxes.

Safety Tips for Specific Areas in your Home

a. Kitchen

- **Question:** Are towels, curtains, and other things that might catch fire located away from the range?

  Safety Tips:
  - Store flammable and combustible items away from the range and oven.
  - Remove towels hanging from oven handles.
  - Shorten or remove curtains, which could brush against heat sources.

- **Question:** Do you wear clothing with short or close-fitting sleeves while you cook?

  Safety Tips:
  - Roll back long, loose sleeves or fasten them with pins or elastic bands while you are cooking

- **Question:** Are ventilation systems or range exhausts functioning properly?

  Safety Tips:
  - Have fixed or at minimum open windows.

- **Question:** Do you have a step stool which is stable and in good repair?

Safety Tips:

- Discard step stools with broken parts.
- Tighten screws and braces.
- Test for stability before standing on the stool.

b. Living Room / Family Room

- **Question:** Are chimneys clear from accumulations of leaves, and other debris that can clog them?

Safety Tips:

- Do not use the chimney until the blockage has been removed and have the chimney cleaned by a professional.
- If you use a fireplace on a frequent basis, have the chimney checked and cleaned yearly by a professional.

c. Bathrooms, Bathtub and Shower Areas

- **Question:** Do bathtubs and showers have at least one (preferably two) grab bars?

Safety Tips:

- Check existing bars for strength and stability.
- Attach new grab bars to structural supports in the wall or specifically designed areas on sides of the bathtub. Get assistance with installation if necessary.

- **Question:** Is the temperature of the water 120 degrees or lower?

  Safety Tips:
  - Lower the setting on your hot water heater to "Low" or 120 degrees. Seek assistance if unfamiliar with how to set.
  - Always check the temperature by hand before entering the bath or shower.
  - If possible, take baths vs. showers to reduce the risk of sudden temperature changes.

d. Bedrooms

- **Question:** Are lamps or light switches within reach of each bed?

  Safety Tips:
  - Rearrange furniture closer to switches or move lamps closer to beds.
  - Install night-lights or have a flashlight nearby.

- **Question:** Are ashtrays, smoking materials or other fire sources located away from beds or bedding?

  Safety Tips:
  - Remove sources of heat or flame from areas around beds
  - Don't smoke in bed

- **Question:** Do you know how to use an electrical blanket and heating pad properly?

  Safety Tips:
  - Avoid tucking in the sides or ends of your electrical blanket.
  - Avoid placing additional coverings on top of them.
  - Never go to sleep with a heating pad turned on.

- **Question:** Is there a telephone close to your bed?

  Safety Tips:
  - Locate a telephone within your reach without having to get out of bed.

e. Basement, Garage, Workshop & Storage Areas

- **Question:** If fuses are used, are they the correct size for the circuit?

  Safety Tips:
  - Use correct-size fuses. If unsure, contact electrician

- **Question:** Are you following the manufacturer recommended handling techniques for all of your power tools?

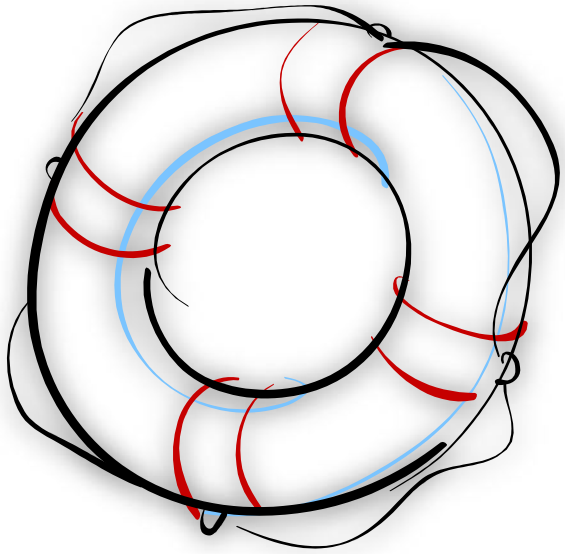
  Safety Tips:
  - Reread and follow all instructions all the time.

- **Question:** Are containers of volatile liquids tightly capped and are gasolines, paints, solvents, or other products that give off vapors stored away from ignition sources?

  Safety Tips:
  - Vapors may be toxic or pose a fire hazard. Be sure all volatile liquids are tightly capped.
  - Locate products that give off vapors or fumes away from areas near heat or flames.

- **Question:** Are your garage floors clean and clear?

  Safety Tips:
  - Garage should be free of clutter to provide a safe obstacle-free path of travel.
  - Floors should be clear of oils or liquids that could be slippery.



APPENDIX B:

Home Modifications: Contacts

The most up-to-date contact information can be downloaded from
http://www.rhodestoindependence.org

Chapter 1
Where are You in the Home Modification Spectrum?

