

# Accessible Home Renovation Programs



**RI Governor's Commission on Disabilities  
and  
Ocean State Center for Independent Living  
to the  
Commission on Whole Home Repairs  
December 15, 2025**

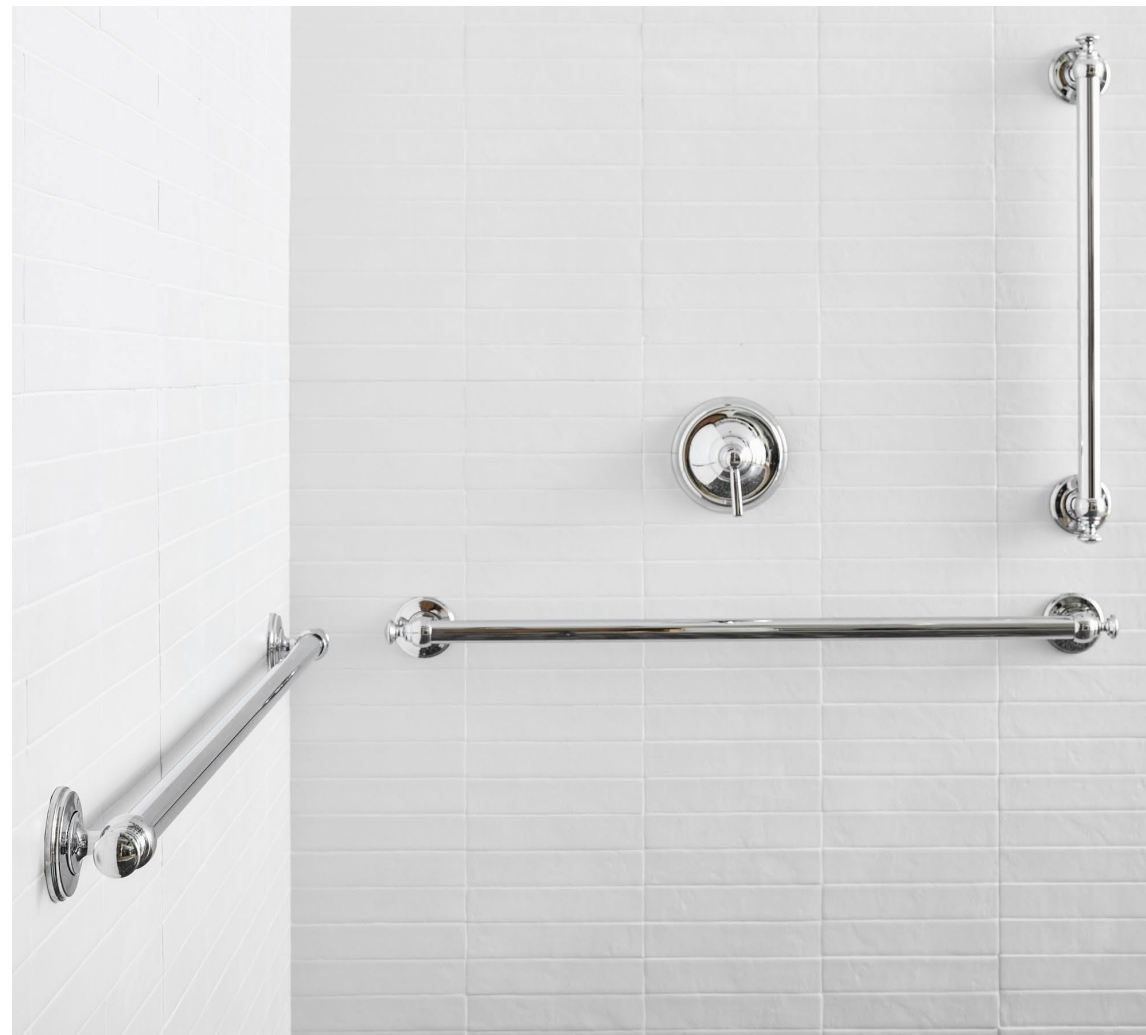


# What do these programs do?

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Both programs assist with home renovations that are needed for an individual with a disability to live independently in their home (rather than in an institution).

