How to Pay for a Safer, More Accessible Home in Western New York: Grants, Programs & Financing

A simple guide to the funding that helps Buffalo-area families make a home safe to age in: walk-in showers, ramps, grab bars, widened doorways, and more.

If you've started looking into making a parent's home, or your own, safer to live in, you've probably had the same two thoughts in a row: *"We need to do this,"* immediately followed by *"How on earth do we pay for it?"*

The good news is that Western New York has more help available than most families realize. Between New York State programs, Erie County and City of Buffalo programs, veterans' benefits, and straightforward monthly financing, there are real ways to bring an accessible bathroom, a ramp, or a full aging-in-place remodel within reach. The hard part isn't that help doesn't exist - it's knowing where to look.

This guide walks through your options, roughly in the order most families should consider them: **grants first** (money you don't pay back), then **financing** (spreading the cost over manageable payments).

A quick, honest note up front: most grant programs have income limits, waiting lists, and paperwork, and the state programs generally **can't be applied for directly** - you go through a local nonprofit. Financing is faster and open to almost everyone, but it's borrowed money. Most families end up using a combination. We're happy to help you figure out which pieces fit your situation.

One important clarification about Medicare. Original Medicare does **not** pay for home modifications like grab bars, ramps, or walk-in showers - it's a common and costly misunderstanding. Some **Medicare Advantage** plans have begun offering limited supplemental benefits that can include a few safety modifications, so it's worth a call to the plan, but don't count on Medicare as your funding source. Medicaid is a different story, see below.

Part 1: Grants & Assistance Programs (money you don't repay)

New York State: "Access to Home" - designed for accessibility modifications

New York's **Access to Home** program is the one designed specifically for accessibility modifications. It funds permanent changes that let people with disabilities live safely at home instead of moving to a facility — things like **wheelchair ramps and lifts, roll-in showers, grab bars and handrails, and widened doorways.** It's aimed at low- and moderate-income households (generally at or below 80% of the area median income).

There are actually **three versions**, and which one fits depends on the person:

- **Access to Home**: the general program for individuals living with a disability.
- **Access to Home for Medicaid Members:** a track specifically for people enrolled in Medicaid.
- **Access to Home for Heroes**: for low and moderate-income **veterans** with disabilities (covered more in the veterans' section below).

The catch worth understanding: homeowners and individuals **cannot apply to the state directly.** New York distributes the money to local governments and nonprofits, who become "Local Program Administrators" and deliver the help in their area. So the practical first step is finding the administrator that serves your county. Funding availability comes and goes in rounds, so it's worth checking current status.

HomeSafe Buffalo

How to start: Call **NY Connects at 1-800-342-9871** or dial **2-1-1** (United Way's WNY helpline) and ask for the current Access to Home administrator for Erie or Niagara County, or search HCR's local-partner directory at **hcr.ny.gov/grants-available-through-local-partners**.

New York State: RESTORE - emergency repairs for seniors 60+

If the person is **60 or older** and the issue is urgent (a safety hazard that needs fixing fast), the state's **RESTORE** program covers **emergency repairs** for primary residences, up to roughly **$20,000** per project, for households at or below 100% of area median income. Like Access to Home, it runs through local administrators, not direct application. It's narrower than Access to Home. It's for emergencies, not planned remodels, but it's worth knowing about.

Medicaid: home modifications through a waiver ("E-mods")

If your loved one is on **Medicaid**, or could qualify, this is one of the most overlooked funding sources. Several New York Medicaid programs cover **Environmental Modifications ("E-mods")**: home changes prescribed to keep someone safely at home instead of in a nursing facility. These come through Medicaid **waiver** programs, most notably:

- The **Nursing Home Transition and Diversion (NHTD)** waiver
- The **Traumatic Brain Injury (TBI)** waiver
- **OPWDD** services (for people with developmental disabilities)

E-mods can cover ramps, bathroom modifications, stair lifts, widened doorways, and similar work when they're part of the person's care plan. The process runs through a service coordinator, and it takes patience, but for eligible families it can cover the whole project. Your **NY Connects** office (1-800-342-9871) can point you to how to pursue this.

Erie County programs

Erie County runs several housing-assistance programs through its **Department of Environment & Planning**, and **essential accessibility ("handicapped") work is specifically eligible**.

- **Financial Assistance for Essential Home Repairs**: helps income-eligible homeowners make essential repairs, **including accessibility work**, up to **$20,000**. *Note the boundaries:* this particular program covers Erie County **except** the City of Buffalo and the Towns of Tonawanda, Amherst, Cheektowaga, and Hamburg (those areas run their own programs — see below). Property taxes must be current and homeowners' insurance in effect. Income limits apply (as a reference point, roughly $44,240 for a one-person household at the time of writing).
- Additional Erie County programs cover things like water/sewer connection costs and lead-paint remediation.

How to start: Erie County Environment & Planning Housing Programs, **(716) 858-2733**, or the Housing Intake page at **www3.erie.gov/environment/housing-programs**.

