

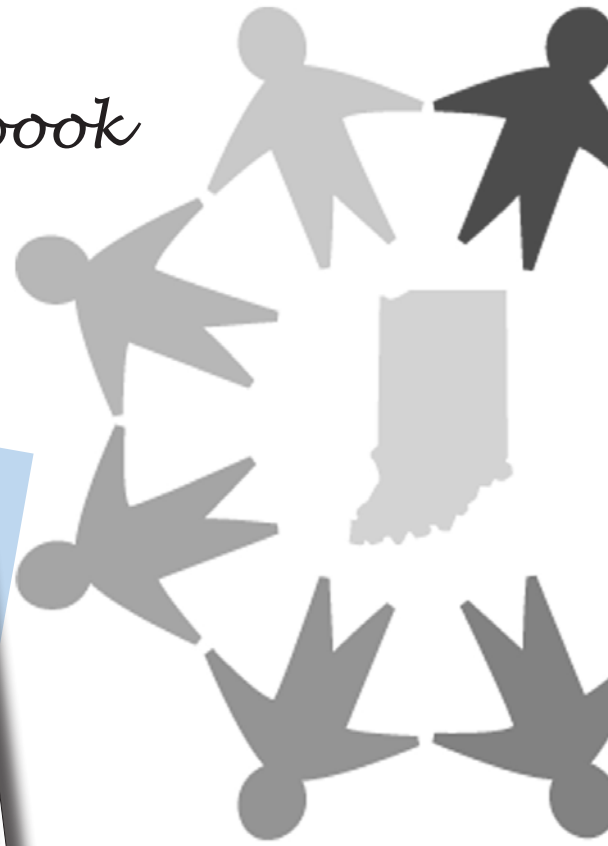


Planning Tools for  
Elder-Friendly Communities

[www.AgingIndiana.org](http://www.AgingIndiana.org)

# HOW TO DEVELOP A HOME MODIFICATION INITIATIVE

*A Community Guidebook*



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## PLANNING TOOLS FOR ELDER-FRIENDLY COMMUNITIES

This guide and others in the series are available for free download at [www.agingindiana.org](http://www.agingindiana.org).

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# How to Develop a Home Modification Initiative

## INTRODUCTION

Many older adults and people with disabilities lead vibrant lives and have valued roles including those of family member, friend, neighbor, employee or employer and community member. People live in their own homes—either leased or owned - and work and volunteer in places of their choosing. For older adults there is abundant evidence that people prefer to continue to live independently for as long as possible. Chronic illness and associated disabilities however can threaten a person's ability to continue to live in his or her own home and community. There are also older adults who may not have a specific disability nor do not see themselves as having a functional impairment but the features of the environment pose safety risks. For people with mobility impairments, the home environment often needs to include universal design features and personalized home modifications to assure the full and safe use of the home. The design features of a residence can enable or jeopardize the fulfillment of a deep wish for many of us to stay in our own homes for as long as possible.

In 1990, the Americans with Disability Act (ADA) established requirements that all new construction and modifications of public accommodations (e.g. facilities such as restaurants, hotels, grocery stores, retail stores, etc.) must be accessible to individuals with disabilities. The Fair Housing and Amendments Act of 1988 (FHAA) outlined seven accessibility requirements for new construction of multi-family structures built after March 13, 1991. Accessibility design thus began at the level of public accommodations

and is currently mandated by federal guidelines and local municipal building codes for public, commercial, and multifamily housing. The ADA does not apply to private residences and most of the standards would not suit persons in their homes, where modifications should be adapted to the unique needs of the person. The FHAA applies to multi-family structures of four or more units with some limited exceptions.

It has been about twenty years since the passage of the ADA and the FHAA. Most of our private homes, old and new, are still places where mobility may be significantly impaired if we become disabled in any capacity, whether temporary or permanent. The most common difficulties involve entry into the house, use of the bathrooms and kitchen, and moving through doorways and halls. Home modifications can remedy these structural barriers, increase safety, minimize the risk of accidents and support a person's ability and desire to remain in his or her home.

Home repair and human service agencies provide some modifications upon request, but the older person must generally be aware of the need to have a specific change made. Once the need for a modification is identified,





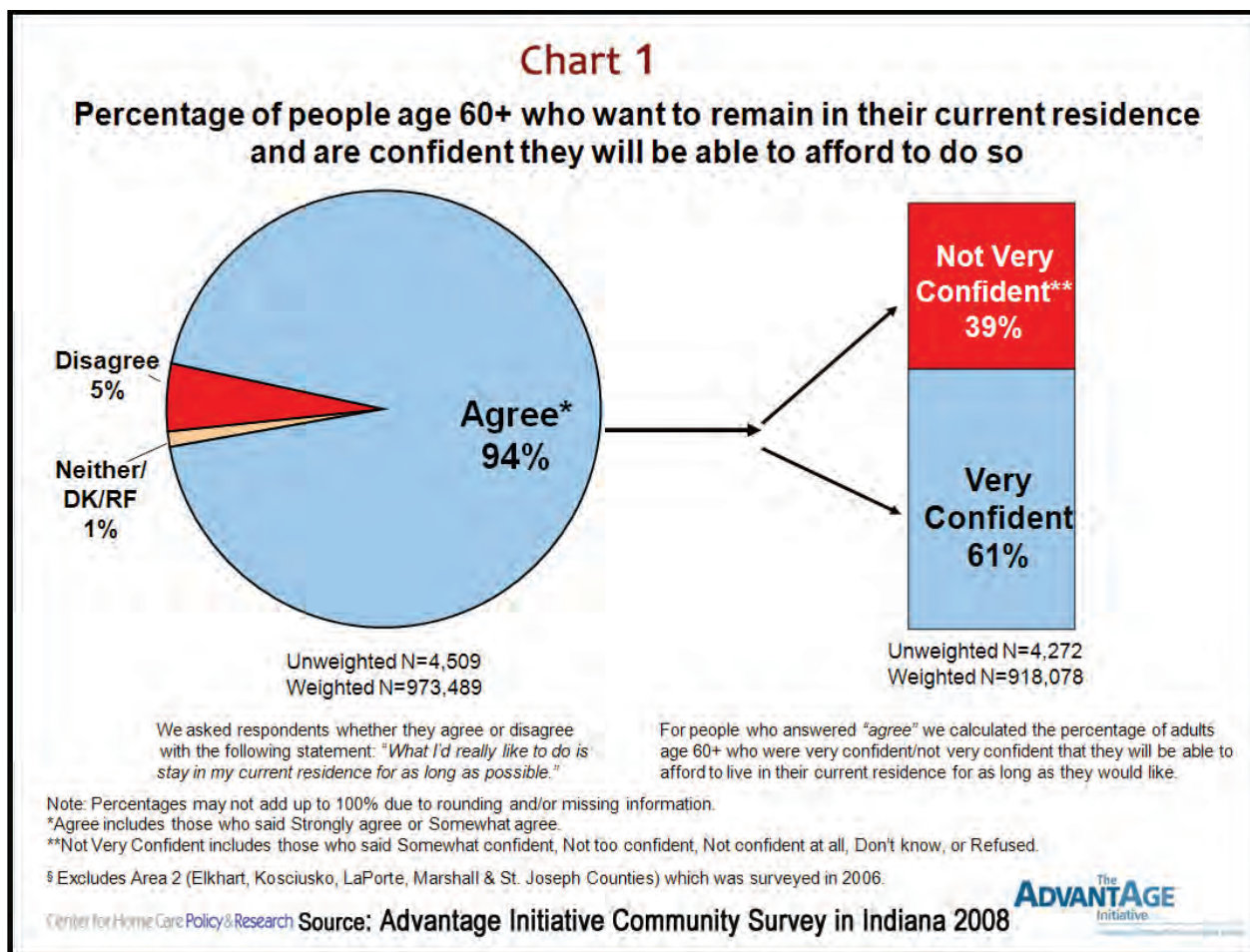
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both older adults and people with disabilities must often find their way through a labyrinth to reach the program(s) for which they qualify, and within which funds and the expertise needed are available. Contributing to the level of difficulty experienced by some people is a housing and social service system that often runs parallel to one another, with little exchange of knowledge and coordination of resources across organizations. The growing need for home modifications for older adults and for people with disabilities to remain in their own homes and communities, combined with economic realities, creates a climate of coalition-building potential.

