

Helping Your Parent With a Disability Live Independently at Home

Dad wants to stay independent. You want that for him too. But figuring out how to make his home work—or finding one that does—is easier said than done. Here's where to start.

1. First Things First

Meet the main characters. These three show up all over this cheat sheet, so keep them close.

Home Modification Information Network (HMIN) — hmin.homemods.org

Bookmark this one. It has listings for home modification programs, providers, and funding options. The site looks like it's for professionals, but select **"Individual Seeking Services"** and enter Dad's ZIP code to find resources near him.

Center for Independent Living (CIL)

Helps people with disabilities live independently. Ask about home modifications, accessible housing, equipment, and funding.

Search **"Center for Independent Living + [Dad's city or county]."**

Area Agency on Aging (AAA)

Connects older adults and their families with local services. Search **"Area Agency on Aging + [Dad's city or county]."** Don't use the AAA abbreviation—you'll probably get roadside assistance instead.

You can also find yours through the **Eldercare Locator: eldercare.acl.gov or 1-800-677-1116.**

When you call the CIL or aging agency, here's what to say:

"My dad has a disability and wants to live independently at home. We need help with home modifications, housing options, or equipment. Who should I talk to?"

If they can't help, ask who can—and get a name and number.

2. Can We Make Dad's Current Home Work?

→ **Not sure which changes would help?** An occupational therapist (OT) can assess how Dad uses the space and recommend modifications or equipment.

The usual suspects: grab bars, ramps, railings on both sides of the stairs, a walk-in shower, a taller toilet, wider doorways, lever door handles, and brighter lights. And no, none of it has to look like a hospital.

To get started, ask his doctor or rehab team about an OT referral—and check the cost and insurance coverage before booking.

→ **Find a contractor who has done this before.** Search for **accessible remodeling** or **aging-in-place contractors**.

- ☐ Get at least three written estimates.
- ☐ Ask for photos and references from similar projects.
- ☐ Confirm whether permits are required.

→ **Before paying out of pocket, ask about financial help.** Ask your CIL or AAA about local grants, repair programs, and nonprofits. Check eligibility, waitlists, and whether approval is required **before work begins**.

Also worth checking, if applicable:

- **Medicaid:** Some home and community-based programs cover modifications. Eligibility and coverage vary by state and program.
- **Veterans benefits:** Ask the VA about adapted housing grants and the Home Improvements and Structural Alterations (HISA) benefit for medically necessary improvements.

3. What If Dad Needs to Move?

→ **Don't just look at Zillow.** Accessibility features aren't always listed—and what works for one person may not work for Dad.

→ Ask your **CIL** about accessible housing searches and local options. Be specific about what you need: a rental, a home to buy, or housing that also provides daily support.

→ **Before touring, ask about:**

☐ A step-free route from parking or the sidewalk into the home.

☐ Doorway and hallway widths that fit Dad's equipment.

☐ A bathroom Dad can use safely.

☐ A bedroom and bathroom on the main floor—or reliable elevator access.

☐ Space for wheelchairs, walkers, lifts, and someone helping.

→ **Trust the tape measure, not the listing.** "Accessible" on a listing isn't a standard measurement. It could mean a ramp at the front door or a fully adapted home. Bring Dad's equipment dimensions and a tape measure. A wheelchair-friendly entrance doesn't help much if Dad can't get into the bathroom.

Check the spaces he'll actually use before committing.

Renting? Know your rights.

In housing covered by the Fair Housing Act, landlords generally must allow reasonable disability-related modifications, such as grab bars or ramps. Get permission in writing and confirm:

→ **Who pays:** In most private rentals, the tenant pays. Different rules can apply to federally assisted housing.

→ **What happens at move-out:** Some interior changes may need to be restored.

Landlord says no? Contact a local fair housing organization or HUD, the federal agency that handles housing discrimination complaints. Visit [hud.gov/helping-americans/disabilities](https://www.hud.gov/helping-americans/disabilities) for guidance.

4. Dad's Equipment Isn't Covered. Now What?

→ **Before paying out of pocket, ask about equipment loan closets and reuse programs.**

These may offer walkers, wheelchairs, shower chairs, and other equipment for free or at low cost.

→ **Ask your CIL or AAA where to look.** If Dad is leaving the hospital, ask the social worker or discharge planner, too.

Here's what to ask:

“Dad needs a [shower chair / wheelchair / hospital bed]. Is there somewhere nearby we can borrow one or get one at little or no cost?”

→ Check whether they have the size and type he needs, whether there's a fee, and whether it's a loan or his to keep.

→ **Make sure it works for Dad.** Ask the care team to check that borrowed or donated equipment fits his needs, is in good condition, and is safe to use.

Pro tip

Many of the best resources—grants, equipment loan closets, volunteer repair programs—are hyper-local and won't show up in a Google search. Ask organizations directly—disability nonprofits, your CIL, your AAA. **They often know about programs that aren't publicly listed.**

Save yourself some Googling.

More Caregiver Cheat Sheets at [WeCareOutLoud.org](https://www.WecareOutLoud.org)

