



# Extended Home Living Services, Inc.

## **FUNDING RESOURCES FOR ACCESSIBILITY MODIFICATIONS**

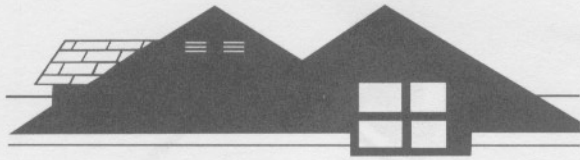


**Extended Home Living Services, Inc.**

*"Excellence In Accessibility"*

**773-775-6122**

**847-215-9490**



*Extended Home Living Services, Inc. can not only provide you with accessibility modifications to meet your needs, but can also help explore various ways to obtain funding. This brochure describes a number of possible resources. Please note: the terms and conditions within this funding brochure are to be used as a guide only and are subject to change at any time and without notice. Specific details can only be obtained by contacting the individual organization directly.*

- **Crime Victims Compensation Program:** Sponsored by the Illinois Attorney General's Office, the victim and/or dependent of a violent crime can apply for financial assistance within one year of the date of injury. Other restrictions may apply.

*For more information please call (800)228-3368 or at [www.ag.state.il.us](http://www.ag.state.il.us)*

- **Division of Specialized Care for Children (DSCC):** Administered by the University of Illinois, this program can provide accessibility modifications for certain individuals under the age of 21 with certain chronic physical disabilities and health impairments.

*For more information please call the Chicago Office at (312) 996-7775 or at [www.uic.edu/hsc/dscc](http://www.uic.edu/hsc/dscc)*

- **E-Z Access Loan Program:** The Amalgamated Bank offers this program and any person with a disability who is a resident of Illinois is eligible. The loan is for purchase of equipment and/or services directly related to the applicant's disability. Loans are available at reduced rates and the Bank will lend as little as \$1000.

*For more information please call (312) 822-3007 or at [www.aboc.com](http://www.aboc.com)*

- **Home Again Program:** Administrated by the North Shore Senior Center through a grant from the Illinois Department of Aging and the Suburban Area Agency on Aging, provides home modifications and other services for individuals age 60 or older, whom have entered a nursing facility in the following Townships: Evanston, Maine, New Trier, Niles and Northfield, but were not able to return home. Other eligibility criteria may apply.

*For additional details contact the North Shore Senior Center at (847) 784-6040 or e-mail to [info@nssc.org](mailto:info@nssc.org)*

- **Home Repairs for Accessible and Independent Living (H-Rail):** The City of Chicago through the Department of Housing provides home improvements at no cost to qualified senior citizens age 60 and over who are residents of Chicago. Homeowners and renters are encouraged to apply.

*For further information, please call (312) 742-0014 or "311" (Chicago's non emergency hotline) or at [www.cityofchicago.org](http://www.cityofchicago.org)*

- **Illinois Department of Human Services:** (aka ORS) Located throughout the state servicing people with disabilities from ages 18-59. Government funding for home modifications through ORS is available for certain qualifying individuals.

*Call any local office for additional information or at [www.state.il.us/agency/dhs](http://www.state.il.us/agency/dhs)*

- **Illinois Ready Access Loan Program:** The State Treasurer's Office and financial institutions work together to assist individuals with disabilities by providing capital to the borrower at low interest rates. The Treasurer's Office works with participating financial institutions to make low interest Ready Access Loans.

*For additional information please contact the Treasurer's Office directly at (312) 814-1793 or at [www.state.il.us/treas](http://www.state.il.us/treas)*