The programs have different funding sources and different eligibility requirements but work closely together to assist as many qualified individuals as possible.



# What we cannot fund

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- Structural deterioration (rotted floors, failing porches, unstable stairs)
- Plumbing leaks, moisture intrusion, and mold
- Outdated or unsafe electrical systems (although GCD can pay if an update is needed for medical equipment or home modification)
- Heating and ventilation failures



# Benefits to People with Disabilities

- Increased independence
- Maintain connections to community and family
- Better health outcomes, mental and physical\*



\*<https://pmc.ncbi.nlm.nih.gov/articles/PMC9495472/>

# Benefits to the State (Medicaid Savings)

- According to the American Council on Aging, the annual cost of a shared room in a nursing facility in RI \$136,875\*
- In 2017, 63% of nursing home residents were on Medicaid.
- estimated of \$1,778,375 in Medicaid savings for the state in SFY 2025 through the GCD program alone.

\* <https://www.medicaidplanningassistance.org/nursing-home-costs/#:~:text=When%20considering%20applying%20for%20Medicaid%2C%20many%20individuals%20want,only%20pay%20for%20shared%20rooms%2>

# Ocean State Center for Independent Living

- The only Center for Independent Living in Rhode Island, serving all communities within the state.
- OSCIL provides more than a dozen services and programs that enable people with disabilities to live independently and safely in the community instead of institutions
- Funded through the Rehabilitation Act and Independent Living Grant:
  - Part B: passed through the CGD\*
  - Part C: direct to the Center for Independent Living



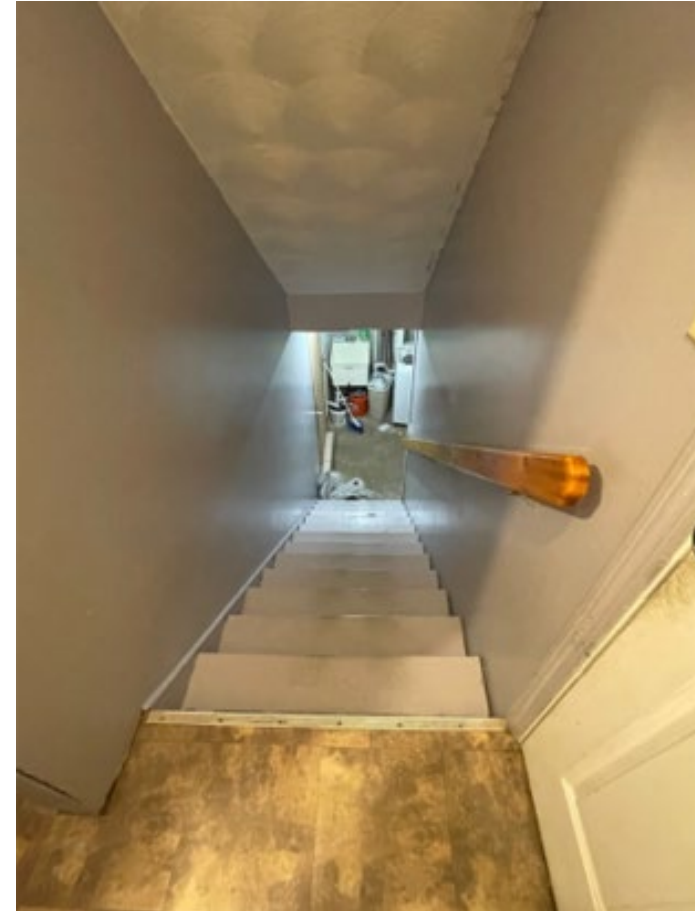
## OSCIL programs support a number of different consumer needs, including:

