

Government Programs that Subsidize Home Modifications to Support Aging in Place



Memorandum Report 2025-12

November 4, 2025

By Leslie Rubin, Senior Legislative Analyst

Introduction

Design for Life is an approach to the design of living spaces to accommodate physical and mental changes that often occur as people age – such as balance issues, reduced vision, decreased mobility, or reduced mental capabilities. Design for Life combines principles of “universal design” and “aging in place.”

- **Universal design** refers to “the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.”¹
- **Aging in place** refers to a person living in their own home safely and independently as they age, regardless of age, income, or ability level instead of moving to a senior facility such as assisted living or nursing homes.²

Research shows that among individuals in the United States age 50 and older, 75 percent would like to live in their current residence and 73 percent would like to live in their community as long as possible.³ However, AARP estimates that only one percent of homes in the U.S. are conducive for aging in place.⁴ Examples of home design that support aging in place include:

- Adding no-step entrances to make it safer and easier for people with mobility issues to enter and exit a home;
- Making doorways wide enough to support movement from room to room including for people with assisted mobility needs;
- Adding lighting such as night lights in bedrooms, walkways, and typically unlit places such as closets;
- Changing door handles, installing grab bars and handrails, or lowering shelves to make activities of daily living easier.

¹ [Center for Universal Design](#), North Carolina State University.

² Frances Gatta, “[Aging in Place: What Is it, and How Can You Do It?](#),” healthline (Jan. 25, 2023).

³ [2024 Home & Community Preferences Among Adults 18 and Older](#), AARP, at p. 7 (Dec. 2024).

⁴ Angelo Gentile, “[Will Your Home Be Ready for Aging In Place?](#),” nextavenue (May 3, 2017).

Government Programs that Subsidize Home Modifications to Support Aging in Place

Some state and local governments, including Montgomery County, have programs that provide funding and/or financial incentives for homeowners, builders, and in some limited cases renters or rental property owners to incorporate features that support aging in place in homes.⁵ The Council is interested in information on similar types of government programs in other jurisdictions that help subsidize the cost of home modifications to help people age in place. This Office of Legislative Oversight (OLO) report examines approaches and programs that other jurisdictions are using to facilitate these efforts.⁶

Report Organization. The remaining parts of this report are organized as follows:

- **Part A, Program Models**, briefly describes the different types of state and local government programs that help pay for accessibility-related home modifications;
- **Part B, Summary of Programs Reviewed**, provides a table of information on programs summarized in the report;
- **Part C, Programs with No Income Restrictions**, describes programs that subsidize home modifications to support aging in place regardless of program participants' income;
- **Part D, Programs with Income Restrictions**, describes programs that do include income limits for participation to support residents with moderate or lower incomes;
- **Part E, Racial Equity and Social Justice Analysis of Program Design**, explains how program limitations on participation can disproportionately benefit White residents and negatively impact Black and other BIPOC residents;
- **Part F, Findings and Recommendations**, describe the main findings from the report and one recommendation for Council consideration; and
- **Part G, Acknowledgements**, recognizes people who contributed to this report.

The report includes an appendix with detailed information about the programs reviewed in this report.

A. Program Models

OLO staff reviewed 18 state and local government programs across the country that support home improvements or modifications to help residents age in place.⁷ These programs are specifically designed to enable older adults to remain in their homes longer by addressing accessibility and safety needs. The programs vary in how they provide funding to residents,

⁵ [Design for Life](#), Montgomery County Department of Permitting Services (DPS).

⁶ Note: The Council asked OLO for information on “successful” programs that assist individuals in making home improvements that allow them to stay in their homes. OLO has found very little publicly available data related to program implementation for the programs described in this report. The most common information OLO finds is whether a program is accepting applications. OLO has included this information where available.

⁷ OLO sought to describe a variety of types of state and local government programs that help subsidize the cost of home accessibility modifications. Many more programs likely exist in jurisdictions around the United States.

Government Programs that Subsidize Home Modifications to Support Aging in Place

including through tax credits, grants, low-cost loans, reduced cost services, and programs where the jurisdiction pays the full cost of home modifications.

OLO found three primary limits on program participation:

- **Homeownership Restrictions:** Most programs are limited to homeowners and are not available to renters or owners of rental properties;
- **Income Restrictions:** Most programs have income restrictions on who can participate; and
- **Age Restrictions:** Most programs have age restrictions on who can participate.

The handful of programs that do not restrict participation based on income (i.e., they are open to all qualifying residents, regardless of income) all provide subsidies through tax credits. Programs that do limit participation based on income provide subsidies in a variety of ways, including:

- Programs where the government funds the cost of accessibility modifications;
- Grants;
- Low-interest and/or no-interest loans; and
- Tax credits.

OLO did not find publicly available usage data for most of these programs. The rest of this subsection describes the primary differences among programs with and without income restrictions.

1. Programs Without Income Restrictions

OLO only found four state and local government programs that fund accessibility-related home modifications that do not include income restrictions for participation.⁸ The programs are:

- Montgomery County, Maryland's Design for Life program;
- Howard County, Maryland's Livable Homes Tax Credit;
- The State of Maryland's Independent Living Tax Credit; and
- The Commonwealth of Virginia's Livable Home Tax Credit.

Three of the four programs limit participation to homeowners. Maryland's program is available to a Maryland resident who finances modifications to their home, a family member's home, or a rental property. These programs were created specifically to encourage homeowners to install accessibility modifications that support aging in place. All provide tax credits based on the cost of a finished home modification project – property tax credits in the local programs and income tax

⁸ Prince George's County adopted legislation for a similar program, but the legislation has been suspended pending needed revisions. [Property Tax Credit Application](#), Prince George's County, MD.

Government Programs that Subsidize Home Modifications to Support Aging in Place

credits in the state programs. These programs also do not have age or disability restrictions related to who can participate.

2. Programs with Income Restrictions

Most state and local government programs OLO found that fund home modifications to support aging in place limit participation based on residents' income level, often using the U.S. Department of Housing and Urban Development's Area Median Income (AMI) calculation as a measure. "AMI is the middle point of household incomes in a region, half of households earn more, and half earn less."⁹

Montgomery County's AMI in 2025 for a family of four is \$163,900.¹⁰ The County classifies households earning between 50 percent to 70 percent of AMI (\$81,950-\$114,730 for a family of four) as moderate-income households and households earning up to 50 percent of AMI (under \$81,950 for a family of four) as low-income households. Several income restricted programs that OLO reviewed restrict participation to families earning 80 percent or less of AMI.

In addition to income restrictions, most of the programs reviewed are restricted to homeowners, with many limited specifically to owners of single-family homes. Many programs also limit participation to individuals based on age and/or disability status. Only a few programs are open to renters and/or rental property owners. The income restricted programs provide subsidies in a variety of ways, including:

- Programs where the government funds the cost of accessibility modifications;
- Grants;
- Low-interest and/or no-interest loans; and
- Tax credits.

The purposes of income-restricted programs vary by jurisdiction. Some programs were designed to help older adults with lower incomes obtain home accessibility modifications specifically to help them prepare for aging in place. Some programs were designed with the general goal of helping older adults safely maintain their homes in good repair to allow them to age in place. Participants can use funds for general home repairs (e.g., installation/repair of heating or plumbing systems, roof repair/replacement, electrical work, etc.) that may include accessibility modifications.

⁹ ["Affordable Housing programs and tools,"](#) Montgomery Planning.

¹⁰ ["Montgomery County DHCA – 2025 Rent and Income Limits,"](#) Montgomery County Department of Housing and Community Affairs.

