

Housing and Accessibility

Housing Accessibility Needs

Housing accessibility affects millions of Americans, especially seniors and individuals with physical disabilities (Joint Center for Housing Studies, 2014). Accessibility is important for these individuals because it allows them to be more self-sufficient, which promotes a positive self-image and sense of ‘home’ (Hemingway, 2011). Both seniors and people with disabilities require affordable housing because they are more likely to be on fixed incomes.

Affordable, quality housing that is also accessible is very limited in the current housing stock. The majority of buildings are designed in a way that disproportionately disadvantages disabled people and seniors, restricting their ability to participate equally in society (Hemingway, 2011). Many disabled individuals are forced to live in substandard or restrictive units due to the lack of accessible options in the housing stock. People with disabilities sometimes resort to living with their parents or other relatives because of a lack of housing options (Jackson, 2001). Limited availability of affordable and accessible rental units can also pose a problem for seniors and disabled persons who have fixed incomes. Further, most low-cost accessible rental units are HUD assisted, which means they require an application process (Joint Center for Housing Studies, 2014).

Some of the most important accessibility features for elderly and physically disabled persons include no-step entries; single-floor homes; switches and outlets at a height reachable by wheelchair; extra-wide hallways and doorways (wide enough to fit a wheelchair); and lever-style door and faucet handles (for those who struggle gripping and turning knobs). Accessibility to communal areas and buildings around the home are also important. Tripping and falling hazards are one of the biggest housing accessibility concerns for those who are visually impaired. Concrete steps leading to a home have been seen to result in concussions for visually impaired homeowners.

Currently, 76 percent of housing units have single-floor living; 44 percent have no-step entries; and 8 percent have extra-wide hallways and doorways, and/or lever-style door and faucet handles. According to the American Housing Survey, only 1 percent of housing units in the U.S. have all five of these universal design features (U.S. Census Bureau, 2013). Even modern homes are typically not designed for accessibility because most building codes do not have accessibility requirements for single-family homes (Salomon, 2010). Multifamily properties are generally more accessible than single-family units because they are more likely to have elevators, ramps, and single-floor living options (Joint Center for Housing Studies, 2014).

Home Modifications/Retrofits

Seniors are more likely to be living in older, single-family homes, which are less likely to provide the accessibility features they need; however, most senior homeowners would prefer to remain in their homes as they become more disabled rather than move to a more accessible home (Joint Center for Housing Studies, 2014; Salomon, 2010). While disabled individuals typically need an immediately accessible home, seniors can take a more gradual approach to accessible living (Hemingway, 2011). Seniors can choose to age-in-place by adding accessibility features as they begin to need them. “‘Home modifications’ are retrofits or adjustments to existing homes that improve physical accessibility for people with disabilities or for older adults who choose to age in place” (Salomon, 2010). Some of these modifications include installing an accessible toilet, fitting the walls with handrails, and incorporating a floor lift (Hemingway, 2011). Home

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modifications promote independence by allowing individuals to overcome the difficulties they may encounter with everyday tasks.

Making the needed accessibility modifications is by no means inexpensive. In 2010 MetLife Mature Market Institute published a report estimating the costs of accessibility improvements. According to MetLife, installing home modifications could cost anywhere from \$250 to \$100,000 (MetLife & Tenenbaum, 2010).

Costs of Accessibility Home Modifications				
Home Modification	2010 Price Range		Inflation Adjusted to Current \$	
assessment, design, etc.	\$ 300	\$ 10,000	\$ 351	\$ 11,690
ramp, landscape, lifts	\$ 2,500	\$ 20,000	\$ 2,923	\$ 23,381
grab bars	\$ 250		\$ 292	
bathroom	\$ 3,500	\$ 35,000	\$ 4,092	\$ 40,916
door widening	\$ 800	\$ 1,200	\$ 935	\$ 1,403
elevator	\$ 20,000	\$ 35,000	\$ 23,381	\$ 40,916
stair glide	\$ 3,000	\$ 12,000	\$ 3,507	\$ 14,028
master addition	\$ 35,000	\$ 100,000	\$ 40,916	\$ 116,903

Some of the less expensive home modification options are adding nonslip grips to smooth or slippery floors, improving lighting, installing phones with larger numbers and letters, installing grab bars in the bathroom, and installing lever-style handles. Alternative funding and financing programs are available for low-income households that need complex modifications.

Government assistance includes Medicaid Home and Community-Based Services waiver funds, the Rural Development Home Repair Loan and Grant program from the Department of Agriculture, and Community Development Block Grant and HOME Investment Partnerships Program funding. Further, there are nongovernmental organizations that can provide assistance as well, such as the nonprofit, Rebuilding Together, which offers free home modifications to low-income seniors (Salomon, 2010). Virginia offers homeowners tax credits for making modifications to their homes to improve their accessibility (Joint Center for Housing Studies, 2014; Salomon, 2010).

References

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