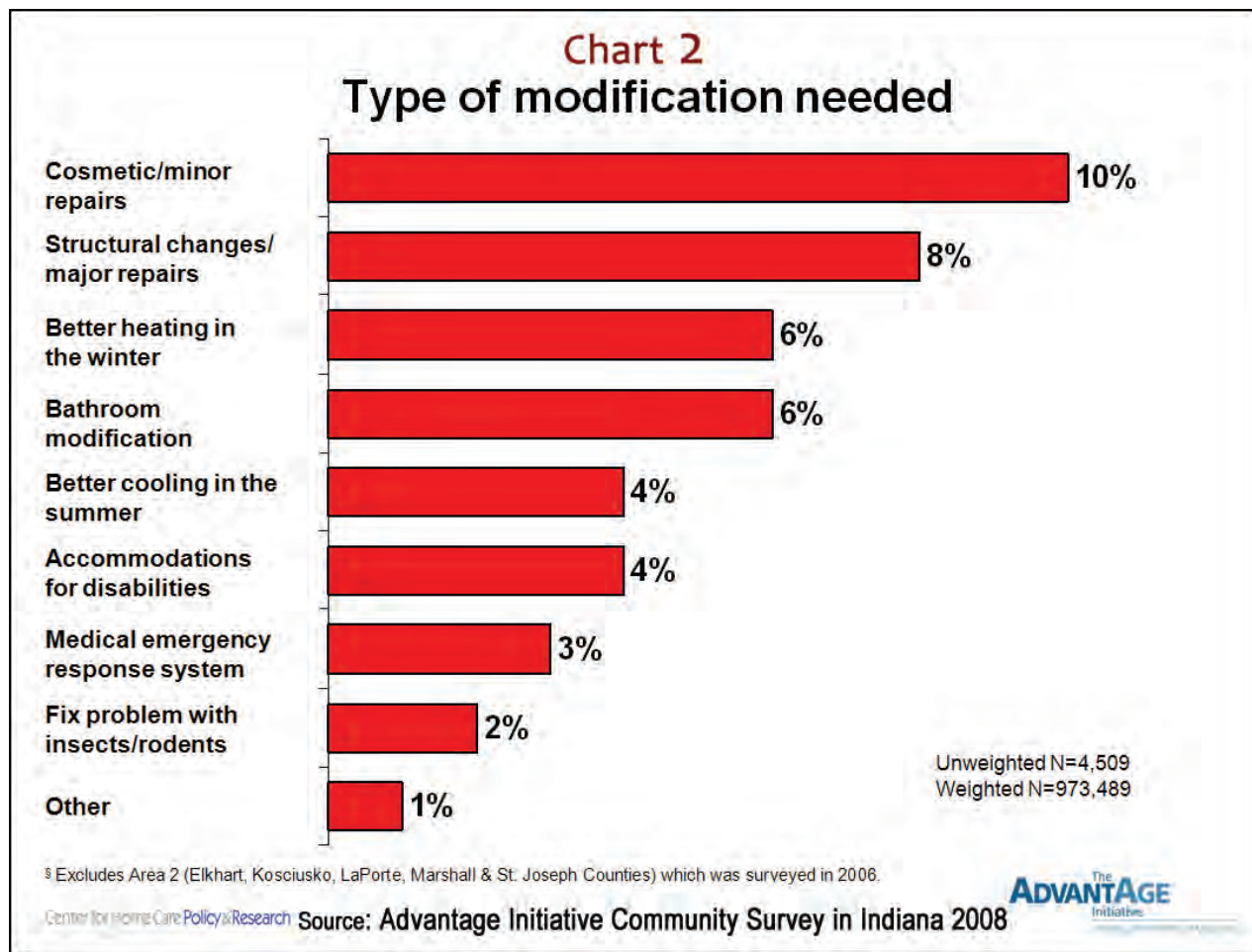
### Home Modification as a Strategy for Aging in Place: Indiana Survey Findings

In 2008, 5,000 Hoosiers age 60 and older were randomly selected participants in extensive telephone interviews that assessed the needs and contributions of older adults to the quality of life in Indiana. One important area of concern for many older Hoosiers and their families has to do with safety and independence in homes and apartments.

As indicated below in Chart 1, the vast majority of older Hoosiers desire to age in place in their current residence as long as possible. Unfortunately, a large percentage of older Hoosiers are not very confident they will be able to afford to do so.