Government Programs that Subsidize Home Modifications to Support Aging in Place

B. Summary of Programs Reviewed

Table 1. Summary of Programs that Help Fund the Cost of Home Modifications to Support Aging in Place

Jurisdiction – Program	Type of Subsidy	Subsidy	Home Ownership Requirement?	Principal Residences Only?	Income Restrictions?	Age Restriction?	Participation by Disabled Residents
No Income Limits, No Age Limits							
Montgomery County, MD Design for Life Program							
Accessible Feature	Tax Credit	50% of costs, up to \$2,500	✓	✓	X	X	X
Level I Accessibility	Tax Credit	100% of costs, up to \$3,000	✓	X	X	X	X
Level II Accessibility	Tax Credit	100% of costs, up to \$10,000	✓	X	X	X	X
Howard County, MD Livable Homes Tax Credit	Tax Credit	100% of costs, up to \$2,500	✓	✓	X	X	X
State of Maryland Independent Living Tax Credit	Tax Credit	50% of expenses, up to \$5,000	X	X	X	X	X
Commonwealth of Virginia							
Livable Home Tax Credit – New Residence	Tax Credit	\$6,500 tax credit	✓	X	X	X	X
Livable Home Tax Credit – Retrofitting Residence	Tax Credit	50% of costs, up to \$6,500	✓	X	X	X	X
Income Restriction Only							
State of Kansas							
Disabled Access Tax Credit – Individuals	Tax Credit	10-100% of costs up to \$17,400	✓	✓	✓	X	X
Disabled Access Tax Credit – Businesses	Tax Credit	50% of costs up to \$17,400	n/a	n/a	n/a	X	X
Normal, IL – Homeowner Housing Rehabilitation Program	Grant or Loan	Grants, 5-year or 10-year forgivable loans up to \$25,000	✓	X	✓	X	X
Frederick County, MD – Emergency Housing Rehabilitation Program	Loan	Up to \$15,000	✓	✓	✓	X	X
State of Maryland – Housing Rehabilitation Program	Loan or Grant	Low interest loans, some grants, up to \$50,000	✓	✓	✓	X	X

Government Programs that Subsidize Home Modifications to Support Aging in Place

Jurisdiction – Program	Type of Subsidy	Subsidy	Home Ownership Requirement?	Principal Residences Only?	Income Restrictions?	Age Restriction?	Participation by Disabled Residents
Income + Age Restriction							
Clinton County, OH – Home Modification Program	Free	Repairs or modifications	✓	✗	✓	62+	✗
Flagler County, FL – Sr Barrier-Free Home Modification Program	Free	Modifications	✓	✓	✓	60+	✗
Frederick County, MD – Senior Housing Rehabilitation Program	Grant	Up to \$15,000	✓	✓	✓	55+	✗
State of Maryland – Accessible Homes for Seniors	Grant or Loan	Low interest loans or grants up to \$25,000	✓	✓	✓	55+	✗
Income + Age or Disability Restriction							
Montgomery County, MD – Home Accessibility Rehab Program	Free	Modifications	✓	✗	✓	65+ or	Disabled at any age
City of Chicago – HomeMod Program	Free	Modifications	✗	✗	✓	✗	Person with a disability
Fairfax County, VA – Home Repair for the Elderly Program	Free	Labor + up to \$1K in materials	✓	✓	✓	62+ or	Disabled or family member with disability
City of Los Angeles, CA – Handyworker Program	Free	Homeowners: up to \$5,000 in repairs; Renters: up to \$300 in repairs	✓*	✗	✓	62+ or	Permanently disabled at any age
Howard County, MD – Community Living Program	Free	Modifications	✗	✓	✓	62+ or	18+ with a disability
Cmlth. of Massachusetts – Home Modification Loan Program	Loan	Homeowners: 0% loans; landlords w/ <10 units: 3% loans	✓	✓	✓	Over 60 or	Household member with a disability

* Some limited options may be available to renters.

C. Programs with No Income Restrictions

OLO found four government programs that help subsidize the cost of home improvements or modifications related to aging in place that do not have income restrictions on who can participate. They are in:

- Montgomery County, Maryland;
- Howard County, Maryland;
- The State of Maryland; and
- The Commonwealth of Virginia.¹¹

The programs provide a subsidy through either a property tax credit or an income tax credit. The following subsections describe each program.

a. Montgomery County, Maryland Design for Life Program

Montgomery County's Design for Life program offers three levels of property tax credits for single-family property owners based on the level of accessibility features added to an existing home or in new additions to homes.¹² County regulations define "single family dwellings" to include one- or two-family dwellings, townhouses, or duplexes.

The Department of Permitting Services (DPS) states that the program's goal "is to create more homes that welcome people at all ages and stages of life." The first program level is available only to property owners who live at the property as their principal residence. The second two levels are available to property owners but do not have a principal residence requirement. To qualify for the tax credit, projects must have a minimum cost of \$500. The tax credit in a year cannot exceed the taxpayer's tax liability. Applicants can carry forward excess credit for an additional year. The Department of Finance administers the program.

¹¹ Prince George's County adopted legislation for a similar program, but the legislation has been suspended pending needed revisions. [Property Tax Credit Application](#), Prince George's County, MD.

¹² See Montgomery County Code (MCC) §§ [52-106](#), [52-107](#); [Design for Life](#); Montgomery County Department of Permitting Services.

Government Programs that Subsidize Home Modifications to Support Aging in Place

Table 2. Montgomery County, MD Design for Life Program

	Accessible Feature Level	Level I Accessibility (VISITable)	Level II (LIVEable) Accessibility
Applicant	Montgomery County property owner	Montgomery County property owner	Montgomery County property owner
Principal Residence Requirement?	Yes	No	No
Income Limit	No	No	No
Other Restrictions	No	No	No
Dwelling Type	Single-family residence ⁺	Single-family residence ⁺	Single-family residence ⁺
Eligible Project	Permanent modification that includes an accessibility feature listed in law	Permanent addition that includes accessibility features listed in law	Permanent addition that includes accessibility features listed in law
Type of Subsidy	Property tax credit	Property tax credit	Property tax credit
Government Subsidy	50% of eligible costs up to \$2,500;* fast track permitting process	100% of eligible costs up to \$3,000;* fast track permitting process	100% of eligible costs up to \$10,000;* fast track permitting process
Annual Limit on Tax Credits Issued	\$100,000	\$500,000 across both levels	\$500,000 across both levels

⁺ Single-family residence means an attached or detached single-family home. Regulations further define a qualifying residence as an existing one- or two-family dwelling or apartment/condominium in a townhouse or duplex.

* Less any credits for school impact taxes, costs reimbursed by any entity, or subsidies from governmental, quasi-governmental, or non-profit entities, as applicable.

Sources: Montgomery County Code (MCC), § [52-106](#); MCC, § [52-107](#); Code of Montgomery County Regulations (COMCOR) § [52.18T.01](#); COMCOR § [52.18U.01](#); [Design for Life](#); [Design for Life Tax Credit Incentive Program](#), Department of Permitting Services

Qualifying features for the Accessibility level tax credit include a permanent modification to an owner's principal residence that includes at least one of the following:

- No-step front door entrance, or entrance to other location with access to the main living space;
- Ramp creating a no-step entrance;
- An interior doorway with a 32-inch clear opening;
- Exterior doorway with a 32-inch clear opening, and exterior lighting;
- Walls around a toilet, tub, or shower reinforced and properly installed grab bar;
- Maneuverable bathroom or kitchen;
- An exterior or interior elevator or lift or stair glide unit;
- Accessibility-enhanced bathroom, including a walk-in or roll-in shower or tub; or
- An alarm, appliance, and control structurally integrated to assist with a sensory disability.

Government Programs that Subsidize Home Modifications to Support Aging in Place

The Level I Accessibility (VISITable) tax credit requires a permanent addition to a single-family home that includes:

- A no-step entrance located at any entry door to the house;
- That is connected to an accessible route to a place to visit on the entry level,
- A usable powder room or bathroom; and
- A 32-inch width interior door.

The Level II Accessibility (LIVEable) tax credit requires a permanent addition to a single-family home that includes all Level I Accessibility Standards plus:

- An accessible circulation path that connects the accessible entrance to an accessible kitchen;
- A full bath; and
- At least one accessible bedroom.

Data from DPS show the following program use from 2015-2024.

Table 3. Summary of Montgomery County Design for Life Awards by Year

Accessibility		VISITable		LIVEable		Total	
# of Projects	Funds Used	# of Projects	Funds Used	# of Projects	Funds Used	# of Projects	Funds Used
Total Avail. Funds, 2015-2024							
	\$1,000,000		\$2,500,000		\$2,500,000		\$6,000,000
2015				3	\$30,000	3	\$30,000
2016				8	\$80,000	8	\$80,000
2017		1	\$3,000	9	\$50,306	10	\$53,306
2018	2 \$3,145			7	\$70,000	9	\$73,145
2019	2 \$5,000	1	\$3,000	9	\$90,000	12	\$98,000
2020				1	\$10,000	1	\$10,000
2021	4 \$10,000			2	\$20,000	6	\$30,000
2022	1 \$3,000			20	\$200,000	21	\$203,000
2023				7	\$70,000	7	\$70,000
2024				8	\$80,000	8	\$80,000
Total	9 \$21,145	2	\$6,000	74	\$700,306	85	\$727,451

Source: Naeem Mia and Bilal Ali, "[Design for Life – Update](#)," Montgomery County Council (Jul. 10, 2024)

The data show an extremely low level of program participation over the ten years reviewed. Over the ten-year period, participants claimed only two percent of available funds at the Accessibility level, 0.2 percent of available funds at the VISITable level, and 28 percent of available funds at the LIVEable level.

b. Howard County, Maryland

Livable Homes Tax Credit

Howard County's Livable Homes Tax Credit program provides a property tax credit to a homeowner who makes a permanent modification to their principal residence that results in one or more accessibility features. The Howard County Code lists accessibility features that meet program requirements, listed below. Projects must have a minimum cost of \$500 to qualify for a tax credit. Applicants can include costs for an age friendly assessment by a certified aging in place specialist, up to \$100. If the credit exceeds a participant's property tax liability, the remaining credit can be carried forward until the property owner receives the full amount of the credit.

