GUIDE

A home modification listing is a lead. The calls, and the order they are made in, turn it into help.

A federal agency just backed a ZIP code search for home modification programs. What the search cannot tell a family is which call to make first, and that matters more than the length of the list.

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Your mother is coming home on Thursday and the bathroom has a tub she can no longer step over. Somebody at the hospital said there are programs that pay for a grab bar, a ramp, a wider doorway. So tonight, after work, you type her ZIP code into a search box and a list comes back: five programs, maybe eight. None of them says whether it will help her, or when.

What is the Home Modification Information Network?

The Home Modification Information Network is a free online directory of home modification programs, funding opportunities and service providers that a person can search by ZIP code. On September 28, 2026, the Administration for Community Living, a federal agency within Health and Human Services, announced that the directory had been updated with its support. The announcement says it brings together resources at the local, state and national levels, and that users can search by the type of assistance they need.

The most useful sentence in that announcement is the first one. The agency writes that home modifications can help people remain safe and independent at home, 'but finding reliable information about home modification services and resources can be challenging.' That is a federal agency saying what families already know: the help is real, and it was never arranged so that a tired person could find it.

A directory answers that problem, and only that problem. It tells a family that a program exists near one address. The announcement does not describe it as doing anything more.

Does a home modification listing mean my parent can get help?

No. A home modification listing says a program exists and roughly where. Whether that program will help one older adult is a determination, and only the program can make it.

The federal government's consumer page on home repair help shows the size of the gap. USA.gov, on a page last updated April 27, 2026, says eligibility for repair assistance may depend on income level, age, the type of property and where the property is located. Those are four facts about a household. A ZIP code supplies one of them.

Senior Support Navigation is the work of closing that gap: establishing what help exists for one person in one place, what that person actually fits, and the order to pursue it in. A directory does the first part.

Read each listing for what it does carry. If it shows an eligibility note, a funding type or a date it was last checked, copy those down with the date you read them. If it shows none of those, nothing is wrong with the listing. It is undated, and an undated fact about funding is a question, not an answer.

What if the home modification is needed this week?

A home modification needed by a hospital discharge date and a home modification program found through a directory run on different clocks. Nothing in the federal pages behind this essay says how fast any listed program decides, funds or installs, and none of them promises days. Plan as if the program's answer arrives after the person is home.

That puts the first conversation inside the hospital. Ask for the discharge planner or the social worker before the discharge date. Ask what has to be in place in the bathroom on the first day home, and whether the hospital knows a local source for it. That conversation is easiest to have while the person is still a patient.

If the answer is a small fix the family pays for itself, add one question to every program call that follows: does the program cover work that was done before approval? Get that answer before the receipt exists.

The stopgap gets the household through the first week. The program calls are for the larger job, and they can start the same night.

What should I ask on the first call to a home modification program?

A first call to a home modification program has three questions to get through: who the program serves, how much of the work it funds, and whether it is taking applications now.

Who it serves. Ask about age, income, whether the person must own the home, and whether renters are included. Ask what paperwork proves each one. Write down the name of the person who answered and the date, because the answer is only as current as that call.

How much it funds. Ask whether the program pays for the whole job, pays for part, or lends the money. USA.gov is blunt about the federal side: 'The federal government does not offer free money to individuals to repair or improve their homes,' and most of the federal options that page lists are loan programs. That sentence covers federal help to individuals. A state or local program on a ZIP code list may work differently, which is the reason to ask and not assume in either direction.

Whether it is open. Ask whether there is money left in this budget year. If there is not, ask when applications reopen and whether a waiting list exists. If one does, ask to be added before hanging up.

If the person on the phone cannot answer one of the three, that is an answer too. Write it down as unknown, ask who would know, and do not let it quietly turn into a no.

What order should a caregiver make the calls in?

The order of home modification calls follows one rule: call first whoever stops being available soonest. No source cited here measures whether call order changes what a family receives, so this is reasoning and not a finding. The reasoning is that some sources of help expire and others wait.

First, anyone tied to a date. If the modification follows a hospital stay, that is the discharge planner or social worker, before the discharge date.

Second, the area agency on aging. The Administration for Community Living describes it as a public or private nonprofit agency designated by a state to address the needs of older persons at the regional and local levels. One call there covers a region. Each program call covers one program. Ask which names on the list the agency would try first and whether it knows of any that are closed. If it does not know, record that as unknown. The same federal page says the local agency can be found through the Eldercare Locator, by phone at 1-800-677-1116.

Third, every program on the list, on the same day if possible. Do not rank them first, because ranking requires the answers. Any program with an open list or a waiting list gets an application or a name during that call. A place in line is the one thing here that cannot be recovered later.

Alongside the list run the routes tied to who the person is. The Department of Veterans Affairs says it offers housing grants for Veterans and service members with certain service-connected disabilities, so they can buy or change a home to live more independently (page last updated November 18, 2025). That page describes one set of grants. It is not offered here as the full list of VA help, so a veteran without a service-connected disability should ask the VA and not rule themselves out. If the person has Medicaid, Medicare or a private plan, ask each one whether it covers home modifications. No source is cited here for that in any state, so it is a question to carry, not an answer.

Loans come last. They do not close this week, and they are paid back.

Doesn't the area agency on aging already do this, and what if nobody answers the phone?

The strongest case against a call script and a call order for home modification help has two parts. The area agency on aging already exists to do this navigation, so the advice collapses to one phone number the government already publishes. And the failure families describe is a phone that rings out, which no script fixes.

Both are partly right. The area agency on aging is the right early call, which is why it sits near the top of the order. It is designated to address needs across a region. It is not the program. It can say which door to try. It cannot say whether the program behind that door will fund this bathroom.

A phone that rings out is harder, and no order of calls makes anyone pick up. What the order does is decide which unanswered call costs the most. A missed call to a loan program costs nothing this week. A missed conversation with a discharge planner is far harder to have after the discharge date. An unanswered call gets logged with the date as unknown, followed by a message that states the three questions and a second try. It does not get logged as a no.

A better listing would not close the gap either. A listing with full eligibility notes would shorten the call, not replace it. And even a perfect eligibility note describes the program, not the person. Matching one household to that rule is still a determination, and the program makes it.

The evidence here has a limit. This essay rests on the announcement and the federal pages it names. It did not audit the directory's listings, and it makes no claim about how complete or current they are.

> A directory tells you a program exists near your address. Only the program can tell you whether it will help the person at that address.

Print the list. Next to each name, leave room for three answers and a date. Talk to the discharge planner before the list, call the area agency on aging next, then call every name on the same day. Some lines will come back as a yes, some as a no from one program on one day, and some as unknown for now. That is Senior Support Navigation in practice: each line becomes a fact about your mother's situation where there used to be a guess about a listing.

Further reading

1. Administration for Community Living, announcement of the updated Home Modification Information Network. The primary document this essay applies its argument to. acl.gov/news-and-events/announcements/new-home-modification-information-network
2. Administration for Community Living, what an area agency on aging is and how to find the local one. Source for the first call in the order. acl.gov/programs/aging-and-disability-networks/area-agencies-aging
3. USA.gov, government home repair assistance programs. Source for the factors eligibility may depend on and for the statement that most federal options are loans. usa.gov/home-repair-programs
4. U.S. Department of Veterans Affairs, disability housing grants for Veterans. Source for the veteran route and its stated purpose. va.gov/housing-assistance/disability-housing-grants

AIOSeniors aioseniors.com

Most families never find out what they qualify for. Answer a few questions and get a personalized list of the programs, benefits and services available where you live. Free, about 5 minutes.