

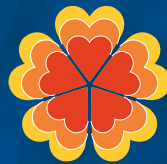
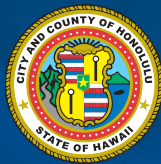
# Hale *for* Kupuna

HOME ADAPTATION FOR A LIVABLE ENVIRONMENT

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Not sure how to make home safety improvements?  
This booklet will guide you through every step of the process!

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A booklet created by Age-Friendly Honolulu and the Department of Community Services,  
Elderly Affairs Division with contribution from Department of Planning and Permitting.





**ALOHA! The Age-Friendly Honolulu Initiative is preparing for our growing older population. Most kupuna prefer to live independently in their own home and in the community for as long as possible.**

A safe home environment is critical to help kupuna age-in-place and prevent falls. Almost half (49%) of injury-related mortalities from an unintentional fall was among the kupuna aged 65 years and older (HIPP, 2020). The Hawai'i State Department of Health (DOH), indicates that home modifications are effective in preventing falls (2018-2023 Hawai'i Injury Prevention Plan).



It is critical to provide a safe home environment for kupuna given the costly impact of falls. This guide is designed to be a valuable resource for kupuna and family caregivers. This resource will provide valuable and practical information on home modification options, financing, permitting, and other resources.

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“ *In an age-friendly Honolulu, inter-connected communities will embrace older adults who want to remain socially involved and physically active; the city infrastructure will remain responsive to capabilities and safety of our people; equitable services will enable community-wide health promotion; robust opportunities for intergenerational exchanges will exist; and, quality of life will thrive among all residents* ”

– *Vision for an Age-Friendly Honolulu (Annual Report, 2020)*

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*Disclaimer: This booklet is for informational purposes and shares multiple evidence-based practices and resources. However, it does not reflect an exhaustive list of home modification options nor does it incorporate all design aspects.*

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# Chapter 1: Simple Safety & Home Improvements

## Home Repair and Maintenance

Annual health check-ups are a recommended prevention measure. Same goes for your home! Be proactive and use the following suggestions as a checklist to prevent bigger and more costly repairs in the future.

### Exterior Checklist

- \_\_\_\_\_ Power wash/pressure surface (mold/moss)
- \_\_\_\_\_ Clean windows/lubricate them to make easier to open/close
- \_\_\_\_\_ Add lighting/pathway lighting at entrances (motion LED light fixtures or integrated LED fixture)
- \_\_\_\_\_ Repair cracked, broken, or uneven pathways
- \_\_\_\_\_ Fix broken windows or doors
- \_\_\_\_\_ Patch or fix holes or cracks in drywall
- \_\_\_\_\_ Clean rain gutters
- \_\_\_\_\_ Inspect for insect activity
- \_\_\_\_\_ Visible address number
- \_\_\_\_\_ Check roof for damage or missing tiles
- \_\_\_\_\_ Trim grass, trees, and bushes
- \_\_\_\_\_ Add or replace broken handrails to stairs
- \_\_\_\_\_ Paint non-slip material on stairs







Photo Credit: Graham Builders and Hawkins Biggins Photography

## Interior Checklist

**Organize:** Declutter your home to make it safer and easier to move around. Move any objects that can be a tripping hazard.

- \_\_\_\_\_ Remove throw rugs! If you must keep the rugs, make sure you secure them down with carpet tape along the edges
- \_\_\_\_\_ Remove items on the stairs or landings
- \_\_\_\_\_ Move objects in the shower, such as shampoo bottles, to an appropriate height and/or accessible location
- \_\_\_\_\_ Place toilet paper in an area that is easy to grab
- \_\_\_\_\_ Arrange kitchen cabinet items so frequently used items are at an appropriate/accessible height

## Test/replace

- \_\_\_\_\_ Smoke detectors
- \_\_\_\_\_ Fire extinguishers
- \_\_\_\_\_ Carbon monoxide detectors
- \_\_\_\_\_ Air conditioner inspection
- \_\_\_\_\_ Replace HVAC filter every 3 months

**Trouble hearing?** Purchase a vibrating or flashing smoke alarm, telephone and doorbell.

## Lighting

- \_\_\_\_\_ Replace old lights with natural or LED light bulbs



Photo Credit: Graham Builders and Hawkins Biggins Photography

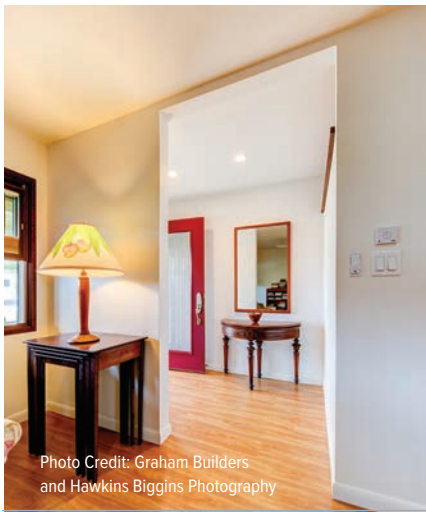


Photo Credit: Graham Builders  
and Hawkins Biggins Photography

## Clean

- \_\_\_\_\_ Garbage disposal
- \_\_\_\_\_ Refrigerator coils
- \_\_\_\_\_ Clothes dryer hose/exterior dryer vents
- \_\_\_\_\_ Under/behind the fridge
- \_\_\_\_\_ Appliances (stove, microwave, toaster)
- \_\_\_\_\_ Kitchen cabinets
- \_\_\_\_\_ Bathroom floors

## Be Aware of the Heat

Be aware that hot temperatures can result in dehydration. Older adults are particularly susceptible to overheating.