Adaptive Telephone Equipment Loan (ATEL)
c/o Vocational Resources, Inc.
100 Houghton Street
Providence, Rhode Island 02904
Tel: 401.276.0875 (voice)
401.861.6677 (TDD)
Website: http://www.riatelprogram.org

Emergency Response System

Chapter 2
Your Home Modification Game Plan

RI Contractors' Registration and Licensing Board
Tel: 401.222.1270 or
Website: http://www.crb.ri.gov

Rhode Island Builders Association
450 Veterans Memorial Parkway, #301
East Providence, Rhode Island 02914
Tel: 401.438.7400
Fax: 401.438.7446
Email: info@ribuilders.org
Website: http://ribuilders.org/

Rhode Island Building Owners and Managers Association
PO Box 7184
Warwick, RI 02887
Tel: 401.427.1607
Email: info@ribo.org
Website: http://www.ribo.org/mission.html

Chapter 3
Financing Your Home Modification

Independent Living Centers' Home Modification and Equipment Programs

Effective as of…

2008 Household Annual Income Limits for Household of:									
1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	9 PERSON	10 PERSON
$33,072	$36,192	$39,260	$42,380	$45,500	$48,568	$51,688	$54,756	$57,876	$60,996

Ocean State Center for Independent Living (OSCIL)
1944 Warwick Avenue
Warwick, RI 02889
Tel: (401)738-1013
TTY: (401)738-1015
Toll-free: (866-857-1161)
Fax: (401)738-1083
Email: **info@oscil.org**
Website: **http://www.oscil.org**

PARI Independent Living Center
500 Prospect St.
Pawtucket, RI 02860
Tel: (401)725-1966
Fax: (401)725-2104
Email: **info@pari.ilc.org**
Website: **http://www.pari-ilc.org**

The Department of Human Services'
Office of Rehabilitation Services
40 Fountain St
Providence, RI 02903
Tel: (401)421-7005 ext 376
Fax: (401)738-1083
Website: **http://www.ors.ri.gov/Pdffiles/homemodifications.PDF**

Ronald Racine
Tel: (401) 222.2300 x400
TTY: (401) 421-7016
Fax: (401) 222-2583
Email: **ronr@ors.ri.gov**
Website: **http://www.ors.ri.gov**

Michael Montanaro
Tel: (401) 421-7005 x376
Fax: (401) 222-2583
Email: michaelM@ors.ri.gov

ORS Adaptive Housing Book:
http://www.ors.ri.gov/Pdffiles/homemodifications.PDF

Rhode Island Housing's Access Independence
The Department of Mental Health, Retardation and Hospitals
Division of Mental Disabilities
6 Harrington Road
Cranston, RI 02920
Tel: (401) 462-2766
Website: **http://www.mhrh.ri.gov**

Paul Grenon, Deputy Administrator
Access Independence
Email: **pgrenon@mhrh.ri.gov**

2008 Income: $102,400 / year of adjusted income.

Rhode Island Housing's Home Repair Loans Rhode Island Housing
44 Washington Street
Providence, RI 02903

Tel: (401)450-1344
Email: loaninfo@rhodeislandhousing.org
Website: http://www.rihousing.com

2008 Household **Income** cannot exceed:
In most of Rhode Island: $77,300 for households of one or two persons or $88,950 for households of three or more persons.

In certain areas of Central Falls, Newport, Pawtucket, Providence, and Woonsocket:

$92,760 for households of one or two persons or $108,220 for households of three or more persons.

RI Medicaid

To determine status of a prior authorization, contact: Michelle Amado at 401.462.0624

Medicaid Waivers

2008 Income for all Medicaid Waivers: $1,737 allowable monthly income (possibly greater with qualifying expenses).

Aged and Disabled or Consumer Directed Waivers

2008 Post Eligibility Treatment of Income: Contribute gross income above $798 / month or $737 / month.

Habilitative Waivers

2008 Post Eligibility Treatment of Income: Contribute gross income above $798 / month or $737 / month if medically needy.

Department of Human Services Regional Long Term Care Office
For referral to your local office: Tel: (401)462-5300
Website: **http://www.dhs.ri.gov/dhs/doffices.htm**

Community Based Elderly Medicaid Waiver
Rhode Island Department of Elderly Affairs
2008 Post Eligibility Treatment of Income: Contribute gross income above $798 / month or $737 / month if medically needy.
Tel: (401)462-4000
Website: **http://www.dea.ri.gov/**

Mental Retardation and Development Disabilities Waiver
Division of Developmental Disabilities
2008 Post Eligibility Treatment of Income: Contribute gross income above $798 / month or $737 / month if medically needy minus therapeutic employment income.
14 Harrington Road Cranston, RI 02920
Tel: 401-462-3234
Fax: 401-462-6189
Website: **http://www.mhrh.ri.gov/ddd/**

