

Home Modifications to Promote Independence

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I. Introduction

The effects of disability and advancing age can make it difficult for people to live independently in their own homes. Acute illnesses, ongoing chronic disease, and permanently disabling conditions can limit mobility, strength, stamina, and cognitive functioning. Efforts to make the country's housing more accessible for people with all types of disabilities have been an important focus of the independent living community for many decades. Policymakers are increasingly recognizing this need and have begun to promote a variety of programs for building accessible structures, funding home modifications, as well as promoting "aging in place."

Many homes, particularly those that are older, are not designed or arranged to maximize safe and independent living. In 2003, the AARP Public Policy Institute surveyed persons over age 50 who have disabilities and found that they strongly prefer living in their own homes to other housing situations. The survey also found that future loss of mobility and independence are among their greatest fears.¹ Through the use of home modifications and assistive technology, more home environments can be changed to eliminate barriers and promote independent functioning for people with all types of specialized housing needs and preferences.

Aging and Disability Resource Centers (ADRCs) are uniquely positioned to play a role in the nationwide effort to help individuals change their home environments to best suit their needs. Information about home modifications should be a part of an ADRC's options counseling on long-term supports and services. This issue brief describes how ADRCs can inform people about ways to make their homes safer, finance needed home modifications, and assist with finding a contractor to make improvements.

II. Home Modifications

The majority of consumers who contact the ADRC will most likely already own or rent a home that may not be meeting their unique needs. One out of every four homeowners in this country is over the age of 65.² Older people also tend to live in older homes that are especially in need of repairs and remodeling – currently, more than 60% of older Americans live in homes more than 20 years old³ and almost 30% reside in homes that are more than 50 years old.⁴ These older homes are less likely to have features such as grab bars, ramps, and easily accessible bathrooms that maximize independence of older persons and people with disabilities.⁵ Home

¹ Gibson et al, *Beyond 50.03: A Report to the Nation on Independent Living and Disability*, Washington, DC: AARP Public Policy Institute, 2003, <http://www.aarp.org/research/housing-mobility/homecare/aresearch-import-752-D17817.html>.

² Golant, S. M., Low Income Elderly Homeowners in Very Old Dwellings: The Need for Public Policy Debate. *Journal of Aging and Social Policy*, 2008;20(1):1-28.

³ Administration on Aging, "Housing," September 9, 2004, http://www.aoa.gov/eldfam/Housing/Home_Remodeling/Home_Remodeling.aspx (November 8, 2006).

⁴ Golant, 2008.

⁵ Newman, S. (2003). The living conditions of elderly Americans. *The Gerontologist*, 43(1), 99-109.

modifications that are aligned with the principles of universal design can add comfort and convenience to any household.

The challenges of aging, disability, limited income, and unmet housing needs tend to reinforce each other and compound the challenges of maintaining independence in the community.⁶ For example, the out-of-pocket costs of medical bills, home health, and personal care needs are a financial challenge for many people. Cluttered and hazardous living environments can endanger their residents by increasing the likelihood of household accidents and injury, yet residents may be unable to finance even a minor modification effort.

Home repairs and modifications range from simple changes to comprehensive remodeling but even a small change can make it easier and safer to carry out everyday activities such as bathing, cooking, and moving around the house. Many older people do not think about changing their home environment until an accident has occurred or they can no longer perform basic tasks. With a little foresight, homeowners can initiate the necessary changes before they become urgent. Early action can allow people with disabilities of all ages to enjoy an independent lifestyle without undergoing a difficult and unexpected transition. Home modifications may also increase the value of a home as the more people seek out homes that are accessible.⁷

Common home modifications for aging in place or accommodating a disability are listed below.⁸

- **Proper lighting** assists persons with low vision in navigating their home.
- **Entry ramps** replace stairs for people with mobility limitations. Ramps can be either permanent or temporary. The slope of a ramp should be no greater than one foot of ramp for every inch of rise.
- **Lever-style door handles** replace round knobs to assist persons with limited hand mobility or dexterity in opening and closing doors. A lever handle can be attached to an existing knob, or new hardware may be installed.
- **Visual signaling smoke detectors** use flashing lights to alert a person who is deaf or hard of hearing when smoke is detected.

⁶ Golant, 2008.

⁷ Jay Klein, Darrell L. Jones, David Horvath, and Sally Burchfield, *Funding Sources Successfully Used by States to Support Development of Integrated, Affordable, and Accessible Community Housing*, ILRU Community Living Partnership, November 2007, http://www.hcbs.org/files/129/6418/HOUSING_FINANCE_PAPER.pdf.