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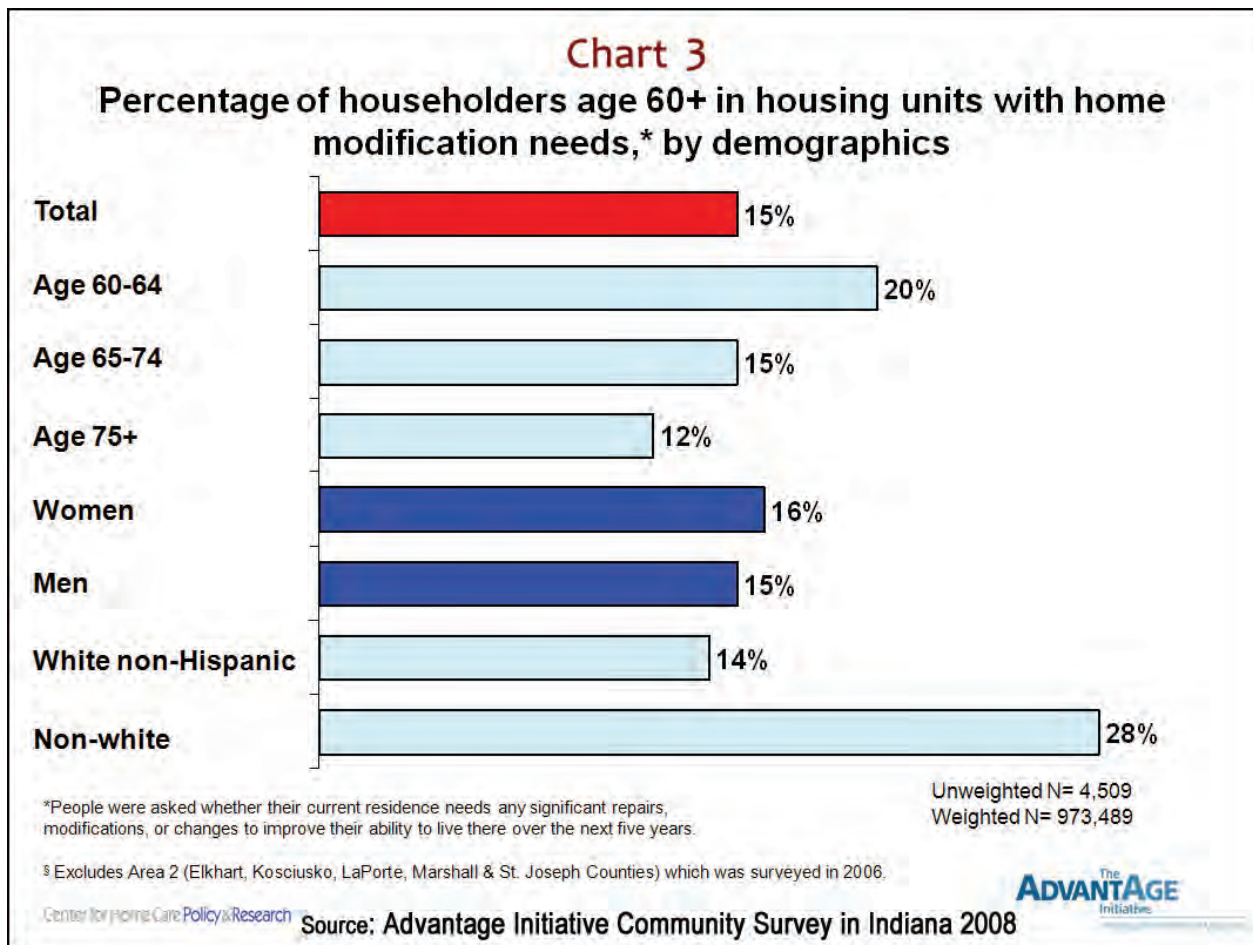


In fact, most older Hoosiers intend to make needed modifications to their homes in the future, whether that includes basic structural changes and upkeep or specialized adaptations such as ramps, bathroom grab bars, lowered counters, walk-in showers, etc.. Of those with a need, however, nearly one in five feel they can't afford to make the necessary changes.

While structural changes usually require a major investment, as shown above in Chart 2, other significant aging-in-place modifications can be done for a modest cost. Community financing for these solutions can bring about a big impact with minimal investment.

The survey also revealed that non-white seniors are twice as likely to need home modification as white non-Hispanic seniors (see Chart 3 next page).





## Strategies for Communities

Modifying the home or apartment for safety and independence can be a key strategy families and communities can develop to help people age in place.

For example, in Indiana's Area 14 aging service area (Clark, Floyd, Harrison, and Scott counties), 590 seniors would make but can't afford bathroom modifications. At an average cost of \$500 per household, a community funding partnership could meet the need over a five year period through an annual expenditure of \$16,225 dollars per county.

Keeping just one senior per county per year out of a nursing home for the same period would save \$1.1 million!

## Full Survey Data Available

For the complete report of the 2008 Indiana AdvantAge Initiative survey, visit the project website at [www.agingindiana.org](http://www.agingindiana.org). Various results and demographic reports are provided for every county in Indiana, and for each planning and service area associated with Indiana's Agencies on Aging.

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## FORMING A COALITION FOR HOME MODIFICATIONS

In the mid 1990's the "First National Conference on Home Modification Policy" was convened by The Center for Universal Design. The National Home Modification Coalition was established, a second conference was held, and a report was developed.

*A Blueprint for Action: A Resource for Promoting Home Modifications* was released by the Center for Universal Design in 1997. Its intended use is to increase the availability and affordability of home modifications for persons of all ages. Particularly important, *A Blueprint for Action* articulates an action plan for promoting home modifications through coalition building. The National Coalition established a foundation upon which community and state home modification coalitions can build.

As the awareness of the benefits of home modifications and accessible housing increases, leaders in your community or state may recognize a need for a collaborative effort across organizations that share a common goal for older adults and people with disabilities to have safe and accessible homes. This booklet is developed for those who are considering the potential usefulness of forming a local or state coalition for home modifications and accessible housing.

### What is a Coalition?

A coalition is an organization of diverse interest groups that combines their human and material resources to effect a specific change the members are unable to bring about independently. -- Cherie Brown

Building a coalition requires individuals and groups to be willing to join forces with others for a common goal or mission. It calls for an identification of shared goals across members, amidst factors where there is potential or actual disagreement and lack of unity. It calls for an understanding of each coalition member's agenda and a separation of those objectives which are compatible from those that are incompatible with the coalition's purpose. The formation of a coalition requires leadership.