Table 4. Howard County, MD Livable Homes Tax Credit

Applicant	Property owner
Principal Residence Requirement?	Yes
Income Limit	No
Other Restrictions	No
Dwelling Type	Principal residence, with no further restrictions
Eligible Project	Permanent modifications to a residence that result in any of the modifications listed in law
Type of Subsidy	Property tax credit
Government Subsidy	100% of eligible costs up to \$2,500
Annual Limit on Tax Credits Issued	\$100,000

Source: Howard County Code § [20.129C](#); [Livable Homes Tax Credit](#), Howard County Department of Finance

Accessibility features that qualify for the program are outlined in Howard County law. Qualifying features include:

- A no-step front entrance or, if not feasible, a no-step entrance to another part of the residence that provides access to the main living space of the residence;
- An installed ramp creating a no-step entrance;
- An interior doorway that provides a 32-inch wide or wider clear opening;
- An exterior doorway that provides a 36-inch wide or wider clear opening accompanied by exterior lighting;
- Reinforced walls around a toilet, tub, or shower reinforced to allow for installation of grab bars;
- Maneuvering space in a bathroom or kitchen so that a person using a mobility aid may enter and readily use the room;
- An exterior or interior elevator or lift or stair glide unit;

Government Programs that Subsidize Home Modifications to Support Aging in Place

- Accessibility-enhanced bathroom features such as walk-in or roll-in showers/tubs, built-in shower seats, etc.;
- Alarms, appliances, and controls structurally integrated into the unit to assist an individual with a sensory disability;
- An Americans with Disabilities Act (ADA)-compliant accessible path between parking and the home;
- A “no-step” access to any entrance on an accessible route;
- Railings for hallways or interior or exterior steps or the improvement of stair design;
- Hallways that are at least 36-inches wide;
- A master bedroom and master bathroom on the first floor;
- Smooth transitions between rooms, i.e., a vertical threshold of two inches or less;
- Slip-resistant flooring;
- Lever handles on kitchen and bathroom sinks or showers and interior and exterior doors;
- The relocation of switches, doorbells, thermostats, and breaker boxes to meet accessibility standards;
- Closet renovations for accessibility;
- Anti-scald devices; and
- Any feature that the County requires particularly for age-restricted adult housing.¹³

c. State of Maryland

Independent Living Tax Credit

The State of Maryland offers an income tax credit for Maryland residents who are taxpayers and who install accessibility and universal visitability features in their home, a family member’s home, or a rental property. The tax credit in a year cannot exceed the taxpayer’s income tax liability. Any unused tax credit cannot be carried over to any other taxable year. OLO did not find a minimum project cost to qualify for participation. The Maryland Department of Housing and Community Development administers the program.

¹³ Howard County Code, § [10.129C\(a\)](#).

Table 5. Maryland Independent Living Tax Credit

Applicant	Maryland resident and taxpayer who paid for home renovations
Principal Residence Requirement?	No
Income Limit	No
Other Restrictions	No
Dwelling Type	Existing home; own home, family member's home, or rental property
Eligible Project	Qualified expenses incurred to renovate an existing home with accessibility and universal visitability features
Type of Subsidy	Income tax credit
Government Subsidy	50% of qualified expenses up to \$5,000
Annual Limit on Tax Credits Issued	\$1,000,000

Sources: MD Code, Tax-General, [§ 10-744](#); [Independent Living Tax Credit](#), MD Dept. of Housing and Community Development

The Department of Housing and Community Development website says that it will be “flexible and accommodating” for those seeking the Independent Living Tax Credit. Renovations that help a person in their home are eligible for a tax credit and the department lists the following examples:

- No-step entrance;
- Doorways with a 32-inch wide (or wider) clear opening;
- Grab bars and reinforced walls to support;
- Handrails;
- Rocker panel light switches;
- Accessible route to no-step entrance inside and outside of home;
- Accessible handles on doors, plumbing fixtures;
- Chairlifts and elevators;
- Visual smoke/fire/carbon monoxide alarm;
- Roll-in shower/tub;
- Alarms integrated into the unit to assist an individual with a sensory disability;
- No-step route to accessible home entrance;
- Railings for exterior or interior steps;
- Railings for hallways;
- Hallways/circulation paths 36 inches wide or more;
- Slip-resistant floors;
- Switches, doorbells, thermostats and breaker boxes at no more than 48 inches above the floor or electrical receptacles at least 15 inches above the floor;
- Lever water controls;
- Full extension pull-out drawers, shelves, and racks in base cabinets;
- Accessible door hardware;
- Bathroom mirrors or medicine cabinets within lines of sight or reach ranges;

Government Programs that Subsidize Home Modifications to Support Aging in Place

- Creation of accessible parking space;
- Kitchen appliances/work spaces within lines of sight or reach ranges;
- Maneuvering space of at least 30" by 48" in a bathroom or kitchen so that a person using a mobility aid may enter the room, open and close the door, and operate each fixture or appliance.

d. Commonwealth of Virginia

Livable Home Tax Credit Program

The Commonwealth of Virginia offers an income tax credit for individuals or licensed contractors who file Virginia income tax returns and who incurred costs for either: 1) the purchase/construction of a new residence (not previously sold for occupancy as a residence) with accessibility or universal visitability features; or 2) for retrofitting of residential units with accessibility or universal visitability features.

The tax credit in a year cannot exceed the taxpayer's income tax liability. Applicants can carry forward excess credit for up to seven taxable years until fully used. The Virginia Department of Housing and Community Development administers the program.

Table 6. Virginia Livable Home Tax Credit Program

	New Residence	Retrofitting Residence
Applicant	Individuals/licensed contractors who file VA individual income tax returns and who incurred costs for purchase/ construction of new residential units with accessibility or universal visitability features	Individuals/licensed contractors who file VA individual income tax returns and who incurred costs for retrofitting residential units with accessibility or universal visitability features
Principal Residence Requirement?	No	No
Income Limit	No	No
Other Restrictions	Rental units not eligible	Rental units not eligible
Dwelling Type	A new residence that has not previously sold for occupancy as a residence	An existing residence
Eligible Project	Purchase/construction of a new residence (not previously sold for occupancy as a residence) with three features of universal visitability or at least three accessibility features	Retrofitting of an existing residential unit with at least one accessibility feature that is a permanent part of the structure of the residential unit
Type of Subsidy	Income tax credit	Income tax credit
Government Subsidy	\$6,500	50% of cost of retrofitting activities, up to \$6,500
Annual Limit on Tax Credits Issued	\$2 million for new and retrofit	\$2 million for new and retrofit

Sources: Va. Code Ann. § [58.1-339.7](#); [Livable Home Tax Credit Program: Guidelines and Application](#), VA Dept. of Housing and Community Development

Government Programs that Subsidize Home Modifications to Support Aging in Place

The guidelines and application define accessibility features as:

- Accessible route to a zero-step entrance on firm surface that is no steeper from 1:12 from a driveway or public sidewalk;
- Zero-step entrance;
- Doors with at least 32 inches of clear width;
- Hallways and passages with at least 36 inches of clear width;
- Accessible light switches, electrical outlets and environmental controls;
- Accessible bathroom; and
- Accessible and useable kitchen facilities

The definition of universal visitability is:

1. At least one zero-step entrance approached by an accessible route on a firm surface no steeper than 1:12 slope proceeding from a driveway or public sidewalk;
2. An accessible bathroom (can be a half bath/powder room) on the same floor as the zero-step entrance; and
3. Doors with at least 32 inches of clear width and hallways/passageways of at least 36 inches of clear width to the accessible bathroom and eating area.

