AURORA INDEPENDENCE

GREATER PHILADELPHIA-AREA FUNDING GUIDE

Who Pays for Home Modifications?

A plain-language map of what Medicare, Medicaid, the VA, and local programs do, and don't, pay for, so you don't waste weeks chasing the wrong source. Current as of 2026.

Medicare USUALLY NO

Traditional Medicare (Parts A & B) does not pay for the modifications themselves — not grab bars, walk-in showers, ramps, or install labor. It may cover a skilled occupational therapy evaluation under a physician's order when there's a documented need. Some
Medicare Advantage (Part C) plans add limited home-safety benefits, typically they cover an item, like a grab bar, but NOT the install — ask your plan directly.

PA Medicaid — Community Health Choices (CHC) or (Other Waivers) OFTEN YES

If the person qualifies for Medicaid long-term care, CHC can cover medically necessary home modifications ("accessibility adaptations"). Requires meeting financial and clinical (nursing-facility level of care) criteria. Authorized through a service coordinator, not paid to you directly — it takes time. Often the largest funding source for those who qualify.

Veterans — Four VA Grants YES, IF ELIGIBLE

HISA **(Home Improvements and Structural Alterations)** — up to $6,800 (service-connected) / $2,000 (non-service-connected); no service-connected disability required
SHA **(Special Home Adaptation)**— up to $25,350 for certain qualifying service-connected disabilities, for targeted modification
SAH **(Specially Adapted Housing)** — up to $126,526 for severe service-connected disabilities.
TRA **Temporary Residence Adaptation)** — for veterans living temporarily with family. Grants, not loans. Amounts adjust each VA fiscal year (Oct 1).

Local & Nonprofit Help WORTH CHECKING

Area Agencies on Aging & the PA OPTIONS Program — in-home support and safety help by need.
PATF (Pennsylvania Assistive Technology Fund) —PA nonprofit offering low- and no-interest loans.
Rebuilding Together/ Habitat for Humanity— free/low-cost repairs (income-qualified homeowners)
Long-term care insurance may include a modification benefit — check the policy.

Financing A LAST RESORT

When programs don't cover the gap, a HELOC, home-improvement loan, or reverse mortgage can fund modifications — but these
are debt, not assistance. Nail down exactly what the home needs first, so you borrow for what's necessary and nothing more.

Not sure which pathway fits your situation?
We're licensed OTs so we'll help you find the right funding and the right-sized fix, not the biggest one.

auroraIndependence.com
267-495-4155
Free 15-minute discovery call

Aurora Independence is independent by law, not by policy. As licensed occupational therapists, we're prohibited from accepting referral fees or commissions. The plan is built around your needs, not a sale.

Current as of July 2026