### First Steps

Forming a local or state coalition with specific goals and objectives is an effective way to increase the availability and affordability of home modifications. A critical first step is the presence of an organization(s) willing to lead the coalition. A small working group can be formed to share the leadership and initial costs, and give credibility to the coalition.

Before inviting additional members, this working group should discuss such questions as: Who is affected by the issue of home modifications? Who will benefit from the coalitions actions? Who has worked on this





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issue in the past? The coalition organizers should understand other groups' unique inter-ests and potential contributions. A group will consider joining a coalition if it is necessary to reach their goals and if it lacks sufficient resources to be effective on its own. There needs to be mutual benefit.

Coalition organizers should consider how each potential member group could strengthen the coalition and broaden its base of support. Resources that members could contribute include:

- Expertise in home modification, affordable housing, community organizing, self-advocacy, fundraising, fair housing, home and community based supports and related research, etc.;
- Access to a larger constituency groups (e.g., AARP members, Non-profit housing organizations);
- Financial support and funding raising assistance;
- In-kind contributions (e.g., meeting space, clerical assistance, volunteers), and;
- Professional and personal relationships with others with influence and power to effect change.

Throughout the invitation process, the coalition organizers need to be discerning. All groups interested in coalition membership do not need to be extended formal membership. An organization's history, image or other feature may not contribute positively to the public image and stability of the coalition for home modifications. There are federally required opportunities for single organizations and persons to be engaged in public discussions on affordable and accessible housing concerns to which interested parties could be directed. Coalition organizers can assist such groups in

locating avenues for voicing their positions and concerns.

### **“Nothing About Us Without Us”**

Coalition organizers are advised to invite a diverse range of community leaders – not only the usual suspects or those who meet a narrow definition of being an expert. People with disabilities and older adults, some affiliated with advocacy and community organizations, are key members of a coalition for home modifications - Not as recipients of assistance, but as full contributors to the coalition building process. Those with personal experiences with the provision or absence of home modifications bring the issue alive, with stories to share, and skills and capabilities to be exercised.

Coalition organizers will also want to avoid the possibility that those who are excluded could become unlikely to embrace or support the recommendations of the home modifications effort. Trust with significant stakeholders needs to be established from the beginning. The formation of the coalition creates the unique opportunity for previously marginalized persons and organizations who share a common problem situation to align. Coalition leaders are advised to secure the membership of several advocates with disabilities and older adults who are community leaders. For example, the steering committee of the Back Home in Indiana Alliance, an affordable housing initiative, requires that at least 30% of the membership consists of people with disabilities, representing local and state advocacy groups. Other members include leaders from housing, financing and disability affiliated organizations.



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The disability rights credo, “Nothing about Us without Us,” is a guiding principle for community initiatives.

## Further Suggestions on Coalition Membership

Home modification and accessible housing issues impact a number of stakeholders, including the aging, disability, housing, building, financing, advocacy, healthcare and medical communities. A sample of state, local and other organizations that coalition organizers may want to consider involving in a home modification initiative include:

### Self-Advocacy Groups

- Centers for Independent Living
- Graduates of Leadership Training Courses
- People First Chapters  
Senior Action

### Housing and Finance

- Builders Association
- City government housing and community development offices
- Federal Home Loan Banks
- Lenders with Community Reinvestment Act Officers
- Public Housing Agency
- State Housing Finance Agency
- USDA Rural Development

### Nonprofit Community Housing Development Organizations and/or Trade Associations

- State office of the Civil Rights Commission

- State office of the U.S. Department of Housing and Urban Development

### Health and Social Services

- Area Agencies on Aging & Trade Associations
- ARC of the United States - State Chapters and local affiliates
- Providers of home and community-based services
- Rehabilitation Organizations (e.g., Occupational Therapy)

### Specific Constituency Groups and Associations

- AARP
- United Cerebral Palsy and other disability-specific organizations
- Civic Organizations

### University

- University Centers for Excellence in Developmental Disabilities
- Schools of Architecture





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### The First Meeting for All Potential Coalition Members

The location and time of the meeting should take into account the schedules of all potential coalition members. An invitation including a request for participants to advise the meeting organizers of any accommodations needed (e.g., note taker, interpreter) is recommended. All meeting spaces should be accessible and arranged to facilitate the mobility and participation of meeting attendees. It is suggested that light refreshments be served to extend hospitality and to promote social interaction. The agenda needs to be developed to allow time for:

- Informal social interaction
- Presentation and discussion of the proposed mission, compelling research or opportunities, membership criteria, potential roles and activities
- Group discussion
- Decision making on coalition formation and next steps.

The group assembled for the meeting will decide if the development of the coalition will go forward. Once the decision is made to proceed, coalition organizers may continue to coordinate needed activities or a planning committee could be established. The planning committee can be larger than the group of coalition organizers.

Finally, potential members can be asked to submit recommendations of others who should be invited to the next meeting. This can help the coalition organizers identify potential additional stakeholders unknown to them.

### Considerations for Organizations on Coalition Membership

Coalition organizers are advised to ask for potential members to reflect on several considerations prior to securing a commitment from an organization. Considerations may include:

1. Is the issue of sufficient interest and importance to the organization/person?
2. Are the values and priorities of the organization/person consistent with that of the coalition?
3. What potential benefits from membership are anticipated by the organization/person?
4. What contributions can the organization/person make to the coalition?
5. Are the coalition's structures and policies compatible with those of the organization/person? For example, can the coalition decision making process be accepted by the organization (e.g., consensus required by those in attendance at meetings, etc.)
6. Home modification coalitions require long term commitments. Specific actions to be taken may also include short term objectives (e.g., conduct two community awareness events on home safety and modifications), where the member disengages upon the completion of the task. Is the organization interested in a short term or long term commitment?

### Developing a Vision and Action Plan

**"If you don't know where you are going, you might end up somewhere else." - Casey Stengel**

Visioning is a process by which a coalition may envision the ideal future. This process can bring a diverse group together by developing a shared image of what they want for their

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community and what they are willing to work towards. A combination of graphics and words is suggested when recording coalition member's visions for an ideal future. The aim of visioning is to begin to build sufficient common understanding and mutual support across coalition members. The process is often invigorating for a group.

