

Ramp Up Indiana

Indiana Housing and Community Development Authority

Homeownership: Home Improvement and Rehabilitation

HFA Staff Contact

Brad Meadows

brmeadows@ihcda.in.gov

Overview

In 2015, IHCDA convened multiple stakeholder listening sessions on the topic of aging-in-place. The purpose of these listening sessions was to hear from partners and advocates interested in housing issues for seniors and persons with disabilities. In particular, IHCDA was interested in learning about unmet needs and how it could potentially realign existing programs or create new programs to better meet the housing needs of this population.

A key theme that came out of these listening sessions was the need for funding for ramps. Ramps are one of the most common modifications made or requested by homeowners with mobility impairments. Ramps increase safety and accessibility into and out of the home, reduce the risk of falling, and assist users to maintain independence. However, ramps can be cost-prohibitive for low to moderate income households, especially those on fixed incomes. Based on data and feedback from partners, IHCDA received estimates that the average ramp installation in Indiana costs \$1500.

IHCDA already offered (and continues to offer) an Owner Occupied Rehabilitation (“OOR”) program through Community Development Block Grant (“CDBG”) funding. While the OOR program can help make homes more accessible throughout Indiana, the funds are most often used for larger health and safety issues within the home (such as mold or lead remediation or fixing non-functioning systems) or for structural repairs (such as roof or foundation repair).

Based on this feedback from partners, in 2016 IHCDA launched a pilot program called Ramp Up Indiana with the sole purpose of funding ramp installation for homeowners at or below 80% of area median income. The program was initially launched as a pilot using CDBG Disaster funds. However, after additional public input and working with potential program partners, IHCDA recognized that the federal regulations surrounding the CDBG program caused two issues. First and foremost, many partners who were interested in doing the work simply did not know the CDBG program regulations and did not have the capacity to learn and administer the program. Second, even those partners who were familiar with or willing to learn CDBG did not feel that the administrative fee they would earn from running the program justified the time and efforts.

IHCDA took this critical feedback to heart and launched a final version of Ramp Up Indiana in 2017. This version of the program, no longer a pilot but instead an ongoing program, utilizes the Indiana Affordable Housing and Community Development Fund (“Development Fund”) which is Indiana’s state housing trust fund program. This funding program allows more flexibility and removes many of the most burdensome federal regulations. A description of the final version of the program is provided below.

Program Parameters

Ramp Up Indiana provides grants of up to \$25,000 to 501(c)(3) or (c)(4) non-profit entities that can demonstrate an organizational mission or focus on serving the housing needs of persons with disabilities. An eligible non-profit may submit a funding application to IHCDA at any time, and may apply for an additional award when their previous grant is closed out.

A non-profit receiving a grant is then responsible for identifying eligible program beneficiaries, defined as homeowner households with (1) an income at or below 80% of area median income and (2) the need for a ramp. IHCDA does not impose any type of affordability period or record any liens against assisted homes.

Ramp Up Indiana is intended solely for the installation of ramps to improve the accessibility of the home and to allow the homeowners to maintain independence. The program allows one ramp to be installed per home and the household is allowed to choose where the ramp is located. The ramp can serve any entrance to the home.

The following activities can be funded through Ramp Up Indiana:

- Construction/installation of a wooden ramp;
- Purchase and installation of a pre-built ramp (e.g. an aluminum or steel ramp);
- If needed in conjunction with ramp installation, widening of the exterior door that will be served by the ramp in order to provide at least 32 inches of clear passage;
- If needed in conjunction with ramp installation, installation of a rubber or aluminum doorway threshold ramp with beveled or flat edges to reduce the maximum threshold height and allow access through the door;
- If needed in conjunction with ramp installation, installation of a levered door handle on the exterior door served by the ramp to make it easier to open the door; and
- Demolition/new construction or rehabilitation of an existing ramp with demonstrated safety or functional concerns.

Program Results

As of April 2019, IHCD has awarded \$125,000 in Ramp Up Indiana grants to five non-profits. Through these five grants, 77 ramps have been constructed or are in progress.

IHCD is currently engaged in conversations with multiple non-profits who intend to apply. We anticipate the number of awards will double by the end of calendar year 2019.

Why should this be considered?