⁸ Pacific Nonprofit Training Center. <http://www.fairfaxcounty.gov/DSB/lowcostmod.htm#accessible>

Universal Design

Universal design is an approach to home design that incorporates building features which, to the greatest extent possible, can be used by everyone regardless of their age or level of ability or disability. It recognizes and emphasizes that design can be attractive as well as functional and can add value to a home environment.

Basic elements of universal design are entrances with wide doorways and that do not have steps. These features allow people who use wheelchairs to move about more freely, but they also make it easier to move furniture, strollers, luggage, and bicycles in and out of a home.

- **Rugs and mats** can be fastened to the floor to reduce the chance of tripping or slipping. Carpets can also be removed entirely to help people who have allergic reactions to dust, synthetic carpet and chemicals.
- **Removing cabinets** close to the stove, oven and under the sink will also allow for a workable clear floor space for people in wheelchairs.
- **Lag bolts** in the ceiling above a person's bed that have a rope or trapeze attached may assist someone who is paralyzed or has back problems in sitting up or rolling over while in bed.
- **Adjustable-height closet rods** let a person who uses a wheelchair or person of short stature to hang clothes easily.
- **Grab bars** for the shower, tub or toilet area can keep a person from slipping and falling when transferring into the bath or on off the toilet.
- **Handheld shower heads** mounted on a vertical bar allow the spray to be adjusted up or down as needed.

Accessible homes can also include a master bedroom and bath on the first floor, no change in levels on the main floor, a low maintenance exterior, and non-slip flooring.⁹ In addition, a number of small changes that might not be considered "home modifications" can often make a home safer. For example, experts often advise people to remove throw rugs to decrease the risk of tripping and falling.

III. Funding Home Modifications

After clarifying what home modifications would be beneficial, most ADRC consumers will have questions about what options are available to pay for changes they need in their home. Although ADRCs may not have the financial resources to fund home modification for consumers directly, they should be able to provide information about the funding options available locally. Loans, insurance policies, tax deductions, federal and state programs, and non-profit programs can all potentially be of assistance.¹⁰ Small grants for home modification services become available in different local communities at different times, but they are unpredictable.

Loans

Loans, including home equity loans and reverse mortgages, provide the capital that many people need to undertake a modification project, be it large or small. The Department of Housing and Urban Development (HUD) insures lenders against most losses on home improvement loans under Title I.

⁹ National Association of Home Builders. *All About Aging In Place Fact Sheet*.
<http://www.nahb.org/generic.aspx?sectionID=717&genericContentID=87872>

¹⁰ Lisa Ann Fagan and Cheri Cabrera, "Funding for Home Modifications & Programs," National Association of Home Builders, February 6, 2008, <http://www.nahb.org/category.aspx?sectionID=717>.

The US Department of Agriculture has created the Rural Development Home Repair Loan and Grant Programs, known as Section 504 programs, to assist individuals who live in rural areas. The program provides low-interest loans to homeowners of all ages and grants to individuals over age 62 who meet specified income criteria. These loans can assist with home repairs and modifications to make homes accessible for people with disabilities.

ADRCs should consider the potential barriers to obtaining loans when making referrals. Consumers may have a bad credit rating due to past financial difficulties and may be unwilling to go through a credit check or may not qualify for a loan once a check is completed and poor credit is discovered. In other cases, people with few financial resources often rent rather than own their residence, so there is no equity to draw on with a reverse mortgage or home equity loan. Many individuals are reluctant to borrow money, and the ADRC may need to find out more about their living situation and explain how a home modification could be a good investment to assist with maintaining independence and avoiding unnecessary institutionalization.

Medicaid HCBS Waivers

Home modifications are one of the services offered by states under Medicaid home and community based services waiver programs. Section 1915(c) waivers of this kind allow states to cover certain supportive services for people who are at risk for institutionalization. In addition, participant-directed programs such as Cash and Counseling frequently allow a portion of a beneficiary's flexible service budget to be spent on home modifications. Because the amount available and types of modifications that can be funded are often limited, details of the program must be examined locally. Medicare does not pay for home modifications.

Private Insurance Benefits

In some cases, automobile insurance policies, worker's compensation programs, state catastrophic accident insurance plans, medical trust funds, or other insurance programs may pay for home modifications, particularly if the need for home modifications arose as the result of an accident or injury.¹¹ In addition, many long-term care insurance policies allow a specified amount of benefit dollars to pay for home modifications in lieu of admission to a nursing facility or assisted living facility.