Once a coalition has envisioned the ideal, members will need to articulate the current reality—what is contributing positively towards reaching the ideal, and what is creating an obstruction or barrier? Typically there is substantial tension between the ideal and the here and now of reality. From this discrepancy what actions the coalition needs to pursue begin to emerge. Cherie Brown, Director of the National Coalition Building Institute (NCBI) sums this process up by advising a coalition to consider three questions:

1. What is the ideal?
2. What is the reality?
3. How do they differ, and what must be changed to achieve the ideal?

Answering these questions is the starting point for the creation and implementation of an action plan. The kind of actions that need to be taken may include increasing awareness and addressing attitudes about home modifications, may require efforts to impact policy and influence legislation, and/or may involve getting involved in the election of officials.

There are numerous tools available that describe approaches for visioning and developing strategic plans. A limited list of recommended resources is included in this booklet,

and is not intended to be exclusionary. Coalition organizers will find similarities across many different processes. The cited processes can be used to “get out of the gate” fairly quickly, by setting goals that are positive and possible. It is important to set achievable goals and for the coalition to experience some early success in order to build the confidence of group.

Pearpoint, O'Brien, and Forest, the authors of PATH (1993) describe the action planning process as follows: “The problem (of access to home modifications) is big and complex, but solutions are more likely to develop a step at a time, from experience and reflection, than they are to arrive comprehensively in a flash. The problem (of a home modification system) challenges people and their organizations to learn how to learn by taking action, testing results and purpose and then taking the next step.” In short, strategies need to be revised as more information is collected and circumstances change. In order to be effective, a coalition must be flexible to respond to the unforeseen.

As Will Rogers said, “Even if you're on the right track, you'll get run over if you just sit there.” Coalitions live by their results.





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### Identify New Allies

The coalition will find and cultivate other allies as the work progresses. Key to the success of a coalition is a focus on relationship building, certainly first with those who share similar concerns and values for home modification efforts. It is also useful to identify those who disagree with the coalition's priorities. Cherie Brown emphasizes however cultivating allies "somewhere in the middle" where the vast majority may agree with the coalition's issue if further information or encouragement is offered. When one considers the need for home modifications and home safety features, there are few who will not at some point in their lives (or know someone who will) need or benefit from these home improvements. The coalition needs to continue to broaden the base of support with other organizations and key persons who can help move the agenda forward.

### Maintaining Commitment

Coalition members will offer varying levels of commitment of staff, time, money and other resources. It is therefore important to identify multiple ways for each to contribute. This approach often has the benefit of leading to a greater number of members who find they can contribute in a meaningful way to a shared concern. Some simple ways to be involved could include hosting a coalition meeting, registering people at a local conference, submitting an article for a newsletter, facilitating a community meeting, and arranging for an introduction to a potential new ally.

Coalitions are primarily comprised of a group of

voluntary relationships formed for a common mission. Members' primary affiliation is with the group with which they are associated. Remembering this, the coalition leaders need to consciously strive to maintain the morale and commitment of the members and support their affiliated organizations. Newsletters, packets of relevant information and other resources can assist the member organizations. Community meetings and conferences are positive vehicles for sharing information and sustaining positive energy. It is important for the coalition leaders to "give back" as soon as possible and often for the investments made by others. Coalition parties or other social events can strengthen people's relationships. And finally it is important to remember to celebrate large and small achievements, along the way. A combination of good work, rest and celebration can boost morale, renew hope and strengthen the participation of all involved.

### HOW THE PROBLEM IS ADDRESSED IN MANY COMMUNITIES

The need for home modifications and accessible housing is addressed in a number of ways in different communities. Private pay is an option for those who can afford to renovate their homes. For others, depending on program eligibility and funding availability, disability or aging related services, or affordable housing resources may be used. The person seeking modifications is often confronted with a patchwork of various public and private programs, each requiring individual applications. Waiting lists are common for access to home modification funds for a residence, whether owned or

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leased. People in need of accessible housing are confronted with a limited number of accessible and affordable units in multi-family properties. Few units are typically affordable to those with less than 30% of area median income or for those who receive Supplemental Security Income. A summary of some of the key private and public programs potentially available to financially assist persons follows.

### **Reverse Mortgages for Older Homeowners**

A reverse mortgage is a special type of home loan that enables homeowners 62 years of age or older to withdraw some of the equity in their homes. Unlike a traditional home equity loan or second mortgage, no repayment is required until the homeowners no longer use the house as their primary residence. HUD's Federal Housing Administration (FHA) created one of the first reverse mortgages, the Home Equity Conversion Mortgage (HECM). Many seniors use it to make home repairs and modifications, to supplement social security income, to pay for medical expenses and more. For more information see [www.hud.gov](http://www.hud.gov) (Search Reverse Mortgages).

For homeowners interested in seeing if a reverse mortgage is right for them it is recommended that they contact the Housing Counseling Clearinghouse toll free at (800) 569-4287 for a list of HUD-approved counseling agencies and a list of FHA-approved lenders with their area. Information is also available through AARP's toll free (800) 209-8085.

### **Disability and/or Aging Related Home Modification Supports**

#### **Title XIX Home and Community Based Services Program (aka Medicaid Waivers)**

Some waiver program funds may be used for environmental modifications for those who lease and own their own homes. A lifetime cap is typically assigned. To be eligible for waiver services, the person must meet criteria required for admission to a long term care facility, group home or state institution and must meet the eligibility of the state Medicaid program. Not all waiver programs offer environmental modifications.

#### **Vocational Rehabilitation Services**

Home modifications may be authorized to facilitate home entry and exit when needed for a homeowner to access the workplace or other vocational rehabilitation services provided outside of the home, including modifications to the bedroom, bathroom, kitchen and garage.





### PUBLIC AND PRIVATE HOUSING REQUIREMENTS

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

There are a number of federally funded housing developments that must meet the accessibility requirements of Section 504 of the Rehabilitation Act of 1973 (Section 504). Section 504 requires that a minimum of 5% or at least one unit (whichever is greater) of the housing developed by recipients of federal funds meet Uniform Federal Accessibility Standards (UFAS) for people with mobility impairments, and an additional 2% or at least one unit (whichever is greater) is required for people with hearing or visual impairments.

The minimum percentage of accessible units required by Section 504 has not changed since 1973. The U.S. Department of Housing and Urban Development estimates that about 32% of residents of HUD funded public housing residents have disabilities (includes those without mobility impairments).

#### Fair Housing Amendments Act of 1988(FHAA)

Most buildings or structures that are intended for occupancy by one or more families are covered by the FHAA. Fair housing laws require 100% of new (built after March 13, 1991) multi-family housing with an elevator to meet the following seven accessibility requirements:

1. Accessible building entrance on an accessible route.
2. Accessible public and common use areas.
3. Usable doors, sufficiently wide for persons using wheelchairs

4. Accessible routes into and through the dwelling unit.

5. Light switches, electrical outlets, thermostats and other environmental controls in accessible locations.

6. Reinforced walls in bathroom to allow later installation of grab bars.

7. Usable kitchens and bathrooms designed and constructed so a person who uses a wheelchair can maneuver in the space provided.