D. Programs with Income Restrictions

Most state and local government programs OLO found that help subsidize the cost of aging-related home modifications include income restrictions limiting participation to residents with lower incomes. Some jurisdictions, like Frederick County and the State of Maryland, have multiple income-restricted programs, both with and without additional age restrictions. This section summarizes these programs.

- Part 1 includes programs that only have income restrictions;
- Part 2 describes programs that have both income and age restrictions; and
- Part 3 describes programs that have income and age or disability restrictions.

Government Programs that Subsidize Home Modifications to Support Aging in Place

1. Programs with Income Restrictions Only

a. State of Kansas Disabled Access Credit

The State of Kansas' Disabled Access Credit is available to individual and business taxpayers in Kansas who make a property accessible for the disabled. The tax credit in a year cannot exceed the taxpayer's income tax liability. Applicants can carry forward excess credit for up to four taxable years until fully used.

For individual taxpayers, the tax credit ranges from 10%-100% of the cost of eligible expenditures, with taxpayers with incomes over \$130,000 (\$150,000 for married individuals filing jointly) not eligible for the tax credit. Eligible residential properties include a taxpayer's principal residence or the principal residence of a taxpayer's ascendent or descendent. Eligible residential projects include removal of existing architectural barriers and/or construction of a "small barrier-free living unit attached to [a] principal dwelling."

Eligible businesses are pass-through entities whose owners, etc. report income on their personal income tax returns. Businesses are entitled to a tax credit up to 50% of the cost of eligible expenditures related to making an existing facility accessible or making a facility/equipment useable for employment of persons with a disability.

Table 7. Kansas Disabled Access Credit

Applicant	Individual taxpayer	Business taxpayer
Principal Residence Requirement?	Yes	n/a
Income Limit	Federal adjusted gross income up to \$130,000 or \$150,000	No
Other Restrictions	No	No
Dwelling Type	Principal residence of taxpayer or of an ascendent or descendent	Existing building/facility used in trade/business for the production of income
Eligible Project	Costs for removing architectural barriers to make an existing home/facility accessible; costs for construction of a barrier-free living unit attached to a principal residence	Costs for modifying facilities to make accessible or for modifying facility/equipment to make useable to employ individuals with a disability
Who Determines Project?	Property owner	
Type of Subsidy	Income tax credit	Income tax credit
Government Subsidy	Up to 100% of costs up to \$17,400 in 2024; percent of costs eligible for credit reduce as adjusted gross income increases	Businesses: 50% of costs up to \$17,400 in 2024

Sources: Kan. Stat. Ann. §§ [79-32,175 – 79-32,177](#); [Disabled Tax Credit](#), Kansas Department of Revenue; [Kansas Schedule K-37 – Disabled Access Credit](#), Kansas Department of Revenue

Government Programs that Subsidize Home Modifications to Support Aging in Place

b. Town of Normal, IL Homeowner Housing Rehabilitation Program

Normal, Illinois' Homeowner Housing Rehabilitation Program is available to owner-occupants of single-family homes to help preserve affordable housing stock while helping senior and disabled residents age in place. In addition to providing critical emergency repairs, the program can provide home modifications "to improve mobility and support aging in place" and can provide construction of accessibility ramps. The town's website states that the program's goals are to:

1. Preserve the existing affordable housing stock.
2. Create opportunities for low- to moderate-income homeowners to make emergency/critical repairs to their home under affordable terms.
3. Free single-family properties of major maintenance work for a period of 5-10 years after rehabilitation work is completed.
4. Make modifications to homes for the purpose of allowing elderly and/or disabled residents to successfully age in place.
5. Create economic opportunities for local contractors.

Table 8. Normal, IL Homeowner Housing Rehabilitation Program

	Home Modification Program
Applicant	Normal, IL homeowners living in their own home
Principal Residence Requirement?	Yes
Income Limit	80% AMI or less
Other Restrictions	Unclear
Dwelling Type	Single-family homes
Eligible Project	Modifications to homes to improve mobility and support aging in place
Who Determines Project?	Unclear
Type of Subsidy	Grants or forgivable loans
Government Subsidy	Up to \$25,000 per household

Sources: [Homeowner Housing Rehabilitation Program](#), [Eligibility Screening Tool](#), Town of Normal, IL

Government Programs that Subsidize Home Modifications to Support Aging in Place

c. Frederick County, MD

Emergency Housing Rehabilitation Program

Frederick County's Emergency Housing Rehabilitation Program provides no-interest deferred loans up to \$15,000 to homeowners who make 70% of AMI or less. The program is designed to provide emergency home repairs to correct substandard conditions and code violations to allow homeowners to live in safe, decent and sanitary conditions. Loans are repaid when the property is sold, refinanced, or when the title is transferred.

Eligible projects are not limited to providing accessibility accommodations and can include, for example, installation or repair of major systems (e.g., heating, electrical, plumbing, roofs). Examples of accessibility modifications available through the programs include chair lifts, room modifications, accessible bathrooms, and ramps. A program coordinator from the Frederick County Division of Housing will visit a property to determine the work needed. Homeowners then solicit two to three bids on the work from contractors.

Table 9. Frederick County, MD Emergency Housing Rehabilitation Program

Emergency Housing Rehabilitation Program	
Applicant	Frederick County homeowners (fee simple) living in their home
Principal Residence Requirement?	Yes
Income Limit	70% of AMI or less
Other Restrictions	Cannot own more than one property; must have active homeowner's insurance
Dwelling Type	Single family, townhouses, detached or semi-detached homes, condominium units, and modular or manufactured homes
Eligible Project	Emergency home repairs to correct substandard conditions and code violations to allow homeowners to live in safe, decent and sanitary conditions
Who Determines Project?	Site visit by Program Coordinator to determine the work needed. Homeowner gets 2-3 quotes directly from contractors
Type of Subsidy	0% interest deferred loans or grants
Government Subsidy	Up to \$15,000

Sources: [Emergency Housing Rehabilitation Program](#), [Attention Frederick County Homeowners](#), [Application](#), Frederick County Division of Housing

d. State of Maryland Housing Rehabilitation Program (Maryland WholeHome)

The Maryland Housing Rehabilitation Program provides loans and grants to address critical health and safety issues on properties and bring properties up to applicable codes and standards. Funds are available to homeowners living in their principal residences with income at or below 80% of AMI. Critical repairs can include work related to foundations, water drainage, and major home systems (e.g., gas, water, heat, sewer/septic). Projects can also include accessibility modifications such as chair lifts, handicap ramps, bars, railings, doors, and fall and injury prevention modifications (e.g., handrails, rubber treads, bathroom grab bars).

Table 10. Maryland Housing Rehabilitation Program (Maryland WholeHome)

Applicant	Maryland homeowner living in their home
Principal Residence Requirement?	Yes
Income Limit	80% or AMI or less
Other Restrictions	No
Dwelling Type	Owner-occupied single-family homes
Eligible Project	Projects to address critical health and safety issues and bring properties up to applicable codes and standards. Can include accessibility modifications
Who Determines Project?	Homeowner obtains bids for desired work from a Maryland licensed home improvement contractor
Type of Subsidy	Primarily loans (0-6% interest), some deferred; some grants
Government Subsidy	\$5,000 to \$50,000 or up to 110% of equity in home, whichever is less

Sources: [Maryland Housing Rehabilitation Program FAQs](#), MD Dept. of Housing and Community Development

Government Programs that Subsidize Home Modifications to Support Aging in Place

2. Programs with Income + Age Restrictions

a. Clinton County, OH

Home Modification Program

Clinton County, Ohio's Home Modification Program is administered by the Council on Aging of Southwestern Ohio, the local Area Agency on Aging (AAA).¹⁴ The program provides home repairs or safety modifications to help residents continue to live independently at home. Modifications are intended to be low cost and high impact. The program is open to Clinton County residents who are 62+ years who live in their own home. Participation is limited to households with an annual income of \$69,050 or less for a four-person household.