- **Landlords:** The Fair Housing Act of 1968 states that tenants have the right to make reasonable modifications to their apartments, with the permission of the Landlord, but at the expense of the tenant.
- **Mayor's Office for People with Disabilities:** The HomeMod Program is run by the Mayor's Office and enables people with disabilities of low to moderate income to have their homes and apartments modified for accessibility purposes. Eligibility mandates that the person with a disability be a Chicago resident, 59 years or younger with certain income specifications.  
*For more information, call 312/743-1523 or at [www.cityofchicago.org/disabilities](http://www.cityofchicago.org/disabilities)*
- **Medicare:** Available to persons over the age of 65, this agency does not pay for home modifications.  
*For additional information, please contact [www.medicare.gov](http://www.medicare.gov)*
- **National MS Society; Greater Illinois Chapter:** A grant from the Teddy Leopold Fund enables recipients with multiple sclerosis to obtain funding for home modifications.  
*For further details please contact (800) FIGHT MS or at [www.msillinois.org](http://www.msillinois.org)*
- **Plans for Achieving Self-Support (PASS):** Supplemental Security Income (SSI) allows participants to set aside income for accessibility projects, without jeopardizing benefits.  
*For additional information please call (800)772-1213 or at [www.ssa.gov](http://www.ssa.gov)*
- **Ramp Up Foundation:** This foundation through United Cerebral Palsy can provide almost any type of home modification as long as it relates to accessibility  
*For further information, please contact the Ramp Up Coordinator at (708) 444-8460 x270 or at [www.ucpnet.org](http://www.ucpnet.org) and check under the Programs and Services Section.*
- **Reverse Mortgage and Home Equity Loans:** These alternative methods can be utilized to finance home modifications. A financial advisor can help determine which method is most feasible.
- **South Central Bank:** Financing is now available for disability related home modifications.  
*For further information, call (800) 421-4411 or at [www.banksouthcentral.com](http://www.banksouthcentral.com)*
- **TechConnect Low Interest Loan Program:** This program is a collaborative effort between the Office of Rehabilitation Services, the Illinois Assistive Technology Project, Centers for Independent Living and statewide disability advocacy organizations. Individuals with disabilities can utilize these loans to purchase equipment and/or services relative to home modifications at low interest rates. Requirements include that the applicant or family member have a disability, Illinois residency and that quality of life would be improved with the use of such technology. Despite having no credit or poor credit, the applicant may still be eligible for a bank loan.  
*For additional information please call (800) 852-5110 or [www.iltech.org](http://www.iltech.org)*
- **Thorton Township Home Modification Program:** Residents of this township with disabilities may qualify for a grant for home modifications.  
*For further information please call the Township office at (708)596-6040.*
- **Veterans Administration:** Home Improvement Structural Alterations (HISA Grant) is administered by the Department of the Veterans Hospitals and provides accessibility adaptations that are deemed medically necessary.  
*For additional details please call (800) 827-1000 or at [www.va.gov](http://www.va.gov)*

# INNOVATIVE FINANCING AND ADVOCACY RESOURCES

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**Case Managed/Managed Care:** Home modifications are a less expensive alternative to institutional care. A case manager may wish to explore the opportunity to modify one's home or workplace.

**Centers for Independent Living (CILS):** Statewide these centers are not-for-profit advocacy groups for people with disabilities. ([www.incil.org](http://www.incil.org) or at [www.virtualcil.net/cils](http://www.virtualcil.net/cils))

**Department of Housing and Urban Development (HUD):** Offers housing programs through community block grants. Comprehensive information available on housing and financial assistance ([www.hud.org](http://www.hud.org)).

**Equity Financing:** The following are some avenues for undertaking major accessibility projects; refinancing, second mortgages, reverse mortgages, home equity loans or lines of credit, unsecured loans, cash advances on credit cards, and remodeler financing.

**Fannie Mae Foundation:** This not for profit foundation creates affordable housing programs supporting homeownership and rental housing ([www.fanniemaefoundation.org](http://www.fanniemaefoundation.org)).

**Fraternal Clubs:** Organizations such as Knights of Columbus or Kiwanis may have in their annual budgets assistance for the disabled.

**Local Chapters of Disability Organizations:**

These informational resources can provide information and referrals, as well as make grants to individuals and families who demonstrate financial need if funds are available. Contacting the Muscular Dystrophy Association, National Easter Seals, Spinal Cord Injury Association, etc. may be worth a try.

**Long Term Care Insurance:** Some long term care insurance policies may cover various modifications and equipment. Check your individual policy, if applicable.

**Private Pay:** Familial resources should not be overlooked. Family members often times can pool together resources to assist loved ones.

**Special Gift Funds:** The Departments of Social Service at some hospitals may be aware of in-hospital grants for those who qualify. It is well worth asking about.

**Townships/Villages:** Townships serving many local villages often times have a Disability Coordinator. On occasion, grants are in place with funds available for home accessibility modifications.



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