### Tips:

- Be aware of the weather and take note of extremely hot or humid weather
- Use curtains to block intense sun
- Open windows for air flow
- Utilize a small fan
- Install an air conditioner

## Signs of Dehydration:

- Feeling dizzy or lightheaded
- Feeling tired
- Fainting
- Dry mouth, lips, and eyes
- Dark yellow and strong-smelling urine

**Note:** Smart phones can control the temperature of your home. Examples of such products include a smart A/C controller or smart home thermostat.

## Paint (exterior or interior floors) with anti-slip additive

- Purchase an anti-slip additive at a local store. Add the additive to your last coat of paint. Do not pour into the entire gallon. Mix the additive into a quart/pint sized container for the last coat.
- You can paint almost anything such as stairs, bathroom floors, kitchen floors, exterior entry way, etc.



**Add anti-slip additive to the  
LAST coat of painting**

# Chapter 2: Home Modifications to Support Aging-In-Place

Your home can be modified in many different ways. These modifications can improve the safety of your home. The products may vary in width, height, material, and size. Please make sure the device is appropriate for you and your needs. Refer to Chapter 4 for professionals who can help. Follow the manufactured guidelines when installing products.

The Vision Council (2015) defines low vision as “visual impairments that are not correctable through surgery, pharmaceuticals, glasses or contact lenses with 1 in every 28 Americans over 40 having low vision.”

There are many different problems that can occur to your vision such as loss of color discrimination (greens and blues), sensitivity to glare and light, decrease eye movement, difficulty adjusting to light, images become blurry, visual fields become narrower, and the ability to see at night decreases.

Examples of difficulties you may experience include: difficulties identifying contrast on surfaces (curbs/steps), reading medication labels or appliance dials, navigating around clutter or furniture, reading/writing, or seeing at night.

## Adequate lighting:

Older adults require 6-8 times more light than a 20-year-old.

Vision changes are common among the older adult population. Your safety can be enhanced if you are able to see the world around you. An appropriately lit home environment can better support your safety and well-being.”

## Type of bulbs recommended:

- Kelvin light bulbs around 3,000K – 4,000K
- Replace bulbs with long-lasting, energy efficient bulbs such as LED lighting
- Use natural lighting from windows when appropriate
- Task lighting where food is prepared (non-glare/non reflective)

## Other Tips:

- Increase light sources in the kitchen, bathroom, hallways, bedroom, and at the top and bottom of stairs.
- Upgrade to motion centered lights that will turn on in hallway, bathroom, and top/bottom of the stairs. This is particularly important for night time bathroom users.

**NOTE: The City and County of Honolulu does not endorse any products or services.**





- If you have trouble adjusting to light, purchase dimming controls to vary the light level in each room.
- If you have trouble reading, writing, or preparing meals in the kitchen, get a table lamp or floor lamp to make that area brighter and easier to see.
- Big windows provide natural lighting. Natural lighting is a great way to increase visibility. However, make sure they are not causing a glare.
- **NOTE:** \*Flickering of Fluorescent lightbulbs may trigger epileptic seizures. Individuals prone to seizure should consult their doctor on lighting in their home.



## Color contrasting:

High contrast colors make it easier to see different objects.

Colors should contrast on floor/furniture, handrails/walls, and on different levels of steps.

- Light walls and ceilings soften bright lights
- Place dark furniture against light walls
- Change colors for different surface levels
- Light switches are usually white and can be hard to find on a white wall. Change the light switch case with a darker color or use tape to create a dark colored border

**NOTE:** Individuals who have cognitive impairments will benefit from color contrasting. However, be aware that patterns and clutter might cause agitation.



Photo Credit: Graham Builders and Hawkins Biggins Photography



Quick Fixes

D-shaped or C-shape cabinetry handles.



Photo Credit: Graham Builders and  
Hawins Biggins Photography

Lever-style door handle



Rocker style wall switches



**Wall Shelving:** Place Frequently Used Items on Lower Shelves



Photo Credit: Graham Builders and  
Hawins Biggins Photography

**Chairs:** Get furniture that is not too soft and low so you can get up. Furniture should have firm arm rest to push yourself up.



Photo Credit: Thrive for Life

**Doors:** Sliding barn doors allows for more space. It is easier to slide them to the side than to turn a door handle.



Photo Credit: Graham Builders and  
Hawins Biggins Photography



## Bathroom

Approximately 80% of falls occur in the bathroom. These changes can help to improve the safety in the bathroom.

**Curbless shower:** Most showers have a 3-4 inch curb which is a tripping hazard. Roll-in, curb-less showers can reduce the chance of falls.