Table 11. Clinton County, OH Home Modification Program

Applicant	Clinton County homeowners living in their own home
Principal Residence Requirement?	Unclear
Income Limit	Annual household income of \$69,050 or less for a 4-person household; \$62,150 for 3-person; \$55,250 for 2-person; \$48,350 for 1-person
Other Restrictions	Age 62+
Dwelling Type	Homeowners' residences
Eligible Project	Low-cost and high-impact home repairs or safety modifications that will help residents continue to live independently at home.
Who Determines Project?	Modifications based on recommendations from a licensed occupational therapist who evaluates functional abilities and home environment
Type of Subsidy	Free home modifications
Government Subsidy	Provides home repair or safety modifications

Source: [Clinton County Older Adults Home Modification Program](#), Council on Aging of Southwestern Ohio

Examples of home modifications provided by the program include:

- Installation of safety upgrades including grab bars, railings, lever-handle doorknobs and faucets; and
- Installation of adaptive equipment such as a temporary ramp, tub/shower transfer bench, handheld shower head, raised toilet seat, risers for chairs and sofas and non-slip strips for tub/shower or stairs.

¹⁴ AAAs are local organizations required under the federal Older American's Act of 1965 that provide older adults and families connections to services like meals, rides to appointments, home support, caregiver assistance, and wellness programs to help people stay independent and active in their own homes and communities. The AAA serving Clinton County, Ohio is a nonprofit organization.

Government Programs that Subsidize Home Modifications to Support Aging in Place

b. Flagler County, FL Senior Barrier-Free Home Modification Program

Flagler County Housing Services administers the Senior Barrier-Free Home Modification Program, which provides home modifications to support aging in place for Flagler County seniors age 60+ who live in their principal residence. The program is limited to households earning 80% of AMI or less, with priority to households earning 50% of AMI or less. Publicly available information did not include additional information on the types of modifications typically provided through the program.

Table 12. Flagler County, FL Senior Barrier-Free Home Modification Program

Applicant	Flagler County primary homeowner
Principal Residence Requirement?	Yes
Income Limit	80% AMI or less; priority to households earning 50% AMI or less
Other Restrictions	Age 60+; referrals from Flagler County Senior Services prioritized
Dwelling Type	Homeowner's primary residence
Eligible Project	Modifications to support aging in place
Who Determines Project?	Based on inspection and development of scope of work
Type of Subsidy	Grants
Government Subsidy	Up to \$12,000 for home modifications to support aging in place

Source: [Home Repair Assistance](#), Flagler County Housing Services

c. Frederick County, MD

Senior Housing Rehabilitation Program

Frederick County's Senior Housing Rehabilitation Program is targeted at seniors with very low incomes. The program provides grants of up to \$15,000 to homeowners making 30 percent AMI or less and where at least one household member is age 55 or older.

Like Frederick County's Emergency Housing Rehabilitation Program, eligible projects for the Senior Housing Rehabilitation Program are not limited to providing accessibility accommodations and can include installation or repair of major systems (e.g., heating, electrical, plumbing, roofs). Examples of accessibility modifications available through the programs include chair lifts, room modifications, accessible bathrooms, and ramps. A program coordinator from Frederick County Division of Housing will visit a property to determine the work needed. Homeowners then solicit two to three bids on the work from contractors.

Table 13. Frederick County, MD Senior Housing Rehabilitation Program

Senior Housing Rehabilitation Program	
Applicant	Frederick County homeowners (fee simple) living in their home
Principal Residence Requirement?	Yes
Income Limit	30% AMI or less
Other Restrictions	One occupant must be age 55+; cannot own more than one property
Dwelling Type	Single family, townhouses, detached or semi-detached homes, condominium units, and modular or manufactured homes
Eligible Project	Emergency items requiring imminent repair and correction of health and safety code violations to allow residents to remain in the home longer
Who Determines Project?	Site visit by Program Coordinator to determine the work needed. Homeowner gets 2-3 quotes directly from contractors
Type of Subsidy	Grants
Government Subsidy	Up to \$15,000

Sources: [Senior Housing Rehabilitation Program](#), Frederick County Division of Housing

Government Programs that Subsidize Home Modifications to Support Aging in Place

d. State of Maryland Accessible Homes for Seniors Program

Maryland's Accessible Homes for Seniors program provides loans and grants to homeowners living in their principal residences with income at or below 80% of AMI and where at least one home occupant is age 55 or older. Participants can get loans up to 110% of the property value or, if the homeowner is not eligible for a loan, a grant of up to \$25,000.

Funds can pay for modifications to make the home accessible or functional for residents, including widening doorways, installation of accessible showers, ramps, grab bars, and lever handles. Additions to accommodate first floor bathrooms and laundry rooms are considered on a case-by-case basis.

Table 14. Maryland Accessible Homes for Seniors Program

Applicant	Maryland homeowners occupying their home (seniors living with relatives considered on case-by-case basis)
Principal Residence Requirement?	Yes
Income Limit	80% AMI or less
Other Restrictions	One occupant must be age 55+
Dwelling Type	Home that is structurally sound and free of health and safety hazards
Eligible Project	Accessibility-related improvements to help seniors remain in their home and maintain independence
Who Determines Project?	Homeowner obtains bids for desired work from a Maryland licensed home improvement contractor
Type of Subsidy	Loans or grants
Government Subsidy	Loans up to 110% of property value; grants up to \$25,000

Sources: [Accessible Homes for Seniors](#), MD Dept. of Housing and Community Development

Government Programs that Subsidize Home Modifications to Support Aging in Place

3. Programs with Income + Age or Disability Restrictions

a. Montgomery County, MD Home Accessibility Rehabilitation Program (HARP)

Montgomery County's Home Accessibility Rehabilitation Program provides free home modifications to qualified homeowners to make homes more accessible for people with disabilities and older adults. Participation is limited to homeowners with income at or below 80% AMI where one permanent resident has a disability (at any age) or is age 65 or older. Applicants with income at or below 50% AMI are prioritized in the program.

Work is performed by local organizations, Habitat for Humanity or Rebuilding Together. Projects can include modifications such as entrance upgrades (e.g., ramps, no step entrances, wider doorways, etc.), lifts, walk in or roll in showers, grab bars, wheelchair accommodations for the kitchen (e.g., lower cabinets and work surfaces, accessible appliances), door handles, and smart lighting.

Table 15. Montgomery County Home Accessibility Rehabilitation Program

	Home Modification Program
Applicant	Montgomery County homeowners living in their own home
Principal Residence Requirement?	No
Income Limit	80% AMI or less; priority to 50% AMI or less
Other Restrictions	One permanent occupant must be age 65+ or disabled at any age; home owner-occupied for at least one year; current on mortgage with current homeowner's insurance policy
Dwelling Type	Owner-occupied home
Eligible Project	Modifications to homes to make them more accessible for aging in place and for people with disabilities
Who Determines Project?	Nonprofit meets with homeowner to determine scope of work
Type of Subsidy	Home modifications
Government Subsidy	County government pays nonprofit for work performed

Source: [HARP](#), Maryland Dept. of Housing and Community Affairs

Government Programs that Subsidize Home Modifications to Support Aging in Place

b. City of Chicago HomeMod Program

The City of Chicago's HomeMod program provides accessibility modifications to Chicago residents with disabilities (no age restriction) who earn less than 80% of AMI. The program is open to residents in all types of housing, including rental housing. The program seeks to enhance the independence of people with disabilities, allowing people to fully participate in all aspects of life and creating greater opportunities for social, economic and educational advancement.

Possible modifications include kitchen and bathroom modifications, interior/exterior lifts and ramps, grab bars, lowering cabinets/counter tops, widening doorways, plumbing, electrical, carpentry, masonry, drywalling, tiling and painting.

Table 16. Chicago HomeMod Program

Applicant	Head of household, spouse or legal dependent of head of household; owners or renters
Principal Residence Requirement?	Not specified
Income Limit	Below 80% AMI
Other Restrictions	People w/ disabilities of any age; payment of outstanding property taxes
Dwelling Type	All types of housing, including rental units
Eligible Project	Home accessibility modifications for people with disabilities, of all ages and of low to moderate income
Who Determines Project?	City staff with licensed contractor
Type of Subsidy	Home modifications
Government Subsidy	County government pays nonprofit for work performed

Sources: [The HomeMod Program](#); [Application Packet for HomeMod Program](#), Mayor's Office for People with Disabilities

c. Fairfax County, VA Home Repair for the Elderly Program

Fairfax County's Home Repair for the Elderly Program (HREP) is designed to help low- and moderate-income homeowners who are elderly or who have disabilities with minor home repairs to help homeowners remain in their homes, while preventing further deterioration of the structure. Eligible homeowners must be age 62 or older or must have a disability or someone living in the owner's home must have a disability.

The program provides homeowners a work crew to do up to a week's worth of labor and up to \$1,000 in materials – to be used within a five-year period. Typical services can include repair of electrical systems, windows, plumbing, etc. Services can also include installation of accessibility-related modifications such as grab bars and hand railings.