If a building does not have an elevator, all of the ground floor units in the building (regardless of the number of units) must meet the accessibility standards. In rare instances, sites may have steep terrain or atypical characteristics that make it impractical for some units to be made accessible.

The seven FHAA required accessibility features must comply with the design and construction requirements of the American National Standards Institute (ANSI). The ANSI A117.1 standard is the technical standard for the design of housing and other facilities that are accessible to persons with disabilities referenced in the FHAA. The ANSI 2003 edition has been adopted as the current standard, although requirements cited in the 1986, 1992 and 1998 additions also remain sufficient to meet FHAA accessibility requirements.

Additional protections under the FHAA require landlords to make reasonable modifications or reasonable accommodations upon request. A tenant may make physical alterations to the housing unit at his or her own expense, if needed to make full use of the premises. The landlord may approve a modification subject to an agreement that the tenant will

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restore the interior to its original condition before terminating occupancy. The landlord or leasing agent must also make reasonable modifications to its rules, policies, procedures or services so that a person with a disability has an equal opportunity to use and enjoy a dwelling (e.g., a building with a “no pets” policy must allow a person with a visual impairment to keep a service dog).

## A SAMPLE OF AFFORDABLE AND ACCESSIBLE HOUSING PROGRAMS AND RESOURCES

### U.S. Department of Housing and Urban Development (HUD)

Most affordable housing programs are federally funded and are based within HUD. Several HUD funded housing programs – such as the HOME Investments Partnership Program (HOME), Community Development Block Grant (CDBG) and Section 8 project based rental assistance can contribute to the accessible housing stock (owned or leased) within a community. Housing developed with HOME and CDBG funds or subsidized with Section 8 project based rental assistance are subject to the accessibility requirements of Section 504 of the Rehabilitation Act of 1973 and FHAA.

#### HOME

These funds can be used to make home modifications or repairs, to expand affordable homeownership opportunities and to build or renovate rental properties. HOME may also be used to provide tenant based rental assistance. It is the largest federal housing program available to exclusively create new

affordable housing. The allocation of funds is controlled by state or local housing officials.

#### CDBG

CDBG funds may be used for a wide variety of housing, community and economic development activities. These funds can be used to make home modifications or repairs.

On average, states allocate about 25% of these funds for housing related projects. The allocation of funds is controlled by state or local housing officials.

### Section 8 Project Based and Section 8 Tenant Based Rental Assistance

As a HUD program, Section 8 housing is one of the most important federal programs available to assist people with low incomes. Typically, the household’s portion of the rent is 30% of their adjusted monthly income, with the Section 8 subsidy covering the balance of the rent and utilities within HUD approved rates.

Section 8 project based housing is a program where the rental assistance is tied to a specific building or housing unit. To receive the project based rental assistance a person or household is required to live in designated housing. Section





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504 of the Rehabilitation Act of 1973 requirements assure the construction of some accessible units that meet UFAS in Section 8 project based housing.

Another important Section 8 program is tenant based rental assistance. This allows the renter to choose housing from the private rental market or to access other publicly funded housing (e.g., low income housing tax credit developments) that would otherwise not be affordable. Housing from the private rental housing market must comply with the requirements of FHAA. A person with tenant based rental assistance can choose where to live and may be able to locate accessible housing or make needed modifications to housing in the private market.

The Section 8 programs are administered by local Public Housing Agencies (also known as Public Housing Authorities or PHAs) under a contract with HUD. State agencies may also serve as a designated state agency responsible for administering Section 8 tenant based vouchers. Public Housing Agencies are to assist a person locate an accessible rental when needed.

### **Section 202 Supportive Housing for the Elderly**

The Section 202 Supportive Housing for the Elderly program provides capital advances and project rental assistance under Section 202 of the Housing Act of 1959 (as amended) for housing projects serving older adult households. Section 504 of the Rehabilitation Act of 1973 requirements assure the construction of some accessible units that meet UFAS in Section 8 project based housing.

### **U.S. Department of Agriculture-Rural Development (Rural Development)**

There are two main sources of federal funding for affordable housing in rural communities: HUD and U.S. Department of Agriculture- Rural Development (Rural Development). Rural Development funds are used exclusively in rural communities and are valuable resources for home renovations and repairs (including home modifications), rental assistance programs and homeownership opportunities. The following two Rural Development programs may be of particular interest to a coalition for home modifications and accessible housing.

#### **Rural Development: Housing Home Repair Loan and Grant Programs (Rural Development Section 504)**

Rural Development Section 504 provides 1 percent loans to very-low income (below 50% of area medium income) homeowners to make essential repairs or rehabilitation to their homes. Grants up to \$7,500 for essential repairs, including home modifications are available to homeowners who are elderly and who cannot afford a 1 percent loan.

#### **Rural Development: Rental Assistance Program (Section 521)**

Section 521 provides rental assistance to some tenants with low incomes who are living in affordable rural rental housing developed through the Rural Rental Housing Program: Direct Loans (Section 515). The rental subsidy is project based assistance. Section 504 of the Rehabilitation Act of 1973 guides the development of accessible units in these properties.



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## Low Income Housing Tax Credit Program

Finally, the Low Income Housing Tax Credit Program (LIHTC), managed by the Department of Treasury's Internal Revenue Service (IRS), is currently the largest source of federal subsidy for new or rehabilitated rental housing in the U.S. The LIHTC is administered through a state's housing finance agency. When the LIHTC Program is matched with other federal funding, such as HOME and CDBG, the housing development is subject to the requirements of Section 504 of the Rehabilitation Act of 1973 for accessible housing.

A barrier is that few LIHTC programs have developed housing that is affordable to people with incomes that are about twenty percent (20%) of area medium income. As a result, people with disabilities with Supplemental Security Income (SSI) often cannot afford to rent an accessible LIHTC unit. Other rental subsidies like Section 8 or HOME tenant based rental assistance must be in place for the unit to be affordable. Pennsylvania has addressed this barrier by providing incentives to developers using the LIHTC program to create both more accessible units and to make these units affordable to people with disabilities with twenty percent (20%) area median income or less.