- Self-advocacy training,
- Peer support groups,
- Information and referral to outside resources,
- Nursing home transition,
- Personal care attendant services,
- Assistive technology devices and training,
- And home modifications

# OSCIL's Home Access Impact

The **Ocean State Center for Independent Living** provides Home Access services that remove physical barriers and support independent living by:

- Installing specialized accessibility equipment
- Renovating existing construction for accessibility
- Providing assistive technology and adaptive devices to assist with activities of daily living.
- **OSCIL (Last Year) invested \$577,000+** in accessibility modifications, adaptive equipment, and smart-home supports. Enabled Rhode Islanders with disabilities to remain safe, independent, and at home.



# OSCIL Types of Modification

- Ramps
- Vertical Platform Lifts
- Interior & Exterior Stairlifts
- Tub Cuts
- Roll-in Shower Conversion
- Toilet Risers & Toilevators
- Doorway widening/reorientation
- Threshold ramps or removal
- Grab bars
- Modified (deeper and/or shorter) steps
- Concrete slabs for Ramp and VPL installation
- Ceiling Track Patient Lifts
- Shower/Tub Slider Systems
- Lever Doorknobs & Faucets
- Smart Home Tech & Alert Systems
- Small Adaptive Tools (utensils, dressing aids, etc.)

# OSCIL Program Eligibility

OSCIL Home Access services are available to all Rhode Island residents who:

- Have a disability
- Are able to make their own choices

\*OSCIL is a funder of last resort, so funding cannot be available from any other source.

**Consumers must also meet our financial guidelines:**

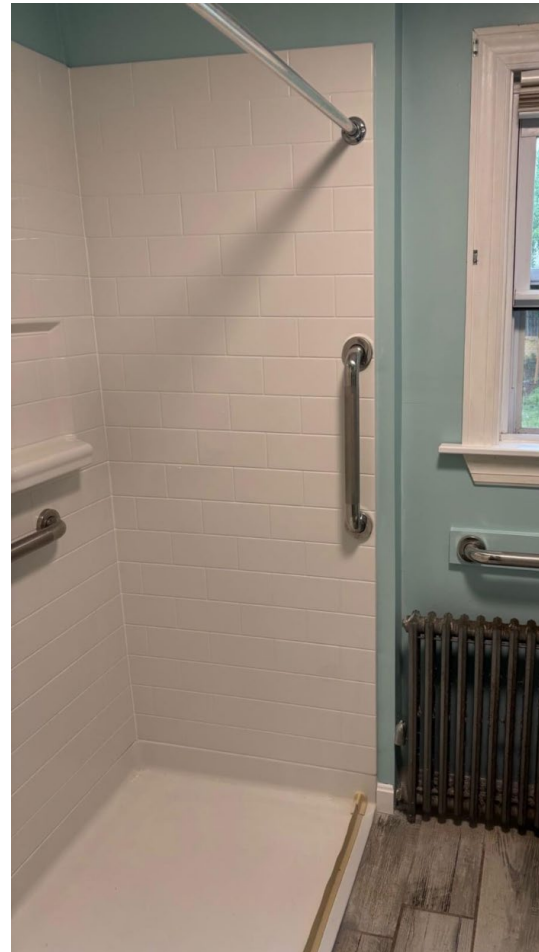
- Be within 400% of the Federal Poverty Level (FLP)
  - *In 2025 this was about \$4,500 for a single person, \$6,100 for a couple*
- Have less than \$25,000 in cashable assets, including 401K, stocks, savings, etc.

# OSCIL Home Access Examples

VPL (Vertical Platform Lift): Before & After



# Bathroom Modifications



# OSCIL Success Story

OSCIL was contacted by a woman, age 51, with progressive MS, depression, and anxiety.

- Wheelchair navigation and independence severely limited by narrow doorways, high thresholds, barriers to bathroom access, and stairs at all entrances.
- Consumer experienced injuries, fatigue, and depression due to being trapped indoors.