Government Programs that Subsidize Home Modifications to Support Aging in Place

Table 17. Fairfax County Home Repair for the Elderly Program

Applicant	Fairfax County homeowner occupying their home
Principal Residence Requirement?	Yes
Income Limit	Household income limit of \$66,750 - \$125,800 based on # of persons in household (1-8 people)
Other Restrictions	Age 62+ or have a disability or have a family member residing in home who has a disability; monthly housing costs (e.g., mortgage, home insurance, utilities and real estate taxes, etc.) > 25% of monthly household income (with some exceptions)
Dwelling Type	Owner-occupied home
Eligible Project	Minor home repairs that can include accessibility features
Who Determines Project?	Homeowner with County program staff
Type of Subsidy	Provision of work crew and grant for materials
Government Subsidy	A week of labor from a work crew and up to \$1,000 in materials

Sources: [Home Repair for the Elderly Program for Elderly and Disabled Adults](#); [Program Application](#), Fairfax County Department of Housing and Community Development

d. City of Los Angeles County, CA Handyworker Program

The City of Los Angeles Housing Department administers the Handyworker Program, which provides minor home repairs and accessibility improvements for homeowners age 62 or older or with a permanent disability. Limited services may be available to renters. The program prioritizes health and safety repairs to help seniors and those living with disabilities live independently for longer and age in place. Examples of common accessibility modifications include installing wheelchair ramps, handrails, and grab bars.

Table 18. Los Angeles, CA Handyworker Program

Applicant	City of Los Angeles homeowner living in their home, some renters
Principal Residence Requirement?	Not specified
Income Limit	Household income limit of \$84,850 – \$159,950 based on # of persons in household (1-8 people)
Other Restrictions	Age 62+ or living with a permanent disability
Dwelling Type	Single family homes
Eligible Project	Minor home repairs and accessibility improvements to help homeowners live independently for longer and age in place; prioritizing repairs that address health and safety
Who Determines Project?	Homeowner reviews proposed repairs; requires City approval
Type of Subsidy	Free home repairs and accessibility improvements
Government Subsidy	Up to \$5,000 of repairs for homeowners; up to \$300 of repairs for renters

Source: [Handyworker](#), [Handyworker Program](#), City of Los Angeles Housing Department

Government Programs that Subsidize Home Modifications to Support Aging in Place

e. Howard County, MD

Community Living Program

The Howard County Community Living program provides county residents with low-cost, but impactful, home modifications to help them remain in their homes. The program is available to homeowners and renters earning 80% of AMI or below. The program provides home modifications to enhance accessibility and promote safe mobility with the goal of lowering hospital readmission rates and minimizing the need for more intensive care in nursing homes or assisted living facilities. Examples of work include grab bars/railings, tub/shower transfer benches, accessible kitchen/bathroom features, access ramps, raised toilet seat/supports, and fall prevention/safety features.

Table 19. Howard County, MD Community Living Program

Applicant	Howard County homeowner or renter living at home
Principal Residence Requirement?	No
Income Limit	80% AMI or less (household income limit of \$66,300 – \$124,950 (1-8 people); if renting, max gross monthly rent of \$1,658 - \$3,124 (1-8 people)
Other Restrictions	Age 62+ or age 18+ with a disability
Dwelling Type	Not specified
Eligible Project	Providing low-cost, but impactful, home modifications to “enhance accessibility, promote safe mobility, reduce falls, improve functional compacity for activities of daily living, lower hospital readmission rates and minimize the need for more intensive care in nursing homes or assisted living facilities”
Who Determines Project?	Applicant can request specific modifications
Type of Subsidy	Home modifications
Government Subsidy	Examples provided but limit on work not specified

Source: [Community Living Program](#); [Application](#), Howard County Government

f. Commonwealth of Massachusetts

Home Modification Loan Program

The Commonwealth of Massachusetts’ Home Modification Loan Program (HMLP) provides no-interest, no-fee loans up to \$50,000 for homeowners and up to \$30,000 for owners of mobile or manufactured homes to help make homes more accessible and allow residents to be more independent. Landlords who own fewer than 10 units can receive a 3% loan up to \$50,000 to make modifications to a rental unit for an eligible tenant. For homeowners, loans do not have to be repaid until the property is sold or transferred. For landlords, monthly payments are amortized over a repayment period up to 15 years.

Unlike some other programs, this is not a general home repair program. The program is available to individuals with a disability or those who are age 60 or older or have someone living in their household who meets those criteria. The program is income limited to individuals who make up to 200% of AMI and who have demonstrated need. Heads of households must have under \$175,000 in countable assets.

Government Programs that Subsidize Home Modifications to Support Aging in Place

Examples of eligible home modifications include bathroom and kitchen upgrades, ramps, stair-lifts and/or platform lifts, sensory or therapy spaces, wider doorways, hard-wired alarm systems, fences, and addition of living space such as in-law apartments or accessory dwelling units.

Table 20. Massachusetts Home Modification Loan Program

Applicant	Massachusetts homeowner or landlord with fewer than 10 rental units
Principal Residence Requirement?	Yes for homeowners
Income Limit	Up to 200% of AMI; \$175K limit on head(s) of household's countable assets
Other Restrictions	Applicant or household member has a disability or is age 60+; demonstrated need
Dwelling Type	Homes and rental units
Eligible Project	Provides financing to homeowners and small landlords for accessibility renovations to keep a household member with a disability or an older adult in their own home and community
Who Determines Project?	Homeowner develops scope of work with a qualified contractor; construction monitor for HMLP reviews project before loan approval
Type of Subsidy	No- or low-interest loans
Government Subsidy	0% deferred payment loans up to \$50,000 for homeowners and up to \$30,000 for owners of manufactured or mobile homes; 3% interest loans for landlords with fewer than 10 units w/ income eligibility determined by tenant's household income and assets

Sources: [Home Modification Loan Program](#), Executive Office of Health and Human Services; [HMLP Application](#)

E. Racial Equity and Social Justice Analysis of Program Design

Examining Montgomery County data on the breakdown of homeownership and age by race shows differences that could impact who can take advantage of the County's two programs that help subsidize home modifications to support aging in place. Montgomery County's Design for Life Program and Home Accessibility Rehabilitation Programs (HARP) both restrict participation to homeowners. Additionally, the HARP program includes income limits on who can participate and requires that an occupant of the property be age 65 or older or have a disability.

Data from 2024 show that 65 percent of County housing is occupied by people who own their homes and 34 percent is occupied by people who rent their homes. Additionally, 18 percent of County residents were age 65 or older.¹⁵ Data show that in Montgomery County, homeowners and residents age 65 or older are disproportionately White.

Homeownership data from 2022 show that in Montgomery County, 76 percent of White households and 70 percent of Asian households owned their home compared to 54 percent of Latinx households and 43

¹⁵ [Housing](#), Montgomery Planning; [Demographics](#), Montgomery Planning.

Government Programs that Subsidize Home Modifications to Support Aging in Place

percent of Black households. Data also show racial disparities when looking at homeownership rates among households with lower incomes. While a higher rate of Black and Latinx households earn income below the poverty level (11.4% and 10.7%, respectively) compared to White households (4%),¹⁶ over half of White households (51%) with income below 200% of the federal poverty level own their homes compared to 20 percent of Black households, 28 percent of Latinx households, and 29 percent of households who identify as People of Color.

Table 21. Percent of Montgomery County Households That Own Their Home, by Race (2022)

	Households That Own Their Home	Households with Income Below 200% of Poverty Level That Own Their Home
White	76%	51%
Asian American	70%	46%
Mixed/Other	58%	
People of Color	55%	29%
Latinx	54%	28%
Black	43%	20%

Source: “[Percent Owner-Occupied Households by Race/Ethnicity: Montgomery, MD](#)”
National Equity Atlas

Data also show that White residents make up a larger proportion of residents aged 65 or older compared to residents of all ages and Black residents make up a smaller proportion. Among residents aged 65 or older in Montgomery County, 2023 data show that 59 percent were White alone compared to 42 percent of residents of all ages. At the same time, 14 percent of residents aged 65 or older were Black alone compared to 19 percent of residents of all ages.

Table 22. Racial Distribution of Montgomery County Population

	Older Adults (Age 65+)	County Overall
White Alone	59%	42%
Black Alone	14%	19%
Asian Alone	16%	15%
Other Races Alone	4%	12%
Two or More Races	7%	12%

Source: [Profile: Older Adult Population in Montgomery County](#), Research and Strategic Projects Division, Montgomery Planning, at p. 3 (2025).