Photo Credit: Thrive for Life



Photo Credit: Thrive for Life

Shower chair on wheels to minimize transfers in shower

Handheld shower hose with glide bar



Photo Credit: Graham Builders and Hawkins Biggins Photography





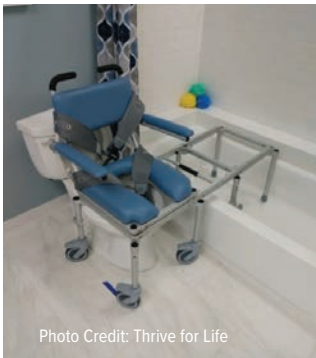


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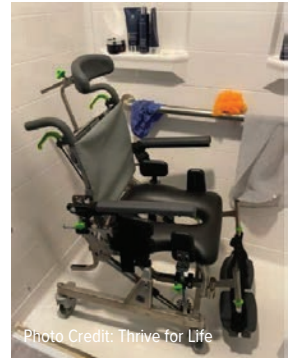


Photo Credit: Thrive for Life

## Shower seating

Consider a bath commode chair on wheels or bath commode chair on wheels on lateral track. Talk to your health care professional about which option is more appropriate.

### What if you cannot install a shower or want to keep a bathtub? Here are a few suggestions:

- Install non-skid tape on tub floor.
- A tub bench can go over the ledge eliminating the need to step into the tub.
- Temperature limiting mixing valve or pressure balance valve. This should be installed by a licensed plumber to reduce scalding injuries” WITH THIS “Temperature limiting mixing valve or pressure balance valve can help to prevent burns or scalding from extremely hot water. This device should be installed by a licensed plumber.

### Other options:

- Roll under sink
- Countertop or wall mounted sink
- Single lever handle or touch faucet
- Temperature limiting mixing valve or pressure balance valve. This should be installed by a licensed plumber to reduce scalding injuries.



Photo Credit: Thrive for Life

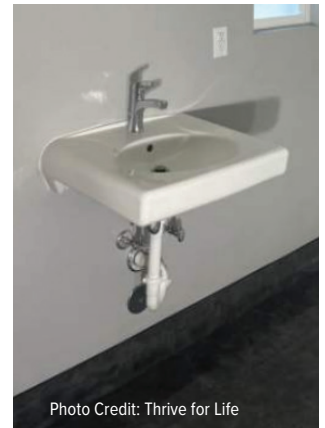


Photo Credit: Thrive for Life



Photo Credit: Thrive for Life

## Comfort-height toilet:

- Standard toilet height is 15 inches from floor to seat. A comfort height toilet is 17-19 inches from floor to seat, which can help with transfers onto and off from the toilet.
- Use an elevated seat or raised toilet seat to increase height.

**Bidet toilet or washlet toilet seats:** (GFCI receptacle is required)



## Grab bars

- Contractors should install grab bars into a structural support and not studs.
- Do not use suction cups grab bars.
- Make sure the grab bar is in an appropriate location as each person's capabilities vary.
- Grab bars are commonly used in showers and near/next to the toilet.
- Grab bars come in many different styles, shapes, and colors

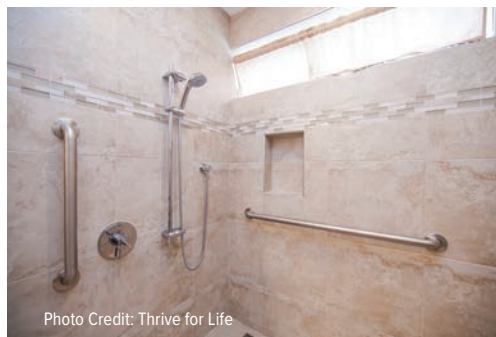




Photo Credit: Graham Builders and Hawkins Biggins Photography

**Important:** Notice how many lights are in this bathroom. There is lighting in the shower, outside the shower, and above the mirror. Also, there is natural lighting from the windows. Appropriate lighting is important in any room, including the bathroom.



Photo Credit: Thrive for Life



Photo Credit: Thrive for Life



## Kitchen

Here are some ideas to improve the accessibility of your kitchen.

- Pull-out shelving or pull-down shelving
- Stove controls are in the front.
- Lighting to see counters and stove.



## Stairs

Here are some tips to improve the safety of your stairs.

- Install a stair-lift/chair-lift
- Use anti-slip tape

**Tip:** Add contrasting color strip to the first and last step to identify changes (colored duct-tape could work as well if not slippery).

- Install LED tape lights

### Ensure two handrails on each side:

- Install handrails at appropriate height for building codes
- Paint handrails with a non-skid additive for better grip
- Ensure space of 1-1 ½ inch between handrail and wall
- Use color contrasting at the front edge of the steps.

\* **Note:** Carpet on steps can be hard to grip, slippery, and high maintenance. It is best to use vinyl planks on the floor or paint floors with non-skid paint.





## Laundry Room

Here are some tips to make your laundry room more accessible.

- Use a front loading washer and dryer.
- Ensure appropriate height of washer and dryer with control in the front.
- Install a wall-mounted sink.



Photo Credit: Graham Builders and Hawkins Biggins Photography



Photo Credit: Graham Builders and Hawkins Biggins Photography

# Chapter 3: Smart Home Technology & Adaptive Devices

## Smart Home Technology

Many smart home devices can be controlled by phone. Smart home devices can be expensive but if they are installed correctly and if the device is appropriate for your technology skill level, then these types of technology are useful.

### Smart home devices that can help around your house:

- Virtual assistants can assist with daily reminders (e.g., Amazon Echo or Google Home)
- Smart bulbs change ambient light and adjust to the circadian rhythm of the person
- A smart thermostat can check the home's temperature remotely. It can be set to start cooling or heating the house before you arrive home.
- Smart plugs can connect any device at home to your phone and can be turned on or off remotely

### Home Security Options:

- Doorbell cameras can monitor movement outside the home
- Home security systems
- Outdoor motion-activated lights
- Keypad locks



## Adaptive Devices to Help Around the House

Adaptive devices are a lower cost alternative to smart home technology but can be very useful.

