Helping Rhode Islanders to Remain in Their Homes

Home modifications can be a little pricey. We get that. That’s why the Rhode Island Livable Homes Grant will reimburse you 50% of the total cost of your home modification—up to $5000.

Renovating a home or apartment by removing barriers allows you or a loved one with a disability to stay safely and independently out of long-term care facilities and in the community. Remaining in one’s home, and active in their community, can help to reduce the risk of falls and visits to the Emergency Room, as well as to lower hospital and rehabilitation expenses.

Whether you or a loved one need a ramp, roll-in shower, accessible cabinetry, a chair lift, or something in between, the Livable Homes Grant is here to make things a little bit easier. Read on to learn about eligibility, the application process, and the answers to some commonly asked questions.
**Eligibility**

This grant is intended to assist eligible individuals with disabilities to remain in their communities through the accessible retrofitting of their house or apartment. All applications must be completed by the eligible individual, or their guardian on their behalf. In order to be considered eligible for this grant, applicants must meet the following criteria:

- Be a resident of Rhode Island with a physical or mental impairment that substantially limits one or more major life activities
- Retrofitting or hiring someone to retrofit an existing residential unit to include at least one of the following accessibility features:
  - Accessible route to a zero-step entrance on firm surface that is no steeper than a 1:12 slope;
  - Zero-step entrance;
  - Doors with at least 32 inches of clear width;
  - Accessible and useable kitchen facilities;

Financial eligibility is determined by the income in the prior year of the applicant, not by the household income.

- If the applicant was not required to file a federal tax return in the prior year, they are automatically eligible for a Livable Homes Modification Grant.
- If the applicant filed a federal tax return in the prior year, their countable income must not be greater than 120% of the U.S. Department of Housing and Urban Development’s Area Median Income for Rhode Island.

To determine if you meet the income eligibility requirements for this program, please refer to the Eligible Countable Income Table on page 3.

Accessibility modifications that are eligible to be funded through other local, state, or federal programs are not eligible for this grant.

Construction, retrofitting, or renovation of the residence or residential structure may not begin until a Certificate of Approval has been issued.
Eligible Countable Income

<table>
<thead>
<tr>
<th>Number of Dependents of the Applicant</th>
<th>Applicants’ Countable Income Less Than</th>
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</thead>
<tbody>
<tr>
<td>Applicant (no dependents)</td>
<td>$78,700</td>
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<tr>
<td>Applicant + 1 dependent</td>
<td>$89,950</td>
</tr>
<tr>
<td>Applicant + 2 dependents</td>
<td>$101,200</td>
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<tr>
<td>Applicant + 3 dependents</td>
<td>$112,450</td>
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<tr>
<td>Applicant + 4 dependents</td>
<td>$121,450</td>
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<td>Applicant + 5 dependents</td>
<td>$130,450</td>
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<td>Applicant + 6 dependents</td>
<td>$139,450</td>
</tr>
<tr>
<td>Applicant + 7 dependents</td>
<td>$148,450</td>
</tr>
</tbody>
</table>

All applications for the Rhode Island Livable Homes Modification Grant must be submitted to and received by the Rhode Island Governor’s Commission on Disabilities (RIGCD) prior to the start of retrofitting activities to an existing residence. All retrofit projects must be completed prior to the end of the State’s fiscal year, June 30th, and post-retrofit documentation must be submitted by no later than July 10th of the same calendar year.

Applications for retrofit projects expected to be completed after June 30th may be submitted at any time, but approval will be subject to the enacted appropriation for that fiscal year.

In order to qualify for this grant the retrofitting of an existing residential unit must contain at least one accessibility feature or sensory modification. Grants for the retrofitting of an existing residential rental property require the owner of the rental property to agree to maintain the accessible feature for ten years.