Because of the racial differences in homeownership rates and in age, the homeownership and age limitations in Montgomery County’s programs are available to a disproportionately higher proportion

¹⁶ “[Racial Equity and Social Justice Impact Statement, Bill 22-25](#),” Office of Legislative Oversight (Jul. 9, 2025).

Government Programs that Subsidize Home Modifications to Support Aging in Place

of White households who have higher levels of homeownership and who are disproportionately older compared to the County population as a whole.

OLO's Racial Equity and Social Justice Impact Statements (RESJIS) have described the history leading to lower wealth and homeownership rates among Black and other BIPOC residents in the County:

The possibility of homeownership has been placed out of reach for many families of color due to inequitable housing policies and practices of the past. Slavery, sharecropping, Jim Crow laws, and the Homestead Act were government policies designed to build wealth among White residents by extracting resources from People of Color. Government policies reinforcing housing segregation continued with the New Deal as the Federal Housing Administration provided government-subsidized financing to White residents and developers to purchase or build homes in White-only enclaves. While the Fair Housing Act of 1968 eliminated racially explicit segregation in housing, the policies that built the segregated housing market "have never been remedied and their effects endure."

As a result of inequitable government policies and practices, access to wealth (which individuals often rely on to make a down payment for their home) varies significantly by race and ethnicity. The racial wealth gap in the Metropolitan Washington Region is sizable: White households had more than 80 times the wealth of Black households and 21 times the wealth of Latinx households in 2014. Residents of color still experience discrimination in the housing market due to predatory lending practices and bias in the real estate market. As such, disparities in homeownership by race and ethnicity persist in Montgomery County....¹⁷

Similarly, OLO's RESJIS for Expedited Bill 9-22 describes how racial inequities in homeownership further impact Black and BIPOC seniors' economic security:

The same forces that drive disparities in wealth and homeownership also affect the economic security of BIPOC seniors. Black and Latinx seniors are more likely to be in poverty than White seniors. Further, a 2011 study found that 90 percent of Latinx and 83 percent of Black senior households had insufficient retirement assets to last throughout their expected life spans. The study found that much of the economic insecurity among BIPOC seniors was driven by housing, where nearly two-thirds of Black and Latinx seniors spent 30 percent or more of their incomes on housing expenses. Because of disparities in homeownership, Black and Latinx seniors are also less likely to have home equity as a resource for economic security.¹⁸

¹⁷ ["Racial Equity and Social Justice Impact Statement, Expedited Bill 39-21,"](#) Office of Legislative Oversight (Nov. 18, 2021).

¹⁸ ["Racial Equity and Social Justice Impact Statement, Expedited Bill 9-22,"](#) Office of Legislative Oversight (Jun. 17, 2022).

F. Findings and Recommendations

Research shows that 75 percent of individuals in the United States age 50 or older want to live in their current residence and 73 percent want to live in their community as long as possible. However, AARP estimates that only one percent of homes in the U.S. are physically conducive for aging in place.

Physical modifications to living spaces can help residents live more safely in a home as they age and many design options can help accommodate physical and mental changes that often occur as people age – such as balance issues, reduced vision, decreased mobility, or reduced mental capabilities.

Examples include:

- Adding no-step entrances to make it safer and easier for people with mobility issues to enter and exit a home;
- Making doorways wide enough to support movement from room to room including for people with assisted mobility needs;
- Enhancing bathroom accessibility with features such as walk-in or roll-in showers or tubs;
- Adding additional lighting in bedrooms, walkways, and typically unlit places such as closets; and
- Changing door handles, installing grab bars and handrails, or lowering shelves to make activities of daily living easier.

Some state and local governments, including Montgomery County, have programs that provide funding and/or financial incentives for residents to modify their homes to support aging in place. This Office of Legislative Oversight (OLO) report examines approaches and programs that jurisdictions are using to facilitate these efforts.

1. Findings

Finding # 1. Many state and local governments have programs that subsidize the cost of home modifications that help people age in place.

Many state and local governments have developed programs specifically designed to enable older adults to remain in their homes longer by addressing physical accessibility and safety needs. These programs either pay for or help fund the cost of home modifications that help make homes more accessible for people as they age. Examples of home design that support aging in place include:

- Adding no-step entrances to make it safer and easier for people with mobility issues to enter and exit a home;
- Making doorways wide enough to support movement from room to room including for people with assisted mobility needs;

Government Programs that Subsidize Home Modifications to Support Aging in Place

- Adding lighting such as night lights in bedrooms, walkways, and typically unlit places such as closets; and
- Changing door handles, installing grab bars and handrails, or lowering shelves to make activities of daily living easier.

OLO reviewed 18 state and local government programs that subsidize home modifications that help people age in place. Some programs seek to specifically fund accessibility modifications to allow residents to age in place or prepare to age in place. Other programs are designed to pay for fixes in homes in imminent need of repair so residents can continue to safely live at home, and the fixes may include accessibility modifications. The programs provide subsidies in a variety of ways, including:

- Programs where the government funds the cost of accessibility modifications;
- Grants;
- Low-interest and/or no-interest loans; and
- Tax credits.

OLO found three primary limits that programs place on who can participate:

- **Homeownership Restrictions:** Most programs are limited to homeowners and are not available to renters or owners of rental properties;
- **Income Restrictions:** Most programs have income restrictions on who can participate; and
- **Age Restrictions:** Most programs have age restrictions on who can participate.

A table on page 5 lists the 18 programs reviewed in this report, the types of subsidies provided, and limitations on program participation.

Finding # 2. Most government programs that subsidize home modifications to help people age in place have limits on who can participate, including homeownership requirements, income limits, and age and/or disability restrictions.

Fourteen of the 18 programs reviewed for this report require participants own their homes and 14 programs limit participation to households with lower incomes. Ten programs have age and/or disability restrictions in addition to income limits. OLO found only four programs that do not have income restrictions – one of which is Montgomery County’s Design for Life program. These four programs provide subsidies through either property tax or income tax credits.

Government Programs that Subsidize Home Modifications to Support Aging in Place

Finding # 3. Funds appropriated annually for Montgomery County’s Design for Life program routinely remained unspent based on program participation.

Montgomery County’s Design for Life program has three subsidy levels based on the types of modifications a homeowner makes to a home. The Accessibility level subsidy provides up to a \$2,500 property tax credit to homeowners who make aging in place-related modifications to their primary residence. The VISITable and LIVEable level subsidies provide up to a \$3,000 or \$10,000 property tax credit to homeowners who make higher levels of aging in place-related modifications to a home that they own. The County limits awards for Accessibility-level projects to \$100,000 annually and to \$500,000 annually for both VISITable- and LIVEable-level projects. Data in the next table show program usage since 2015.

Summary of Montgomery County Design for Life Awards by Year

Accessibility		VISITable		LIVEable		Total	
# of Projects	Funds Used	# of Projects	Funds Used	# of Projects	Funds Used	# of Projects	Funds Used
Total Avail. Funds, 2015-2024							
	\$1,000,000		\$2,500,000		\$2,500,000		\$6,000,000
2015				3	\$30,000	3	\$30,000
2016				8	\$80,000	8	\$80,000
2017		1	\$3,000	9	\$50,306	10	\$53,306
2018	2			7	\$70,000	9	\$73,145
2019	2	1	\$3,000	9	\$90,000	12	\$98,000
2020				1	\$10,000	1	\$10,000
2021	4			2	\$20,000	6	\$30,000
2022	1			20	\$200,000	21	\$203,000
2023				7	\$70,000	7	\$70,000
2024				8	\$80,000	8	\$80,000
Total	9	2	\$6,000	74	\$700,306	85	\$727,451

Source: Naeem Mia and Bilal Ali, “[Design for Life – Update](#),” Montgomery County Council (Jul. 10, 2024)

The data show only 12 percent of total available funds were awarded as tax credits through the program over the ten years reviewed. Over the ten-year period, participants claimed only two percent of available funds at the Accessibility level, 0.2 percent of available funds at the VISITable level, and 28 percent of available funds at the LIVEable level.

Finding # 4. Most programs that subsidize home modifications to help people age in place are not available to renters or to owners of rental property.