### Devices that Can Help with Medication Management:

- Automatic medication dispenser
- Medication pill organizer
- Medication bottle opener
- Talking medication box

### Use in the Bathroom:

- Long handled sponge
- Toilet safety frame
- Battery operated toothbrush

### Use in the Kitchen:

- Cutting board with pivot knife
- Easy grip knife
- Jar opener
- Boil alert device
- Stove top shut-off device
- Liquid level indicator
- Talking kitchen scale
- Talking watches
- Thermometers

### Help with Vision:

- Handheld magnifier
- Optical character recognition
- Large print calendar
- Larger universal remote control for TV
- Talking watch or clock
- Put bump dots/puff paint on items & use touch to feel the device

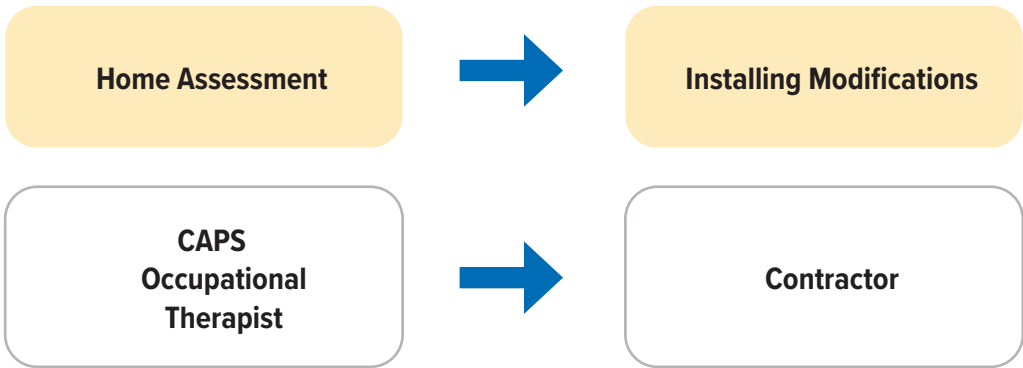
### Help with Memory:

- Maintain a regular routine & schedule
- Use a calendar and notes to remember details
- Set alarms when you cook
- Label food
- Create a list with directions
- Write important numbers by a phone



# Chapter 4: Who do I call?

The home modification process can be very overwhelming. There are professionals who can help you: a Certified Aging-in-Place Specialist, an Occupational Therapist, and a contractor.



## Part 1: Home Assessment

A Certified Aging in Place Specialist (CAPS) and an occupational therapist (OT) are two professionals that can perform home evaluations. These professionals will perform an assessment to see how an individual interacts with their environment and will be able to identify barriers. It is important to perform an assessment in an individual’s home as each environment and person are unique. For example, one’s height will impact the placement of a grab bar.

Most diagnoses require an individualized assessment as impairments vary. Examples include; spinal cord injury, traumatic brain injury, Amyotrophic Lateral Sclerosis (ALS), Alzheimer’s Disease, Parkinson’s Disease, and Multiple Sclerosis (MS). The list below provides a general guidance on challenging environments.

### Certified Aging in Place Specialist (CAPS)

A CAPS is knowledgeable about aging-in-place, home modifications market, and the technology, tools and resources that are available for older adults. He/she is trained to understand the needs of the aging population, common remodeling projects and expenditures, codes and standards, product ideas, and resources.

## **Where to find a CAPS near you?**

Call the National Association of Home Builders at 1 (800) 368-5242 or go to [www.nahb.org](http://www.nahb.org), then click on the directory page, and click “Find a Certified Aging-in-Place Specialist”

## **Occupational Therapist:**

An occupational therapist (OT) is focused on maximizing health, engagement in occupations, and participation in daily life (American Occupational Therapy Association, 2020). By utilizing a holistic approach, the OT examines the environmental factors that might prevent an individual from engaging fully in life. OTs perform home assessments, recommend home modifications and equipment, and teach caregivers, clients, and family member(s) how to use home modifications and equipment safely.

## **Need to verify an occupational therapist license?**

Visit: <https://pvl.ehawaii.gov/pvlsearch> or call (808) 586-3000

## **Finding a Contractor**

It is recommended that you hire a knowledgeable and licensed contractor to modify your home. The contractor should be aware of building codes and laws, have liability insurance, and is bonded.

The Regulated Industries Complaints Office, or RICO, is an enforcement agency within the Hawai‘i Department of Commerce and Consumer Affairs (DCCA). It receives and processes individual complaints involving persons who provide specialized trade or professional services to Hawai‘i consumers. The office also has useful information about finding a licensed contractor and reporting unlicensed activity here: <http://cca.hawaii.gov/rico/materials/licensedcontractor/>





### **Beware of Fraud**

Older adults are at a greater risk for fraud. Please go to the Department of Commerce and Consumer Affairs (DCCA) website for more information.

**Check the contractor's license:** (808) 587-4272 link: [www.businesscheck.hawaii.gov](http://www.businesscheck.hawaii.gov)

**Any business that needs a license:** <https://mypvl.dcca.hawaii.gov/public-license-search/>

**Submit requests to the RICO Complaints and Enforcement Officer** at (808) 586-2666  
<https://cca.hawaii.gov/rico/file-a-complaint/>.

