Ramp Up Indiana

Indiana Housing and Community Development Authority
Homeownership: Home Improvement and Rehabilitation

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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, IHCDA 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.

IHCDA 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 IHCDA’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), IHCDA 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.
Indiana Housing and Community Development Authority

Entry Name: Ramp Up Indiana

Category: Homeownership – Subcategory: Home Improvement and Rehabilitation

Appendix I

Ramp Up Brochure

**IHDA Mission Statement**
The Indiana Housing and Community Development Authority (IHDA) promotes housing opportunities, promotes self-sufficiency, and strengthens communities.

IHDA works in partnership with developers, lenders, investors and nonprofit organizations that serve low- and moderate-income families. We leverage public and private funds to design and finance projects that will benefit communities for many years to come.

In turn, communities gain access to increased home values, sustainable jobs, and stabilizing local revenue. IHDA works to build a culture for economic growth, made possible through the partnerships we build with stakeholders throughout Indiana.

**Background**
Ramps are one of the most common modifications made or repaired by homesteaders 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 to be in the home.

However, with an average ramp-cost estimate ranging between $3,000 and $5,000, many people are unable to install them. RAMPS-UP Indiana provides grants to not-for-profit organizations for the installations of exterior ramps to homes occupied by people who need to improve the accessibility of their homes. Through this program, it is estimated that fewer than 50 ramps will be built throughout Indiana.

**Eligible Activities**
This program is intended solely for the installation of ramps for qualified homesteaders to improve the accessibility of their homes and allow the household members to age in place.

RAMP-UP supports the creation of new accessible entrances 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 frame will be taken by the ramp in order to provide at least 36 inches of clear passage for accessibility.
- If needed, installation of a rail (or handrail) for maximum threshold height and allow access through the door is back the minimum threshold height for exterior sliding doors and 1 inch for maximum threshold height for all other doors. Applicant may install a sliding door ramp to bring to the threshold height compliance with these maximum heights.
- If needed, installation of a cleared 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 senior-occupied rehabilitation activities must compete in the traditional Low Income Grant Rehabilitation program. For more information, see the IHDA (2020) website.

Please visit http://www.in.gov/ihda/rampsupindiana.htm for more information on how to apply.

**Eligible Applicants**
- Non-profit 501(c)(3) or 509(a)(2) entities that can demonstrate success in the rehabilitation of properties owned by USDA homeowners.
- 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 round 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 relative success, all grant applications will be reviewed by the IHDA to ensure that the RAMP-UP program is closed.
- Additional details on how to apply can be found at http://www.in.gov/ihda/rampsupindiana.htm.

**Eligible Beneficiaries**
- Eligible beneficiaries for the pilot program are limited to homeowners 65 or below 55% of area median income.

**How to Apply**
- Applications are accepted as part of a non-competitive rolling funding round.
- IHDA will continue accepting applications until such time that a notice is released announcing that the RAMP-UP program is closed.

**Contact Information**
For more information, contact the IHDA Office of Homeownership Development at 800-662-4362 or via e-mail at info@ihda.org.

**IHDA Mission Statement**
The IHDA is an agency of the State of Indiana that promotes housing opportunities, promotes self-sufficiency, and strengthens communities.
Appendix II
Ramp Up Feature in IHCPA...the Magazine

Click [here](https://example.com) to access the digital version of Summer 2018 issue of IHCPA...the Magazine featuring Ramp Up.