OLO found only four programs of the 18 reviewed that subsidize the cost of home modifications to support aging in place that are available to renters or to owners of rental property:

- **Maryland Independent Living Tax Credit:** open to owners of rental property;
- **Chicago, IL HomeMod Program:** open to owners and renters; limited to participants with lower incomes and with a disability;
- **Los Angeles, CA Handworker Program:** home modifications costing up to \$5,000 available primarily to homeowners, with modifications costing up to \$300 available to renters; limited to participants with lower incomes who are at least age 62 or who have a disability; and
- **Howard County, MD Community Living Program:** open to homeowners and renters; limited to participants with lower incomes who are at least age 62 or who have a disability.

Finding # 5. The homeownership and age restrictions in programs that subsidize home modifications to help people age in place can disproportionately exclude Black and other BIPOC households from participation compared to White households.

Nationally and locally, data show racial disparities could impact who can take advantage of programs that help fund modifications to support aging in place. Examining Montgomery County data on homeownership and age by race provides an example.

Montgomery County's Design for Life program and Home Accessibility Rehabilitation Program (HARP) are both limited to homeowners. The HARP also is limited to households who earn lower incomes where one individual living in the home is age 65 or older or has a disability.

Data from 2022 show that in the County, 76 percent of White households owned their home compared to 54 percent of Latinx households and 43 percent of Black households. And while a higher percentage of Black and Latinx households in Montgomery County have incomes below the poverty level compared to White households (11.4% of Black households, 10.7% of Latinx households, 4% of White households), a disproportionately higher percentage of White households with incomes below 200% of the federal poverty level in Montgomery County own their homes compared to Black and Latinx households (51% of White households, 29% of Latinx households, 20% of Black households).

The HARP is also restricted to residents age 65 or older (or residents with a disability). Montgomery County data show that White residents make up a larger proportion of residents aged 65 or older compared to their proportion of the total population and Black residents make up a smaller proportion. Data from 2023 show that 59 percent of Montgomery County residents age 65 or older were White alone whereas 42 percent of residents of all ages were White. At the same time, 14 percent of residents age 65 or older were Black alone whereas 19 percent of residents of all ages were Black.

2. Recommendation

Recommendation #1. Consider options to make Montgomery County's programs that subsidize home modifications to support aging in place available to more residents.

Research shows that among individuals in the United States age 50 or older, 75 percent would like to live in their current residence and 73 percent would like to live in their community as long as possible. However, AARP estimates only one percent of homes in the U.S. are conducive for aging in place. Many state and local governments have developed programs specifically designed to enable older adults to remain in their homes longer by addressing physical accessibility and safety needs, with programs either paying for or helping fund the cost of home modifications that help make homes more accessible for people as they age.

Two Montgomery County programs subsidize home modifications that support seniors aging in place:

- The **Design for Life** program provides property tax credits based on the cost of a project for single-family property owners who add accessibility features to an existing home or in new additions to homes.
- The **Home Accessibility Rehabilitation Program (HARP)** provides free home modifications to qualified homeowners to make homes more accessible for people with disabilities and older adults. Participation is limited to homeowners with income at or below 80% AMI where one permanent resident is age 65 or older or has a disability (at any age).

Data show that participation in the Design for Life program has been extremely low over the past ten years. The County issued tax credits for only 12 percent (\$727K) of the \$6 million in funding available over the decade. The two lower program levels in particular saw minimal claims for the tax credits (\$21,145 of \$1 million; \$6,000 of \$2.5 million). OLO does not have data for participation in the HARP program

OLO does not have data on the race or ethnicity of Design for Life or HARP program beneficiaries. However, demographic data show that homeowners and residents age 65 and over in Montgomery County are disproportionately White. Therefore, limiting these programs to homeowners and those age 65 or older restricts participation among residents, especially Black and other BIPOC residents.

Of note, all programs OLO reviewed that include age restrictions for participation set the age limit between 55 and 62 years old where Montgomery County's age limit is age 65 or older. Frederick County's Senior Housing Rehabilitation Program and Maryland's Accessible Homes for Seniors are both open to residents age 55 or older.

OLO recommends the Council consider options to expand participation in the Design for Life program and HARP such as opening the programs to renters or rental property owners and potentially lowering the age requirement for participation in HARP.

G. Acknowledgements

To gather information for this project, the Office of Legislative Oversight gathered information through a review of publicly available literature on aging in place, publicly available program information, and publicly available data.

OLO greatly appreciates the assistance on this project received from Office of Legislative Oversight members Elsabett Tesfaye, Rabia Aqil (summer intern), Karen Pecoraro, Natalia Carrizosa, and Kristen Latham and Council central staff members Naeem Mia and Bilal Ali.

Government Programs that Subsidize Home Modifications to Support Aging in Place

Appendix

	Applicant?	Dwelling Type?	Applicant must live in property?	Applicant must live in jurisdiction?	Family member's property?	Rental property?	Income Limit?	Age Limit?	Disability Limit?	Type of Subsidy
No Income Limits										
Montgomery Cty Design for Life – Accessible	Property owner	Single-family home	✓	✓	X	X	X	X	X	Property tax credit
Montgomery Cty Design for Life – Level I	Property owner	Single-family home	X	X	X	X	X	X	X	Property tax credit
Montgomery Cty Design for Life – Level II	Property owner	Single-family home	X	X	X	X	X	X	X	Property tax credit
Howard Cty Livable Homes Tax Credit	Property owner	Principal residence	✓	✓	X	X	X	X	X	Property tax credit
Maryland Independent Living Tax Credit	MD resident and taxpayer	Existing home of applicant, family member, or rental property	X	✓	✓	✓	X	X	X	Income tax credit
Virginia Livable Home Tax Credit Program	Individual or licensed contractor who files VA income tax return and incurs costs for work	New residential unit	X	X	n/a	X	X	X	X	Income tax credit
Virginia Livable Home Tax Credit Program	Individual or licensed contractor who files VA income tax return and incurs costs for work	Existing residential unit	X	X	n/a	X	X	X	X	Income tax credit
Income Limits										
Kansas Disabled Access Credit (Available to homeowners and businesses) – homeowner requirements listed here	Individual taxpayer who makes property accessible to the disabled	Personal residence	Principal dwelling of (1) resident individual taxpayer or (2) lineal ascendant/descendant	✓	✓	X	✓	X	X	Income tax credit
Normal, IL Homeowner Housing Rehab Program	Owner-occupant	Single-family home	✓	✓	X	X	✓	X	X	Loans or grants
Frederick Cty, MD Emergency Housing Rehab Prgm	Property owner	All housing types	✓	✓	X	X	✓	X	X	Loans or grants
Maryland Housing Rehabilitation Program	Property owner	Single-family home	✓	✓	X	X	✓	X	X	Loans or grants

Government Programs that Subsidize Home Modifications to Support Aging in Place

	Applicant?	Dwelling Type?	Applicant must live in property?	Applicant must live in jurisdiction?	Family member's property?	Rental property?	Income Limit?	Age Limit?	Disability Limit?	Type of Subsidy
Income + Age Limits										
Clinton Cty, OH Home Modification Program	Property owner	Residence	✓	✓	X	✓	✓	✓	X	Home modifications
Flagler Cty, FL Senior Barrier-Free Home Mod Prgm	Property owner	Primary residence	✓	✓	X	X	✓	✓	X	Grants
Frederick Cty, MD Senior Housing Rehab Program	Property owner	All housing types	✓	✓	X	X	✓	✓	X	Grants
Maryland Accessible Homes for Senior Program	Property owner (or owner w/ senior relative living in home)	Structurally sound home free of health and safety hazards	✓	✓	X	X	✓	✓	X	Loans or grants
Income + Age or Disability Limits										
Montgomery Cty, MD Home Access. Rehab Prgm	Property owner	Owner-occupied home	✓	✓	X	X	✓	✓ or	✓	Home modifications
Chicago, IL HomeMod Program	Head of household (HoH) or spouse/legal dependent of HoH; owners or renters	All types, including rental units	✓	✓	X	✓	✓	X	✓	Home modifications
Fairfax Cty, VA Home Repair for the Elderly Prgm	Property owner	Owner-occupied home	✓	✓	X	X	✓	✓ or	✓	Work crew and funds for materials
Los Angeles, CA Handyworker Program	Property owner (some renters)	Single-family home	✓	✓	X	✓	✓	✓ or	✓	Home modifications
Howard Cty, MD Community Living Program	Homeowner or renter living in property	Not specified	✓	✓	X	X	✓	✓ or	✓	Home modifications
Massachusetts Home Modification Loan Program	Homeowner or landlord with <10 rental units	Homes or rental units	If homeowner	✓	X	✓	✓	✓ or	✓	Loans