### **Note-Security Alarms:**

A contractor's license is required in Hawai'i to install low-voltage alarms and perform electrical work. Make sure you check requirements and it is not a scam.

# Chapter 5: My Rights as a Renter

## Fair Housing Act:

The following information is from the U.S. Department of Justice and U.S. Department of Housing and Urban Development (2004) joint statement. For more information, go to [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)

### Who can request a reasonable modification?

An individual with a disability or someone on their behalf can request a reasonable modification. Disability, defined under the Act, is any physical or mental impairment that substantially limits one or more major life activities. This definition also considers individuals who are regarded as having such an impairment and individuals with a record of such an impairment as persons with disabilities.

### What types of housing is covered?

The Act covers most housing but in very limited circumstances, there are exemptions. Examples of covered dwellings are: condominiums, apartment buildings, vacation/time share units, assistive living, continue care facilities, nursing home, public housing development, transitional housing, residence for homeless persons, extended stay/ residential hotels, and more.

### What type of modifications?

Modifications that are structural changes made to the dwelling or the common areas. Modifications that are reasonable and allow for a disabled individual to enjoy and use the premises.

Examples include but are not limited to:

- Tenant with arthritis needs levers instead of doorknobs
- Applicant who uses motorized scooter needs ramp in doorway
- Hearing impaired tenant asks for light alarms to replace a fire alarm
- Tenant with limited mobility asks for in bars installed in bathroom
- Tenant with limited mobility asks to widen doorways to allow passage for their wheelchair

### Who Pays?

Generally, the tenant is responsible for costs associated with a reasonable modification. However, if the housing provider wants a costlier design then the housing provider must pay the additional costs. Additionally, if the housing provider is federally subsidized, they may be responsible for the cost.

Housing providers can require the renter to restore the interior of premise to condition but will not have to restore any exterior modifications. If modifications do not affect the housing provider’s or subsequent tenant’s use or enjoyment of the premises, the tenant cannot be required to restore the modifications to their prior state.

## **Fair Housing Enforcement Program**

Call (808) 536-4302 • <https://www.fairhousinghawaii.org/>

### **Legal Aid Society of Hawai'i**

924 Bethel Street • Honolulu, Hawai'i 96813

### **Federal Fair Housing Act**

Prohibits housing discrimination on the basis of race, color, religion, sex, disability, familial status, and national origin.

### **State Fair Housing Act**

Prohibits housing discrimination on the basis of age, ancestry, hānai status, HIV status, gender identity/sexual orientation, and marital status.

### **Section 504 of the Rehabilitation Act of 1973**

Prohibits discrimination on the basis of disability in programs and activities that receive federal financial assistance. Under Section 504, reasonable modifications must be paid by the housing provider unless providing them would be an undue financial and administrative burden or a fundamental alteration of the program, or unless the housing provider can accommodate the individual's needs through other means.

### **Denial of Modification Request**

If you believe that you are being unlawfully denied a reasonable modification, you can file a complaint with the fair housing enforcement agencies.

The housing provider may request assurance that there is money available to pay for the restoration of the interior of the premises at the end of tenancy.

Again, if your housing provider is subsidized (state or federally), you may have additional rights. Please refer to the information on Section 504.

**Senior Intake Hotline at Legal Aid: (808) 536-0011**

Seniors who are 60+ can call and leave a voice message and their calls will be returned between 1 – 3 PM on business days.

**DEFINITIONS**

*FAIR HOUSING ACT SECTION. 802.*  
*[42 U.S.C. 3602]*

**TO RENT**

“to lease, to sublease, to let and otherwise to grant for a consideration the right to occupy premises not owned by the occupant”

**DWELLING**

“any building, structure, or portion thereof which is occupied as, or designed or intended for occupancy as, a residence by one or more families, and any vacant land which is offered for sale or lease for the construction or location thereon of any such building, structure, or portion thereof”

**ACCESSIBLE**

“public or common use areas of the building can be approached, entered, and used by individuals with physical disabilities”

## Requesting a modification?

It is your responsibility to make a modification request to the housing provider.

In the written request, describe how your home environment is impacting your disability and list the modifications that you need.

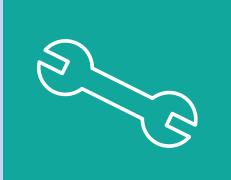




Create a list of modifications that are recommended by a professional



You will need a permit if any of those modifications agree with boxes below. Modification is any type of alteration, such as adding something new, or changing from one thing to another (i.e. bathtub to shower stall).



Erect, construct, enlarge, alter, repair, move, improve, remove, convert, or demolish your home (apartment, single family home, etc.)

Any electrical work

Install, remove, alter, repair, or replace any plumbing, fire sprinkler, gas or drainage piping work or any fixture, gas appliance, or water heating or treating equipment

Repair work valued above \$5,000 within a 12-month period

Construct, reconstruct, or improve any sidewalk, curb, or driveway in any public street right-of-way

*Permit is not required for repair work performed by a licensed electrical contractor valued at \$500 or less in the aggregate in any 12-month period and that does not involve service entrance equipment.*

*Permit is not required for repair work performed by a licensed plumbing contractor valued at \$1,000 or less in the aggregate in any 12-month period and which involves or requires only the replacement of valves, pipes or fixtures.*

**Residential:** Permits for a building that is a single or two-family dwelling unit.  
**Commercial:** Everything else that is not residential.