Exclusions

The following entities are ineligible to receive the Livable Homes Modification Grant:
- Entities that are eligible for the federal disabled access credit established under the Internal Revenue Code (26 U.S.C. § 44) and Rhode Island General Law § 44-54-1, the disabled access credit for small businesses
- Limited liability companies or foreign limited liability companies, as defined in Rhode Island General Law § 7-16-2
- S Corporations established under Subchapter S of Chapter 1 of the Internal Revenue Code (26 U.S.C. §§ 1361 et seq)
- Cooperative housing corporations, as defined in Rhode Island General Law § 7-6.1-4
- Corporations or foreign corporations, as defined in Rhode Island General Law § 7-1.2-106

The purchase or construction of residential rental property is not eligible for the Rhode Island Livable Homes Modification Grant

The Rhode Island Governor’s Commission on Disabilities will not issue any grant relating to transactions or dealings between affiliated entities. Additionally, the Commission will not issue any grant more than once to the same or different persons relating to the same retrofitting or renovation project.
Application Process
The RIGCD requires grant applications to be filed under the name of the resident who has a disability.

The Livable Homes Modification Grant contains a Needs Assessment section that must be completed by a qualified professional, including but not limited to a Physical Therapist, Occupational Therapist, Audiologist, or Certified Aging-in-Place Specialist. The professional chosen must be capable of conducting an assessment of the applying resident with a disability, and of suggesting the necessary home modifications. Although the RIGCD will accept a patient narrative in addition to the Needs Assessment, it is not required, and will not be accepted in place of a completed Needs Assessment.

In addition to the completed Needs Assessment, applicants must also submit photographs of the area to be retrofitted, as well as an estimated scope of work, work specifications, and estimated cost.

Financial Documentation
Proof of income of the applying resident with a disability must be attached to the initial application form. This includes:
- The prior year’s W-2 forms; or
- The prior year’s filed and signed Federal Tax Return; or
- A Social Security Disability Income (SSDI) award letter issued within the last year; and
- Documentation of any expense deductions and/or income exclusions listed within Section IV of the grant application.

Post-Retrofit Documentation
Following the completion of the retrofitting activity, post-retrofit documentation must be submitted to the RIGCD in order for payment of the grant to be processed. This includes the completion of a provided Post-Retrofit Claim form and a W-9. Additionally, the following documentation will be required:
- Before and after pictures of the area that was retrofitted;
- Copies of purchase contracts (invoices, cancelled checks, construction contracts, etc.);
- Documentation certifying that the retrofitting activities were paid for or on behalf of the applicant;
- Certification from a qualified professional that the retrofit meets the existing standards for accessibility features;
- A scope of work and work specifications.

All scanned documentation must be submitted in PDF format.
Frequently Asked Questions

1. I make less than the listed countable income, but I have some money in savings. Does this effect my eligibility?
   No. When looking at eligibility, the Livable Homes Grant does not take money in savings into account.

2. Since this is a state-funded grant, do I have to go out to bid when hiring a contractor or buying accessible equipment?
   No. You are free to pick the licensed contractor of your choice, as well as where you will buy accessible equipment. However, the grant will not be provided more than once for the same project, so choose carefully!

3. How long should I expect this process to take?
   You will hear back from the RIGCD within 1-2 business days after we have received your initial completed application, with either an approval, a denial, or a request for more information. Following the completion of your project and the receipt of all post-retrofit documentation by the RIGCD, the processing of your payment will begin. You should receive payment within a month of the RIGCD receiving a completed post-retrofit documentation package. Please keep in mind that payment processing will not begin until the Commission has received all necessary post-retrofit documentation.

4. What do you mean by "disability?"
   The definition of disability used in determining eligibility for this grant is "a physical or mental impairment that substantially limits one or more major life activities." Regarding time frame, the cited disability must last or be expected to last more than one (1) calendar year.

5. My retrofitting project will cost about $12,000. Will I be reimbursed for 50% of this total?
   No. As of right now, the Livable Homes Grant will reimburse you 50% of the total cost of the project, up to $5000. For any projects costing over $10,000, the maximum grant amount that you will receive is still $5000.

Have a question that's not answered here? Contact Alyssa Gleason at 401-462-0103 or Alyssa.Gleason@gcd.ri.gov. Applications for the RI Livable Homes Modification Grant can be found at www.gcd.ri.gov. Mailed copies of the application form will be provided upon request.