Tax Deductions

A home modification may be tax deductible. Part of the expense of building a ramp or modifying one's bathroom for accessibility may be deductible if the modification increases the resale value of the property and has been deemed medically necessary.¹² Consult a tax professional or IRS Publication 502 for more information.¹³

¹¹ Fagan and Cabrera, 2008.

¹² Home Modifications in Pennsylvania. "How to Fund Home Modifications." <http://homemods.jevs.org/findfunding.asp#>

¹³ The link to the IRS website to download this information is <http://www.irs.gov/pub/irs-pdf/p502.pdf> or call 1-800-829-3676

Department of Veterans Affairs

The Department of Veterans Affairs funds one-time-only Specially Adapted Housing (SAH) Grants in amounts up to \$60,000 to allow a qualified veteran with a service-connected disability to build, purchase, or modify a home to suit his or her needs.¹⁴ The goal of the Specially Adapted Housing (SAH) Grant Program is to provide a barrier-free living environment that affords a veteran a level of independent living that he or she would not otherwise enjoy. The VA employs SAH agents who are specialists in the field and will counsel and make suggestions to the veteran at every stage of the grant administration, including picking out a lot, obtaining the services of an architect, obtaining bids for construction, and arranging other necessary financing. In addition, veterans may qualify for a VA Home Loan that can be used to simultaneously purchase and modify a home. ADRCs should contact their local VA service system to find out more about referring potentially eligible veterans to these benefits and services.

Non-profit programs

ADRCs should utilize their partnerships with the disability network to locate the broadest array of possible home modification resources. Some Centers for Independent Living (CILs) are very active in assisting people with housing needs and may be able to perform an in-home assessment of required modifications. CILs may also provide funding for these changes, though many provide referrals only because demand far outweighs available funds.¹⁵ ADRCs should also consider referring clients to faith-based organizations, local volunteer groups, and other non-profit resources for assistance. Foundations and disability-specific organizations may be located through the United Way, a local phone book, community newspapers, and personal networking.

For example, the Bangor, Maine ADRC realized that many consumers in the service area were experiencing confusion about how to go about making changes to their home. In response to that need, the ADRC set up a partnership with the CIL Alpha One to make referrals for people requesting modification information and services.¹⁶ The ADRC located in Pittsburgh, Pennsylvania, has similar partnerships to link their consumers to organizations that provide home modification services.

Rebuilding Together is the nation's largest volunteer housing rehabilitation organization and the only national-level organization that focuses exclusively on the home repair and improvement needs of lower-income homeowners. They network with local affiliates to serve the needs of individual communities. Their website, www.rebuildingtogether.org is an excellent resource for anyone seeking information about the housing modification network. Rebuilding Together can also be reached by phone at 1-800-4-REHAB-9.

¹⁴ Department of Veterans Affairs. *Public Law 109233, Veterans Housing Opportunity and Benefits Act of 2006 Section 101 Specially Adapted Housing*. <http://www.homeloans.va.gov/docs/sahfact.pdf>

¹⁵ Stephanie Cory and Phoebe S. Liebig, *California Centers for Independent Living and Home Modifications* (Executive Summary). The National Resource Center on Supportive Housing and Home Modification, University of Southern California, CA 2003, <http://www.usc.edu/dept/gero/nrcshhm/research/>.

¹⁶ ADRC Pilot Sites Work Group Call, November 16, 2006, Topic: Coordinating with Home Modification Programs, <http://www.adrc-tae.org/tiki-index.php?page=Housing>.

IV. Finding a Contractor

Another challenging aspect of making home modifications is finding a contractor to perform construction. There may not be many contractors in a community who have established reputations as well as the skills to make relevant home repairs. Contractors who do this type of work are often individuals who own their own small business and are willing to take on small contracts, rather than large construction firms that tend to focus on more substantial endeavors. Some ADRCs have had success with maintaining a list of local contractors who are willing to take on home modification projects on behalf of their consumers.