## COLLECTING HOME MODIFICATION AND ACCESSIBLE HOUSING INFORMATION

Using the above listing of housing programs, resources and accessibility requirements as a springboard, it is recommended that the coalition leaders collect information on the available accessible rental housing in the geographic area of focus. Information that would be helpful for a coalition to collect is the number of accessible units, their bedroom sizes and the percentage of area medium income (AMI) for which each accessible unit is affordable. The AMI and income limits for each geographic area is published annually by HUD (see [www.huduser.org](http://www.huduser.org). Select, Income Limits). Finally it is recommended that the coalition determine if people needing accessible features are living in the accessible units.

Second, it is recommended that the coalition leaders assemble information on how the HOME, CDBG, and Rural Development (if the area included is rural) funds have been spent – for which programs (home repairs and modifications; homeownership, affordable rentals) and the income levels (e.g., percentage of area medium income) of beneficiaries. In





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Indiana, housing rehabilitation funding sources of federal origin were found to be significantly underutilized for specialized home modification services (Stafford and Harlan-Simmons, 2003). In contrast in Philadelphia County in Pennsylvania, about two million in CDBG funds have been dedicated to a home modification and repair initiative for older adults and people with disabilities.

Information on the use of Medicaid waivers, Vocational Rehabilitation services and private sources of assistance (e.g., Habitat for Humanity, Rebuilding Together's Safe at Home program) for home modifications in the coalition's geographic area could also be helpful in planning. Information compiled on the needs for home modifications and the existing barriers experienced (e.g., waiting lists) is important to defining and solving the problem. Conducting this research may be both an early and ongoing action taken by coalition leaders.

### **AFFORDABLE HOUSING PRIORITIES AND PUBLIC PARTICIPATION OPPORTUNITIES**

Once the coalition leaders have conducted some basic research on home modification, accessible housing needs and expenditures across both the social service and affordable housing programs, the stage is set for involvement in the development of local and state housing plans. It is recommended that the coalition and its allies become involved in the public participation opportunities that are required by HUD and the Department of Treasury/IRS as a part of the coalition's action plan. This will help assure the representation of the coalition's issues in important public policy arenas. Two plans are emphasized here

– the Consolidated Plan and the Qualified Allocation Plan.

### **The Five Year Consolidated Plan (ConPlan)**

This is the document submitted to HUD that serves as the planning guide for entitlements funded under the Community Planning and Development formula for the Community Development Block Grant (CDBG) and HOME grant programs. The ConPlan provides an assessment of the housing and community development needs; a strategic plan for addressing these needs; and a specific one year Action Plan for the use of HUD grants funds. This plan is submitted to HUD to project and define the comprehensive affordable housing strategy and community development needs for defined geographic areas in a state. All communities have a ConPlan that guides the use of HOME and CDBG funds that are potentially available for their area.

Key to the development of the ConPlan is the HUD requirement for public participation, including the holding of public hearings and the inclusion of correspondence from constituents in the plan. Coalition members and allies can organize and work to assure the sharing of research findings and personal stories about the need for accessible housing and the benefits of home modifications. Personal contact between constituents and policymakers and the sharing of stories can be a strong catalyst for change.

### **The Qualified Allocations Plan**

The IRS requires state housing agencies, the administrators of the Low Income Housing Tax Credit program, to develop a Qualified Allocations Plan (QAP). The QAP is a federally

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mandated planning requirement that states use to explain the criteria used to distribute their federal LIHTC allocation. Based on their QAP, states can establish preferences and set-asides to target resources towards specific places (rural communities) or populations (such as older adults or people with disabilities). The QAP is developed annually and public participation is required. In Pennsylvania, disability advocates worked effectively with the state housing finance agency to include incentives for the development of twice as many fully accessible units as are otherwise required (under local, state, or federal mandate, whichever is greater). In addition, incentives are in place for developers who submit a financing plan ensuring that accessible units in the housing development will be affordable to persons at or below twenty (20) percent of the area median income, adjusted for family size.

### HOW THE PROBLEM IS SUCCESSFULLY ADDRESSED IN SOME COMMUNITIES

The National Resource Center on Supportive Housing and Home Modification (NRCSSHM) is a University of Southern California-based, non-profit organization whose mission is to promote aging in place and independent living for persons of all ages and abilities. It serves as an information clearinghouse on home modifications and provides training and education to respond to the increasing demand for home modifications. In 2001 NRCSSHM conducted a survey of home modification programs throughout the U.S. Several programs were then selected as exemplary models of service including both organizations that formed coalitions and those

that managed a home modification program internally. A summary of three programs that were selected as exemplary models of services is summarized below.

### Pennsylvania Initiatives

Two of the nationally recognized home modification programs are based in Philadelphia Pennsylvania. One program is designed to address the needs of older adults and is located in the Philadelphia Corporation on Aging (PCA), an Area Agency on Aging for Philadelphia County. The second program is designed to meet the home modification needs of people with physical disabilities and is administered by the Philadelphia Housing Development Corporation (PHDC).

### Senior Housing Assistance Repair Program

PCA operates a Senior Housing Assistance Repair Program (SHARP) that performs minor repairs and modifications for homeowners ages 60 years and older who meet financial eligibility criteria (household incomes must be at or below 150% of poverty). Home modifications may include safety and security measures, basic repairs and modifications that maximize the independence of the home-





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owner and ease caregiving. Since 1987 hundreds of homes have received major adaptations (e.g., stair glides) and thousands of homes have received minor adaptations (e.g., replacing stair railings). Bathroom modifications are a common need and are considered a high priority. Major modifications are limited to those who live alone with no consistent support.

In 2009, a budget of 1.6 million assisted 700 households. The 2009 budget included \$325,000 in CDBG funds combined with Pennsylvania Lottery funds channeled through the Pennsylvania Department of Aging. SHARP operates a waiting list and in 2010 the average wait was about 6 months.

PCA's program strength was noted in its intra-agency coordination. Within its housing department, coordination between the Occupational Therapist (OT), and the construction staff was found to be an essential ingredient. This coordination in combination with communicating well with the homeowner leads to successfully implementing modifications that will be used to the fullest extent. The 2010 PCA Housing Director reinforced the importance of involving an OT in the planning process for seniors in frail health and for others interested in the assistance.