Rebuilding Together Providence
55 Eddy Street
Providence, Rhode Island 02903
Phone: (508) 761-5421
E-mail: rtprov@gmail.com

Rebuilding Together Newport (Greater)
P.O. Box 748
Newport, Rhode Island 02840
Phone: (401) 847-0179
E-mail: macnewport@aol.com

U.S Department of Housing and Urban
121 South Main Street
Suite 300
Providence, RI 02903-7104
Tel: (401) 277-8300 or 1(800)473-4229
Fax (401) 277-8398
Email: RI_Webmanager@hud.gov
Website: http://www.hud.gov/local/index.cfm?state=ri

Community Development Block Grant Program
The following cities in Rhode Island have CDBG Programs. Call for more information.

Cranston: (401)461-1000
East Providence: (401)435-7535
Pawtucket: (401)724-5200
Providence: (401)351-4300
Warwick: (401)738-2000
Woonsocket: (401)767-9232

All the other municipalities have access to CDBG funds through the state Office of Housing and Community Development. They submit applications for funding every year and identify how they will use those funds.

RI Housing Resources Commission
One Capitol Hill, 3 Floor
Providence, RI 02908
Tel: (401)222-5766
Contact: Noreen Shawcross
Email: NShawcross@doa.ri
Website: http://www.hrc.ri.gov

US Department of Veterans' Affairs'
Special Adaptive Housing (SAH) and Special Home Adaptive (SHA) Grants
380 Westminister Mall
Providence, RI 02903
Tel: 1(800)827-1000
Website: http://www.va.gov

US Department of Agriculture's
Rural Housing Repair and Rehabilitation Loans
Rural Development Service Center
60 Quaker Lane, Suite 44
Warwick, RI 02886
Phone: (401)826-0842
FAX: (401)828-6042
Email: david.delisle@ri.usda.gov
Website: http://www.rurdev.usda.gov/ma

	2008 Household Annual Income Limits for Household of:							
AREA	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*
Newport, Middleton, Portsmouth								
LOW INCOME	$41,300	$47,200	$53,100	$59,000	$63,700	$68,450	$73,150	$77,900
MODERATE INCOME	$59,350	$67,850	$76,300	$84,800	$91,600	$98,350	$105,150	$111,950
Greater Providence								
LOW INCOME	$41,000	$46,850	$52,700	$58,550	$63,250	$67,900	$72,600	$77,300
MODERATE INCOME	$58,900	$67,300	$75,750	$84,150	$90,900	$97,600	$104,350	$111,100
Westerly, Hopkinton, New Shoreham								
LOW INCOME	$41,000	$46,850	$52,700	$58,550	$63,250	$67,900	$72,600	$77,300
MODERATE INCOME	$59,650	$68,200	$76,700	$85,250	$92,050	$98,900	$105,700	$112,500

Federal National Mortgage Association's
HomeChoice for People with Disabilities

Tel: 1-800-7FANNIE (1-800-732-6643) for information on participating lenders in your area or use the Fannie Mae Find a Lender Search:

http://www.fanniemae.com/flApplication/fanniemae/findLender.jsp?p=Find+a+Lender+Search&p=Find+a+Lender+Search

Community / Civic / Fraternal Organizations

Benevolent and Protective Order of Elks
Website:
http://www.elks.org/lodges/default.cfm

Habitat for Humanity International

Tel: (800) 422-4828, Ext. 2551 or 2552 or
Website: http://www.habitat.org/cd/local/

Homes for Our Troops

37 Main Street,
Taunton, MA 02780
866-7-TROOPS

Website:
http://www.homesforourtroops.org/site/PageServer

Kiwanis Club

Website:
http://www.kiwanis.org/FindaClub/tabid/84/Default.aspx

Lions Clubs

Website:
http://www.lionsclubs.org/locator/lions/searchform_state.php

Rotary International

Website:
http://www.rotary.org/en/AboutUs/SiteTools/ClubLocator/Pages/ridefault.aspx

National Grange of the Patrons of Husbandry

Website:
http://www.nationalgrange.org/about/states.htm

United States Junior Chamber (Jaycees)

Website:
http://www.usjaycees.org/index.php?option=com_mtree&Itemid=177

APPENDIX C:

Other Resources

Below is a list of organizations that can help readers to obtain more information and find local resources.