## **OSCIL's Solution:**

- Widened doorways
- Leveled thresholds
- Exterior ramp
- Bathroom grab bars and tub cut

## **Outcome:**

- Regained safety, independence and confidence
- Freely navigates home and garden
- Improved mental health and quality of life

# Replace Swinging Interior Door with Wider Barn Door



# Unexpected Repair Needs

- Non-ambulatory consumer required a ceiling-mounted track lift to safely transfer into the bathroom for toilet and tub access.
- Installation uncovered major repair needs not covered by OSCIL or any other funding assistance source.
- In this case, the family funded repairs, but **the majority of consumers would be unable to afford these essential repairs.**



# OSCIL Out-of-the-Box

OSCIL has very limited resources to provide some funding for atypical service needs that enable a consumer to remain safe and independent in the community. We call these Out-of-the-Box funds.

In the last fiscal year, OOB funds totaled about \$18,000 from multiple sources:

- Grant from United Healthcare
- State Designated Grant
- Part B Federal Funding

These funds cover a range of needs, including:

- Power lift recliners for consumers with mobility challenges
- Accessible vehicle adaptations
- A window air conditioner for a consumer with health-related climate sensitivity
- Access to adaptive fitness equipment for rehabilitation needs not covered by insurance
- Personal organization training for a consumer with brain injury

**Our limited OOB funds are not adequate to meet the need for essential home repairs.**

# GCD Livable Homes

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- Established by the RI legislature in 2018
- Entirely state funded
- Provides assistance to people with disabilities who need home modifications to continue to live safely in their own homes



# GCD Program – Types of Modifications

- The RI Livable Home Modification Grant program pays for 50% of the cost of safety changes (home modifications) for people with disabilities to stay in their home, up to \$4,500.
- The grant can be used in an existing home or apartment (with landlord permission)
- The grant only covers permanent changes to a home (ramps, widening doorways, etc.)
- It does not cover removable items (doorbell cameras) or medical equipment.
- It is a reimbursement model, so people must be able to pay the contractor up front.

# GCD Program -Eligibility

- We go by income, not assets - Adjusted Gross income
- applicants can subtract income spent on medical expenses
- Only the income of the person with a disability is counted

## Income limit:

- Person with no dependents \$78,700
- person + 1 dependent \$89,950
- Person + 4 dependents \$121,450

# GCD Program - Process

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- Applicants apply for the grant **before** they begin construction.
- They must submit a note from a treatment provider to establish that the modification is necessary because of their disability.
- They must also submit a quote from a licensed contractor.
- Once approved, we give them an award letter for half the amount of the cost of the modification (up to \$4,500)
- After the construction is completed, they submit proof, and a reimbursement check is sent.



GCD Program – Success Stories

# GCD Livable Homes Grant Awards Paid

We have steadily increased the number of grants paid over the years. The following chart shows the number of grants awarded and the amount paid over the past 4 years.

State FY	# Grants Paid	Livable Homes Total Cost (Grants + Admin)	Amount paid in grants	Average Payment
2022	186	409,840	407,189	2,579
2023	182	548,175	502,292	2,760
2024	221	686,086	645,294	2,920
2025	260	820,224	780,715	3,301
2026 Q1	67	239,304	227,055	3,572