- The program responds to a national growing need. As our population ages, there will be a continued need to make our living environments more accessible for seniors and persons with disabilities.
- The program responds to a specific issue that was brought to IHCD's attention by local partners and advocates, demonstrating effective partnership building and responsiveness.
- The program is cost-effective. For an average ramp cost of only \$1623 per home (which includes both hard costs and program administration costs for the non-profit), IHCD is able to help low-income homeowners remain safely in their homes.
- The program is replicable, especially for housing finance agencies that have state housing trust funds or other discretionary funding sources that allow creative funding structures and reduce regulatory burden. However, while the program would have more compliance requirements, a similar program could be offered through federal programs such as CDBG or HOME.

Appendix I

Ramp Up Brochure



IHCDA Mission Statement

The Indiana Housing and Community Development Authority (IHCDA) provides housing opportunities, promotes self-sufficiency, and strengthens communities.

IHCDA's work is done in partnership with developers, lenders, investors and nonprofit organizations that serve low- and moderate-income Hoosiers. We leverage public and private funds to invest in financially sound, well-designed projects that will benefit communities for many years to come. The activities that we finance help increase family and community stability.

In turn, communities grow and prosper, broadening their tax base, creating new jobs, and maximizing local resources. IHCDA's work is truly a vehicle for economic growth, made possible through the partnerships we hold with stakeholders throughout Indiana.



Eligible Activities

This program is intended solely for the installation of ramps for qualified homeowners to improve the accessibility of their homes and allow the household members to age in place. Only ramp installation activities will be funded through this program.

RAMP UP supports the creation of one accessible entrance at the front door, through a garage or at the back or side door of a home.

The following activities can be funded through this program:

- If needed, widening of the exterior door that will be served by the ramp in order to provide at least 31 3/4 inches of clear passage for accessibility;
- If needed, installation of a rubber or aluminum doorway threshold ramp with beveled or flat edges to reduce the maximum threshold height and allow access through the door. 3/4 inch is the maximum threshold height for exterior sliding doors and 1/2 inch is the maximum threshold height for all other doors. Applicant may install doorway threshold ramps to bring the threshold into compliance with these maximum heights; and
- If needed, installation of a levered door handle on the exterior door served by the ramp.

These repairs can only be made if the home is also being assisted with the construction or installation of a ramp.

Other proposed owner-occupied rehabilitation activities must compete in the traditional CDBG owner-occupied rehabilitation process. For more information, see IHCDA's CDBG webpage.

Please Visit

<http://www.in.gov/ihcda/rampupindiana.htm> for more information on how to apply



<http://www.in.gov/ihcda/rampupindiana.htm>



Background

Ramps are one of the most common modifications made or requested by homeowners with a member who has a mobility impairment or is a user of a wheelchair.

Ramps can accommodate a broad range of physical needs and requirements, increase safety and reduce the risk of falling, and can help maintain a person's independence. They allow for aging-in-place in the home.

However, with an average ramp installation price ranging between \$1,000-\$1,500, many people are unable to install them. RAMP UP Indiana provides grants to not-for-profit organizations for the installation of exterior ramps to homes occupied by people who need to improve the accessibility of their home. Through this program it is estimated that 150-200 ramps will be built throughout Indiana.

Eligible Applicants

- Non-profit 501(c)(3) or 501(c)(4) entities that can demonstrate an organizational mission or focus related to serving the housing needs of persons with disabilities.
- An organization may only have one active RAMP UP grant at a time. Once the program is completed and the grant successfully closed, the applicant may then apply for a second award if RAMP UP funding is still available at that time.
- Maximum request amount per application is \$25,000.
- Due to the nature of the program and the relatively small amount being invested in any individual home, IHCDA will waive its affordability period requirements. No liens will be recorded against the homes assisted through RAMP UP.
- The funding source for RAMP UP is The Indiana Affordable Housing and Community Development Fund ("Development Fund").

Eligible Beneficiaries

- Eligible beneficiaries for the pilot program are limited to homeowners at or below 80% of area median income.

How to Apply

- Applications are accepted as part of a non-competitive rolling funding round.
- IHCDA will continue accepting applications until such time that a notice is released announcing that the RAMP UP program has closed.
- Additional details on how to apply can be found at: <http://www.in.gov/ihcda/rampupindiana.htm>



Appendix II

Ramp Up Feature in IHCA...the Magazine

Click [here](#) to access the digital version of Summer 2018 issue of IHCA...the Magazine featuring Ramp Up.