Adapt
www.adapt.org

American Association of Retired Persons (AARP)
www.aarp.org

American Foundation for the Blind (AFB)
www.afb.org

Center for Universal Design
NC State University
Campus Box 8613
Raleigh, NC 27695-8613
Tel: 919.515.3082
Info Line 800.647.6777
www.centerforuniversaldesign.org

Center s for Independent Living/ILRU
www.ilru.org/Directory/index.html

Christmas in April
1536 Sixteenth St. NW
Washington, DC 20036-1402
Tel: 202.483.9083
www.rebuildingtogether.org

Concrete Change
600 Dancing Fox Road
Decatur, GA 30032
Tel: 404.378.7455
www.concretechange.home.mindspring.com

Disability Rights Action Coalition for Housing (DRACH)
501 SW Jackson, Suite 100-B
Topeka KS 66803
drachqb@tilrc.org

Directory of Centers for Independent Living
www.virtualcil.net/cils

Presidential Task Force on Employment of Adults with Disabiities
www.disability.gov

Habitat for Humanity, International
121 Habitat St.
Americus, GA 31709
Tel: 229.924.6935, ext. 2551 or 2552
www.habitat.org

Independence Home Health Wares
One Richmond Square
Providence, RI 02906
Tel: 401.273.8888
www.homehealthwares.com

National Center on Accessibility
http://ncaonline.org

National Council on Independent Living
1916 Wilson Boulevard, Suite 209
Arlington, VA 22201
Tel: 703.525.3406
TTY: 703.525.4153
www.ncil.org

National Home of Your Own Alliance
Institute on Disability/UAP
University of New Hampshire
7 Leavitt Lane, Suite 101
Durham, NH 03824-3522
Tel: 800.220.8770
TTY: 603.862.4320
www.alliance.unh.edu

National Resource Center on Supportive Housing and Home Modification
www.homemods.org/index.html

Rehabilitation Engineering Research Center (RERC) on Universal Design at Buffalo
School of Architecture and Planning
State University of New York at Buffalo
Buffalo, NY 14214-3087
Tel: 716.829.3485, ext. 329
Toll Free: 877.237.4219 x329
www.ap.buffalo.edu/~rercud

Rehabilitation Engineering Research Center (RERC) on Universal Design at Raleigh
NC State University
School of Design
Box 8613
219 Oberlin Road
Raleigh, NC 27695-8613
Tel/TTY: 919.515.3082
Info Line: 800.647.6777
www.design@ncsu.edu/cud

RESNA
1700 North Moore Street
Arlington, VA 22209
Tel: 703.524.6686
www.resna.org

U.S. Department of Housing and Urban Development Programs

451 7th Street S.W.
Washington, DC 20410
Tel: 202.708.1112
TTY: 202.708.1455
www.hud.gov

Reading Resources for Learning More about Universal Design

The following is a listing of additional resources and information about features that can help make your housing environment safer and easier to live in:

- AARP (1992). *The Perfect Fit: Creative Ideas For a Safe and Livable Home*. Washington, DC: AARP
- Adaptive Environments (1995). *A Consumer's Guide to Home Adaptation.* www.adaptenv.org
- American Society of Interior Designers (2002) Aging in Place: Aging and the Impact of Interior Design. Free at www.asid.org/research.asp
- Bakker, Rosemary (1997). *Elder Design: Designing and Furnishing A Home For Your Later Years*. New York: Penguin Books. www.elderdesigh.homestead.com
- Bower, John (2001). *The Healthy House.* The Healthy House Institute. www.hhinst.com/booksvideos.html
- Davies, Thomas D., AIA; Beasley, Kim AIA; (1999) *Accessible Home Design: Architectural Solutions for the Wheelchair User*. PVA Distribution Center
- Greenstein, D. (no date*) Easy Things to Make—to Make Things Easy.* Ithaca, New York: New York State Rural Health And Safety Council, Cornell University.
- NAHB Research Center (2006). Directory of Accessible Building Products. Free at www.nahb.org

- New Jersey Institute of Technology (2000). *A House for All Children: Planning a Supportive Home Environment for Children with Disabilities.* www.ahouseforallchildren.njit.edu
- Pastalan, Leon and Schwarz, Benyamin, Eds. (2001). *Housing Choices and Well-Being of Older Adults: Proper Fit.* Haworth Press, Inc. www.haworthpress.com
- Peterson, Mary Jo (1998). Universal Kitchen and Bathroom Planning. McGraw Hill. www.books.mcgraw-hill.com
- Prosper, V. (1990*). Design Features: Housing Older New Yorkers*. Albany, New York: New York State Office for the Aging.
- Salmen, J.P. S. (1998) *The Do-Able Renewable Home: Making Your Home Fit Your Needs.* Available from Consumer Issues Section, AARP, 601 E Street, NW, Washington, DC 20049
- Susanka, Susan (2000). Creating the Not-So-Big House. Taunton Press. www.taunton.com
- Wylde, Margaret; Baron-Robbins, Adrian (1994) *Building for a Lifetime: The Design and Construction of Fully Accessible Homes*. Taunton Press.