The Remodelers Council of the National Association of Home Builders (NAHB) in collaboration with the NAHB Research Center, NAHB Seniors Housing Council, and AARP developed the Certified Aging-In-Place Specialist (CAPS) program to address the growing number of older consumers that need or require home modifications. CAPS professional builders have been educated in the unique needs of the older adult population and taught strategies for designing and building aesthetically enriching, barrier-free living environments. The CAPS program also addresses the codes and standards, common remodeling expenditures and projects, product ideas, and resources needed to provide comprehensive and practical solutions. Over 1,000 CAPS-certified specialists are available nationwide. Helpful hints for finding a contractor include:

- Determine the budget for the project.
- Seek referrals from friends, family, colleagues, and neighbors who may have had similar work done.
- Check with your local or state office of consumer protection and the local Better Business Bureau.
- Look for professional designations such as CAPS, Certified Graduate Remodeler (CGR), or Graduate Master Builder (GMB). To find a professional who specializes in Aging-In-Place remodeling, visit www.nahb.org/caps.

V. Education about Home Safety and Falls Prevention

An ADRC might also consider developing an educational program on home safety, alone or in partnership with another local organization. The program could take place at the ADRC office or be staged in other accessible settings. Peer group discussions, in which participants talk about accidents they have had and ways to avoid them, can help with increasing awareness of dangers in the home while raising social capital of the persons involved. In addition to promoting safety, it may also be emphasized during the program that simple home modifications can make life easier and more comfortable.

Many ADRCs offer fall prevention classes that address home safety. For example, the Southern Maine Area Agency on Aging partnered with the Maine Medical Center Division of Geriatrics and the University of Southern Maine School of Social Work to offer their fall prevention

program. It included strategies for changing the home environment to reduce risk factors for falls.

VI. Additional Resources

<p>AARP Website on Home Design http://www.aarp.org/families/home_design/</p>	<p>This page features several quick tips on home design and successful aging in place.</p>
<p>Center for Universal Design at NC State University http://www.design.ncsu.edu/cud/</p>	<p>The Center for Universal Design is a national information, technical assistance, and research center that evaluates, develops, and promotes accessible and universal design in housing, commercial and public facilities, outdoor environments, and products.</p>
<p>Concrete Change http://www.concretechange.org/</p>	<p>Concrete Change promotes the concept of "visitability," a movement that seeks to increase the supply of accessible housing through the inclusion of three basic structural features at the time of home construction: a zero-step entrance, wide doorways, and at least a half bath on the main floor of the home.</p>
<p>Council for Disability Rights http://www.disabilityrights.org/mod.htm</p>	<p>The Council for Disability Rights seeks to advance the rights and enhance the lives of people with disabilities. They offer information on accessible housing and home modifications.</p>
<p>DisabilityInfo.gov http://www.disabilityinfo.gov</p>	<p>DisabilityInfo.gov has a section of their website devoted to housing that provides information on housing laws, design and technical advice for people with disabilities, their family members, public housing organizations and the nation's builders.</p>
<p>HOMEMODS.ORG http://www.homemods.org</p>	<p>This website is a clearinghouse for modification and remodeling information.</p>
<p>HUD's Property Improvement Loan Insurance (Title I) Program http://www.hud.gov/offices/hsg/sfh/title/title-i.cfm</p>	<p>This property improvement loan insurance program insures lenders against most losses in home improvement loans.</p>
<p>Infinitec http://www.infinitec.org</p>	<p>Infinitec's mission is to advance independence and promote inclusive opportunities for children and adults with disabilities through technology.</p>
<p>National Directory of Home Modification Resources http://www.usc.edu/dept/gero/nrcshhm/directory/</p>	<p>This is a listing of home modification resources, by state.</p>

<p>Pennsylvania Housing Finance Agency http://www.phfa.org/</p>	<p>This agency provides mortgage loans to assist Pennsylvanians with disabilities or their family members who are purchasing homes and need to make accessibility modifications</p>
<p>Rebuilding Together http://www.rebuildingtogether.org</p>	<p>Rebuilding Together is the nation's largest volunteer housing rehabilitation organization.</p>
<p>UniversalDesign.com http://www.universaldesign.com</p>	<p>This site, the homepage of universal designers and consultants, provides a variety of resources, an online forum, the opportunity to subscribe to a newsletter, and additional lists of helpful links.</p>
<p>Dept. of Veterans Affairs - List of Specially Adapted Housing Agents http://homeloans.va.gov/sahagent.htm</p>	<p>The VA provides this list of Specially Adapted Housing Agents alphabetically by city.</p>
<p>VA Form 26-4555 http://www.vba.va.gov/pubs/forms/VBA-26-4555-ARE.pdf</p>	<p>Veteran's Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant</p>