## RENTER



**You** will need to ask permission from the property owner. If agreed, the permit can be submitted by you, the owner or an owner-designated individual. The property owner **must** sign the permit plans.



## HOMEOWNER



You or your designee may submit the permit.

Licensed contractors understand the permitting process. They will submit and respond to any comments or changes needed by the City and County of Honolulu, Department of Planning and Permitting.

Go to online portal for the  
City and County of Honolulu-  
Department of Planning  
and Permitting  
<https://eplans.honolulu.gov>



Check the status online  
as it is getting approved.  
Obtain the examiner's  
contact information.



Address any comments  
or concerns.

Permit will be stamped after approval. Print your permit.

**DO NOT START WITHOUT PERMIT.**



Call Permit Center for questions at **(808) 768-8220** or **(808) 768-8257**

For more information on permits and plans, visit:  
**<http://www.honoluludpp.org/>**

#### **Common Questions:**

Please Refer to **Ordinance 20-29, Chapter 18.3.1** for specific information on modifications

**How to find a LICENSED electrician or plumber in your area?**

Verify License **<https://pvl.ehawaii.gov/pvlsearch/>**

**What if I have problems with a contractor?**

The State Regulated Industries Complaints Office (RICO) at **(808) 587-3222**

**What if I have problems with landlord approval?**

Call **(808) 536-4302** or visit  
**<https://www.fairhousinghawaii.org/>**

## Chapter 7: Can I get help paying for home modifications?

Program/Fund	Eligibility	Funding Range	Coverage	Apply/Contact
<b>State of Hawai'i Division of Vocational Rehabilitation (VR)</b>	Physical or mental impairment that requires VR services to prepare/maintain or restore employment.	After orientation, an assigned counselor will determinate eligibility for services and cost.	Assistive technology devices that increase ability to perform work that includes evaluation, purchasing, leasing, fitting, training, etc.	<b>Division of Vocational Rehabilitation Administration Office:</b> 1010 Richards Suite 217 Honolulu, HI 96813 (808) 586-9745 email: mbates@dhs.hawaii.gov  <b>O'ahu Branch (HNL):</b> 600 Kapiolani Blvd, #305 Honolulu, HI 96813 (808) 586-4824  <b>Deaf section:</b> (808) 447-1454  <b>Blind section:</b> (808) 586-5269
<b>Office of Hawaiian Affairs – Malama Loan Fund</b>	U.S citizen, state of Hawai'i Resident, must be Native Hawaiian ancestry, credit score 600 or higher.	Loan of \$2,500 – \$100,000 for home improvement.	Renovation supplies interior & exterior, furnishing.	<a href="https://loans.oha.org/personal/malama-home-improvement-loan/">https://loans.oha.org/personal/malama-home-improvement-loan/</a>  <b>O'ahu Branch:</b> (808) 594-1835  <b>Robert Crowell:</b> robertc@oha.org



Program/Fund	Eligibility	Funding Range	Coverage	Apply/Contact
<b>Department of Community Service –</b>  Solar Loan	Owner-occupant homeowners whose household income is within the schedule, lead based paint testing for homes built prior to 1978, state historic preservation office approval for homes 50 years and older.	Varies, depending on additional cost of repairs needed. The maximum cost of the PV system is capped at \$75,000. The loan term can be made up to 20 years.	Covers the cost of installing a solar water heating, or photovoltaic (PV) system excluding the installation of PV battery systems. The program also allows for repair work to correct deficient conditions on the property to be included with the installation of solar water heating and/or PV system at the same time.	To apply, call <b>(808) 768-7076</b> or visit the rehabilitation loan program on the department of community service website at <b><a href="http://www.honolulu.gov/cms-dcs-menu/site-dcs-sitearticles/1325-cad-loans-for-homeowners.html">http://www.honolulu.gov/cms-dcs-menu/site-dcs-sitearticles/1325-cad-loans-for-homeowners.html</a></b>
<b>Department of Community Service –</b>  Rehabilitation Loan	Owner-occupied residential properties total household income is within income limit. 1 (57,700), 2 (65,950), 3 (74,200), 4 (82,400). Requires promissory note, mortgage on the property, and owner occupancy term of 5 years.	Up to \$300,000 depending on the building replacement cost limit and available property equity. The loan term can be up to 20 years.	Repair and correct property damage from termites, wood, leaky roof, drainpipes, peeling paint, faulty electrical wiring, plumbing, etc.. Also accommodate special needs of the disabled members of the household.	To apply, call <b>(808) 768-7076</b> or visit the rehabilitation loan program on the department of community service website at <b><a href="http://www.honolulu.gov/cms-dcs-menu/site-dcs-sitearticles/1325-cad-loans-for-homeowners.html">http://www.honolulu.gov/cms-dcs-menu/site-dcs-sitearticles/1325-cad-loans-for-homeowners.html</a></b>