# Livable Homes Outreach

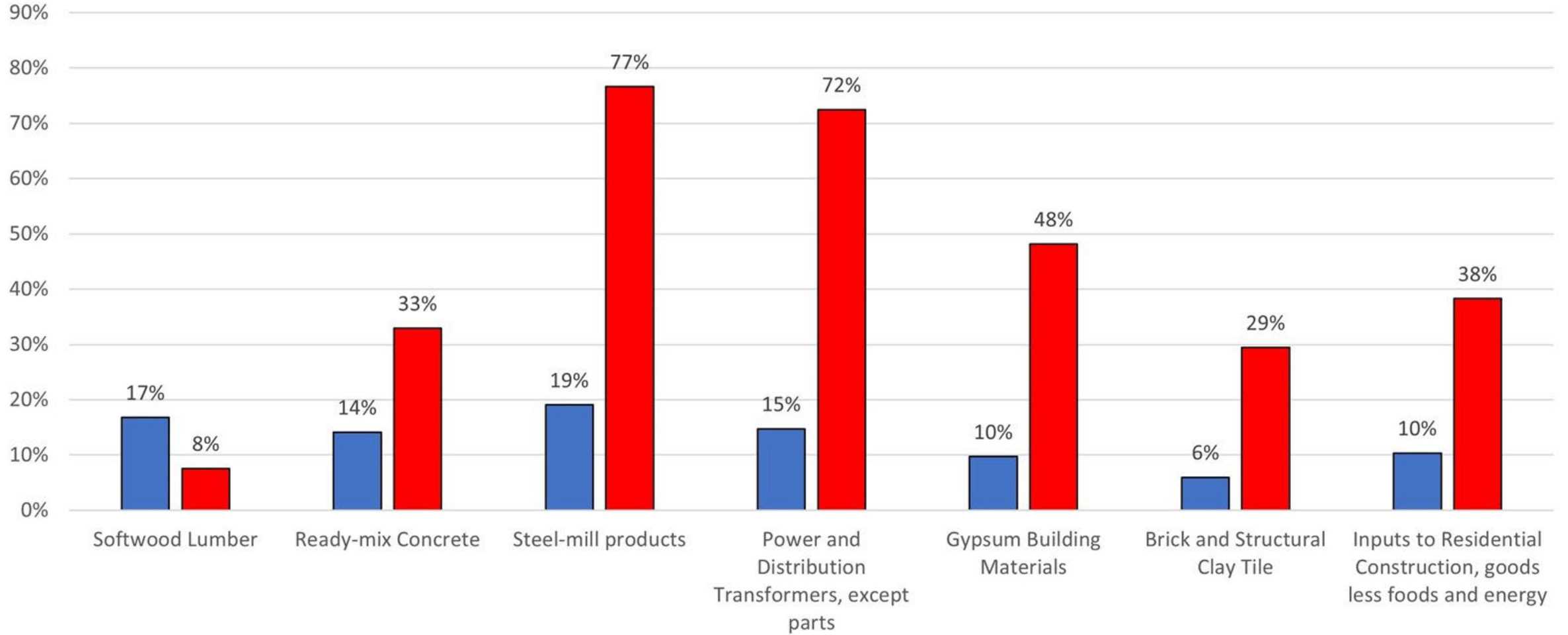
- People find out about our program through senior centers, physical therapist offices, nursing homes and word of mouth
- We have been publicizing our program through the Olmstead group and our Community Outreach partners
- We have translated our application into Spanish and are in the process of publishing our brochure in Spanish.

# GCD Program Funding

- The GCD was funded at around 700-800,000 annually for the past five fiscal years.
- We did not spend the whole amount in prior fiscal years, but we did spend over the appropriation amount in 2024 and 2025.
- Because unspent funds were reappropriated, we were able to use those funds to make up the difference.
- Last budget we were cut by \$250,000 (about a 1/3 of the budget).
- We will be able to fund all our qualified applicants this SFY, but we will use up most of our reappropriation funds this year.
- As result, next FY (2027) we will have to place people on a waiting list.
- This will result in people living unsafely or delaying nursing facility discharge.

# Costs of Building Materials Have Surged Since the Pandemic

Four-year Price Percentage Change



Source: U.S. Bureau of Labor Statistics; Producer Price Index

■ Feb 2016-2020 ■ Feb 2020 - 2024

# How can you help?

- Uniform application where consumer can be referred to the correct program.
- staff trained to help individuals determine what applicants need
- refer people to the agency who may be able to help then to collect remaining information.
- Assess existing programs
- Resources to find contractors