City of Buffalo programs

If the home is **inside the City of Buffalo**, the city (through the Urban Renewal Agency and partner nonprofits) runs its own home-repair programs. These focus mainly on code repairs, emergency repairs, weatherization, and lead-hazard reduction, generally for owner-occupants under 80% of area median income - and code/health-and-safety repairs can overlap with accessibility needs. Buffalo-specific programs administered by local nonprofits include the **Buffalo East Homeowner Improvement Program (BEHIP)** and the **Buffalo Emergency Home Repair Program** (run by 780 Fillmore, **716-852-3130**, info@780fillmore.org), which offers up to **$35,000** for emergency and code repairs for income- and asset-eligible owners.

How to start: Call **2-1-1 WNY** and ask which current program fits a City of Buffalo address, or contact 780 Fillmore directly.

Rural parts of Erie & Niagara: USDA Section 504

If the home is in a **rural** area (parts of both counties qualify), the **USDA Section 504 Home Repair program** offers **grants up to $10,000 for homeowners 62+** (and low-interest loans for younger owners) to remove health and safety hazards, which can include accessibility work. Eligibility is based on income and location. Search "USDA Section 504 New York" or ask 2-1-1.

Local nonprofits & community help

Depending on availability and the person's situation, local nonprofits sometimes assist with ramps, minor modifications, and safety repairs. Ask **NY Connects** and **2-1-1 WNY** what's currently active - availability shifts year to year, so a quick call beats assuming.

Part 2: Veterans - you may have already earned the funding

If the person who needs the modifications is a **veteran**, there are dedicated benefits that many families don't realize they qualify for. These are **grants - not loans - and there's nothing to repay.** The dollar figures below are the **VA's FY2026 maximums.**

The three VA home-modification grants

- **HISA: Home Improvements and Structural Alterations.** This is the **most broadly accessible** one, and the best starting point for most aging veterans, because it's available for **both service-connected and non-service-connected** disabilities. It covers *medically necessary* modifications: roll-in showers, grab bars, ramps, widened doorways, plumbing changes for medical equipment. Lifetime benefit: **up to $6,800** (service-connected) or **up to $2,000** (non-service-connected). It requires a **prescription from a VA physician** and is filed on **VA Form 10-0103** through the VA medical center.

- **SHA: Special Home Adaptation.** For veterans with certain qualifying service-connected disabilities (such as loss of use of both hands, certain vision loss, or severe burns). FY2026 maximum: **up to $25,350**, usable across multiple projects over a lifetime.

- **SAH: Specially Adapted Housing.** The largest grant, for veterans with severe permanent service-connected disabilities affecting mobility (such as loss of use of both legs). FY2026 maximum: **up to $126,526.** Used to build, buy, or substantially modify a fully accessible home.

SHA and SAH are both filed on **VA Form 26-4555**, and the VA determines which one a veteran qualifies for. (There's also a **TRA** grant for veterans temporarily living in a family member's home.) HISA can be combined with SAH or SHA. None of these count as taxable income.

> **Important for choosing your contractor:** for **SAH and SHA** grants, the VA requires the contractor to be registered with a **VA Builder ID.** It's worth asking any contractor whether they're set up to work with VA grant projects and the veteran's SAH agent.

New York's veteran track: Access to Home for Heroes

On top of the federal VA grants, New York's **Access to Home for Heroes** program funds accessibility modifications, emergency repairs, and code fixes for low- and moderate-income veterans with disabilities - including age or health-related disabilities, not only service-connected ones. Like the other state programs, it runs through local administrators (find them via 2-1-1 or HCR's local-partner directory).

Part 3: Financing - spreading the cost into monthly payments

Grants are wonderful, but they come with income limits, waiting lists, and timelines that don't always match an urgent need. For many families, especially those who don't qualify for income-based programs, or who need the work done *now* - the practical answer is **financing the project into affordable monthly payments.**

Common routes families use:

- **Home equity (HELOC or home equity loan)**: often the lowest interest rate if there's equity in the home, though it uses the house as collateral and takes longer to set up.
- **Local home-improvement loan programs:** Western New York has a nice option here: the **Buffalo & Erie County Home Improvement Fund**, administered by Home HeadQuarters, offers homeowners loans up to **$20,000** for repairs and improvements at a fixed rate over seven years (call **800-724-4330**). Income and tax-current requirements apply, and it can be combined with other programs. The homeowner picks their own insured, certified contractor.

- **Point-of-sale contractor financing**: a monthly-payment option we can offer you directly at the time of your estimate, so you can say "yes" without a big lump sum up front (more below).
- **Personal loans / bridge financing**: sometimes used to start work immediately while a grant application is still processing, then paid down when grant funds arrive.

How to figure out what fits your situation

With this many programs, the fastest path is usually one phone call to a navigator who knows what's currently funded:

- **NY Connects** (aging & disability resource line): **1-800-342-9871**
- **2-1-1 WNY** (United Way helpline for all local programs): **dial 2-1-1**
- **Erie County Dept. of Environment & Planning: (716) 858-2733**

And of course, we're glad to help you make sense of it. As a CAPS-certified aging-in-place remodeler here in Buffalo, we work with these situations regularly. We can talk through which programs might fit, provide the detailed scope and estimates these applications require, and offer monthly-payment financing so cost doesn't stand between your family and a safe home.

Ready to talk it through? Call or text HomeSafe Buffalo at (716) 238-2273 for a free consultation.

This guide is for general information and reflects programs and figures available as of 2026; eligibility rules, funding availability, and dollar amounts change — please verify current details with each program. It isn't financial or legal advice.