Program/Fund	Eligibility	Funding Range	Coverage	Apply/Contact
<b>United States Department of Agriculture Loan –</b>  Section 502 Direct Loan	Low/very low income, without decent; safe; sanitary living, unable to obtain a loan from other resources, agree to occupy the property as primary residence, legal capacity to have loan, meet citizenship or eligible noncitizen, properties: 2,000 feet or less, no swimming pool.	Use the Single-Family Housing Direct Self-Assessment tool for amount.	Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.	<b>For more information:</b> <a href="https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/hi">https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/hi</a>
<b>United States Department of Agriculture Loan –</b>  Section 504	Homeowners and occupied houses, unable to obtain affordable credit elsewhere, have family income below 50 % of area median income, be 62 or older and in rural areas (Honolulu and Kailua are not rural zones).	Max loan is \$20,000, max grant is \$7,500= combine total for 27,500.	Loans may be used to repair, improve, or modernize homes or remove health and safety hazards, grants must be used to remove health and safety hazards.	<b>For more information:</b> <a href="https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/hi">https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/hi</a>
<b>Ho’opono: Older Individuals Who are Blind (OIB) program:</b>	Age 55 and over who are blind and visually impaired.	Call for details.	Conduct home assessments for an individual’s needs in order that the older blind or older visually impaired person may be empowered to live productive and active lives.	Call <b>(808) 586-5269</b> or email <b><a href="mailto:gabe@dhs.hawaii.gov">gabe@dhs.hawaii.gov</a></b>

Program/Fund	Eligibility	Funding Range	Coverage	Apply/Contact
<b>U.S Department of Veterans Affairs –</b>  Home Improvement and Structural Alteration (HISA) Grant	Veterans/service members’ primary residence.	Lifetime HAS benefit up to \$6,800 (service-connected condition or non-service-connected condition rated 50% or more service connection)  Lifetime benefit up to \$2,000 may be provided for non-service-connected condition.	Allow entrance to or exit home, use of lavatory/sanitary, accessible kitchen or bathroom sinks/counters, improving entrance paths or driveways, or improve plumbing or electrical systems.	<b>For more information:</b> <a href="https://www.prosthetics.va.gov/psas/hisa2.asp">https://www.prosthetics.va.gov/psas/hisa2.asp</a>
<b>U.S. Department of Veterans Affairs –</b>  Specially Adapted Housing Grant	Must have service-related disability that resulted in the loss/function of one leg, loss/function of both arms, blindness in both eyes plus either loss/function of one leg or have burns that are severe. You or a family member must own or will own the home.	Max \$100,896 Veterans who will reside in the home of family member on temporary basis can access Temporary Residence Adaptation grant (TRA) for up to \$40,637.	Home modifications to make place of residence accessible and adapted.	Apply on the benefits website or call <b>(808) 827-1000</b> or walk into the local office.  <a href="https://www.va.gov/housing-assistance/disability-housing-grants/">https://www.va.gov/housing-assistance/disability-housing-grants/</a>  <a href="https://www.va.gov/housing-assistance/disability-housing-grants/how-to-apply/">https://www.va.gov/housing-assistance/disability-housing-grants/how-to-apply/</a>

Program/Fund	Eligibility	Funding Range	Coverage	Apply/Contact
<b>U.S. Department of Veterans Affairs –</b>  Special Housing Adaptation Grant	Must be blind in both eyes, lose the use of both hands, have lost function due to a burn, or have a significant injury that is respiratory in nature. Must own or will own home.	Max SHA grant is \$20,215. Temporary residence adaptation (TRA) can be up to \$7,256.	Make home modifications or buy an existing home that has already been modified.	Apply on the benefits website or call <b>(808) 827-1000</b> or walk into the local office.  <a href="https://www.va.gov/housing-assistance/disability-housing-grants/">https://www.va.gov/housing-assistance/disability-housing-grants/</a>  <a href="https://www.va.gov/housing-assistance/disability-housing-grants/how-to-apply/">https://www.va.gov/housing-assistance/disability-housing-grants/how-to-apply/</a>
<b>HUD- Section 203 (k) Rehab Mortgage Insurance Loan</b>	Cost of rehabilitation must be at least \$5,000, total proper must fall within FHA mortgage limit, for homeowners/home buyers.	Minor (\$5,000) to total reconstruction.	Structural alterations/ reconstruction, improvements to home's function, elimination of health/ safety hazards, reconditioning/ replacing plumbing, replacing floors, major landscape work, and enhancing accessibility for disabled.	<b>For More Information, Visit:</b> <a href="https://www.hud.gov/program_offices/housing/sfh/203k/203k--df">https://www.hud.gov/program_offices/housing/sfh/203k/203k--df</a>



Program/Fund	Eligibility	Funding Range	Coverage	Apply/Contact
<b>U.S. Department of Veterans Affairs Loan</b>	Qualify for VA-backed home loan certificate of eligibility, meet lender for standers of credit/income, and willing to live in the home.	Varies depending on appraisal estimate of market value during inspection.	Buy a single-family home, up to 4 units, buy a condo in VA approved project, buy a home/improve it, buy a manufactured home or lot, build a new home, make changes or add new features.	<b>For More Information, Visit:</b> <a href="https://www.benefits.va.gov/homeloans/">https://www.benefits.va.gov/homeloans/</a>
<b>Hawai'i's Medicaid: Med-QUEST–</b>  Going Home Plus Program	Long-stay, Medicaid eligible residents who have been living in hospitals, nursing facilities, and ICF/ID facilities and will move back into the community.	Varies	Varies	Apply by going to <b><a href="https://medical.mybenefits.hawaii.gov">https://medical.mybenefits.hawaii.gov</a></b>  <b>Hawai'i Med-QUEST Division:</b> <a href="https://medquest.hawaii.gov/">https://medquest.hawaii.gov/</a>  <b>Going Home Plus:</b> <a href="https://medquest.hawaii.gov/en/members-applicants/already-covered/going-home-plus.html">https://medquest.hawaii.gov/en/members-applicants/already-covered/going-home-plus.html</a>

**(Note:** This list may not be exhaustive. Program funding availability and eligibility requirements may change. Please contact programs individually for more information).

# Chapter 8: List of Resources

## Home Designs/Modifications Examples:

- [The Lifetime Home](http://lifetimehome.org/): <http://lifetimehome.org/>
- [HomeSAFE](http://stopfalls.org/resources/homesafe/): <http://stopfalls.org/resources/homesafe/>
- [The Hartford- Remodeling Ideas](https://www.thehartford.com/resources/mature-market-excellence/remodel): <https://www.thehartford.com/resources/mature-market-excellence/remodel>
- [AARP HomeFit Guide](https://www.aarp.org/livable-communities/housing/info-2020/homefit-guide.html): <https://www.aarp.org/livable-communities/housing/info-2020/homefit-guide.html>

## Educational Resources in Hawai‘i:

- [Hawai‘i Senior Fall Prevention Campaign](#)
  - Call (808) 733-9202 or visit <https://health.hawaii.gov/injuryprevention> (*click on preventing falls among older adults*)
- [Rights as a Renter Training](#)
  - <https://www.fairhousinghawaii.org/request-training.html>
- [Department of Commerce and Consumer Affairs](#)
  - Regulated Industries Complaints Office (RICO) to check licenses: <https://cca.hawaii.gov/pvl/> or call (808) 587-3295

## Tool Rental:

- [HNL tool library](#):  
[www.hnltoollibrary.org](http://www.hnltoollibrary.org) or  
call (808) 746-2299  
200 Keawe Street, Honolulu, HI 96813

## Free Services on ‘Oahu:

- [Project Dana: Home Safety Assessment](#).  
Contact (808) 945-3736.
- [Project Vision Hawai‘i: Mobile retina screening](#).  
Call (808) 282-2265 or visit [projectvisionhawaii.org](http://projectvisionhawaii.org)
- [Red Cross: Free smoke alarms and installation](#).  
Call (808) 739-8111
- [Ho‘opono Service for the Blind- Low Vision Clinic](#):  
Free eye examination and consultation from optometrist. Recommendations for visual aids and appliances. Call (808) 586-5269.
- [Senior Move Managers](#): One-hour free consultation- assisting older adults and their families with the emotional and physical aspects of relocation and/or “aging in place.”  
<http://www.smmhawaii.com/>  
(808) 779-6224

## Local Assistive Technology:

- **Island Skill Gathering:** Assistive technology For individuals that have blindness/low vision, deaf/hard of hearing, and/or learning disability.  
Contact (808) 732-4622
- **ATRC Location:** (808) 532-7112 or email at [barbara@atrc.org](mailto:barbara@atrc.org)
  - ATRC Loan Program: Open to any individual with a disability residing in the State of Hawai'i. You must be at least 18 years of age to apply. If you are not 18
  - ATRC lending: “Try out” assistive technology devices for free. The loan period is up to six weeks. You can borrow up to three devices.

Staff will provide free technical support and consultations. Contact (808) 532-7114.  
[hannah@atrc.org](mailto:hannah@atrc.org)

- **Access Lifts of Hawai'i:**  
<https://accessliftshawaii.com/>

## Durable Medical Equipment (DME):

- **List of licensed durable medical equipment supplies:**  
<https://health.hawaii.gov/ohca/dme/dmesuppliers/>
- **PACMED DME Vendor:**  
420 Kuwili St. Honolulu, HI 96817  
Fax: (808) 791-6990 • Phone: (808) 537-1671



**Transportation:**

**Soderholm Bus & Mobility**

2044 Dillingham Blvd Honolulu, Hawai‘i 96819  
Phone: (808) 834-1417 • Fax: (808) 834-1070  
Email: [info@soderholmhubus.com](mailto:info@soderholmhubus.com)  
Website: <http://soderholmhubus.com>

**The Handi-Van**

First Insurance Center  
1100 Ward Avenue, Suite 835 Honolulu, HI 96813  
(808) 538-0033

**Household Goods:**

- Helping hands Hawai‘i Community  
Clearinghouse: (808) 440-3800 [www.helpinghandshawaii.org](http://www.helpinghandshawaii.org)
- Reuse Hawai‘i: <https://www.reusehawaii.org/>

**Aging-In-Place and Universal Design Products**

- **Wingits:** <https://www.wingits.com/home>
- **Great Grabz:** <https://www.greatgrabz.com/>
- **Invisia:** <https://www.invisiacollection.com/>
- **Seachrome:** <https://seachrome.com/>
- **Moen:** <https://www.moen.com/>
- **Teakworks4u:** <https://www.teakworks4u.com/>
- **EZ-ACCESS:** <https://www.ezaccess.com>
- **Lower cost & used medical equipment:**  
[www.usedhme.com](http://www.usedhme.com)
- **Insolid Hawai‘i:** <http://www.insolidhawaii.com/pages/insolid.html>

**Local Stores:**

- |              |                 |
|--------------|-----------------|
| • Home Depot | • Fisher Hawaii |
| • City Mill  | • Lowes         |
| • Walmart    | • CVS           |
| • Amazon     | • JBL Hawaii    |

**NOTE: The City and County of Honolulu does not endorse any products or services.**

## Learn more about Age-Friendly Honolulu

[www.agefriendlyhonolulu.com](http://www.agefriendlyhonolulu.com)







## MAHALO!

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