### **Adaptive Modification Program**

The Adaptive Modification Program (AMP) provides free major modifications, such as accessible kitchens and bathrooms, stairway elevators, exterior wheelchair lifts and ramps, and widened doorways for eligible homeowners and renters with disabilities. The purpose of AMP is to assist persons with physical disabilities to live independently in their own

homes and avoid institutionalization. The program was originally administered through the Philadelphia Corporation on Aging and is now operated by the Philadelphia Housing Development Corporation, a full service housing developer that works with the City of Philadelphia. Since 2001 the budget has ranged between \$1.5 and \$5 million in CDBG funds. The 2010 budget is 1.5 million. Given the demand, applicants may wait several years for participation in the program.

### **California's Santa Clarita Valley Commission on Aging**

The Santa Clarita Valley Commission on Aging (SCVCoA), a not-for-profit organization was formed as a grass roots effort in response to the growing needs of older persons living within the community. Home modifications emerged as an extension of the Handyworker program, a free home repair and rehabilitation program for homeowners and renters with low to moderate incomes. Home modifications are available for seniors and adults with disabilities.

Within its community SCVCoA surfaced as a leader in home modification capacity building, by becoming the steering organization for a local coalition, known as the Santa Clarita Home Modification Coalition. The coalition brought together the building industry including remodelers, builders, and suppliers with social workers, caregivers, and other agency representatives within the community to provide home improvements. The coalition planned activities for consumers, service delivery professionals, public decision makers, and the corporate sector. It has acted as a

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means by which to increase community awareness of the services for home modifications already in existence. SCVCoA has used the coalition to create and enhance public and private collaboration.

In 1999 the coalition partnered with the Andrus Gerontology Center, University of Southern California and the Pasadena Home Modification to construct two interactive home modification exhibits in easily accessible community locations. The purpose was to demonstrate to the public and to professionals the effectiveness of universal design and home modifications in ensuring a safe, comfortable and accessible dwelling. Over a two month period, about 5,000 persons visited the exhibits. In evaluations, over 80% of the visitors indicated that their knowledge of home modifications was substantially increased and nearly half reported that they would be making a change to their home, or to the home of someone they knew, as a result of this information.

### **Linton, Indiana: A Naturally Occurring Retirement Community**

Outside of the east and west coast home modification programs recognized in the 2001 awards, the small midwestern community of Linton, Indiana supports a home safety, physical wellness and transportation initiative for seniors. The overall intent is to improve the mobility of seniors living in an area of town identified by aging professionals as a Naturally Occurring Retirement Community (NORC). A NORC, is a community where a large concentration of older adults have chosen to remain over their lifetime, be it a high rise in a big city or, as in this instance, a neighborhood

of single family homes in a small town in a rural county.

The home safety project was originally made possible by funding through the Indiana Division of Aging, technical assistance from the University of Indianapolis's Center for Aging and Community, the Indiana University Center on Aging and Community, and coordination from Generations, the Area Agency on Aging (AAA). Key to the design of the initiative is the 100% resident led Steering Committee and an Advisory Committee comprised of community businesses and partners. In 2009, these committees identified home modifications as the priority for the use of \$25,000 in project funds. The financial result - the cost of modifications averaged about \$1000 to \$3000 per household with a couple being more extensive and a few being more minor. Examples of modifications included building ramps, installing shower bars, installing raised toilets, replacing flooring, purchasing shower chairs and improving lighting.

And what was the response of the homeowners? One homeowner captures the voice of many who found increased confidence and ease in mobility as a result of the home





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adaptations. “The thought of needing a ramp floored me!” The homeowner was aware that she had trouble with steps but never thought of needing a ramp at her garage entrance to her kitchen. She would set her shopping bags inside the door while still in the garage and then when all bags were inside, she would struggle up the stairs into the home and then have to bend over to pick up all the bags. She has been amazed at how helpful the ramp is not only to her but also to her friends who visit. Concerning the grab bars in the tub she said, “I didn’t realize how unsure of myself I was before the bars were installed, but I now have so much more security getting in and out of the tub.”

Additional funding is being sought through state and federal affordable housing rehabilitation and modification programs, including USDA Rural Development and the State Community Development Block Grant to expand the home safety and modification initiative beyond one neighborhood to across town. Linton is a town where there is an investment in residents who want to “stay put” in their homes and are age 60 or older.

### SUMMARY

The number of people who can benefit from home modifications and accessible housing grows each year and is not expected to peak until about 2050. Simultaneously, housing constructed with public and private funds are not creating many newly built universally designed or accessible residential units to meet the growing needs of people of all ages. This tide can be turned through the establishment of a home modification coalition. Bringing together older adults, advocates from the

physical disability community, members of the housing and financing industry, and health and human service professionals to increase the availability and affordability of accessible housing (both rental and owned) for persons of all ages is an effective community organizing strategy. Efforts of a coalition can be directed to modify existing housing and to assure that new housing constructed with federal funds is designed to be usable by all.

A home modification coalition does not have to start from scratch. A solid foundation has been laid by the National Coalition for Home Modifications. *A Blueprint for Action: A Resource for Promoting Home Modifications* articulates an action plan for promoting home modifications through coalition building that can be adapted to meet local and state priorities.

Every community is the potential recipient of federal financed affordable housing funds. Existing state and/or local plans with articulated housing needs and intended funding allocations are in place now and are required to be annually updated. If people’s homes and your community’s housing stock could benefit from modifications and repairs, and multi-family units that are accessible to all, consider working with others with a shared concern and mission. A coalition’s participation in the development of its HUD required Consolidated Plan and the IRS required State Qualified Allocation Plan can help shape the annual allocations of millions of affordable housing funds. Potential millions to support the simple notion of living in one’s home and community as long as possible, safely and comfortably.

# How to Develop a Home Modification Initiative

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*The Community Collaboration Manual* (1993). Washington, DC: The National Assembly of National Voluntary Health and Social Welfare Organizations.





## Planning Tools for Elder-Friendly Communities

### RESOURCES

#### **Center for Universal Design**

Safety standards, accessibility guidelines, products and services, and many more resources relating to universal design.

<http://www.design.ncsu.edu/cud>

#### **Concrete Change**

This organization has launched an international campaign to make virtually all homes visitable (accessible to all) by providing the most essential features. Download free powerpoint presentations.

<http://www.concretechange.org>

#### **Directory of Centers for Independent Living**

Click on your state for the nearest CIL.

<http://www.virtualcil.net/cils>

#### **Fair Housing Accessibility FIRST**

An initiative designed to promote compliance with the Fair Housing Act design and construction requirements. The program offers comprehensive and detailed instruction programs, useful online web resources, and a toll-free information line for technical guidance and support.

<http://www.fairhousingfirst.org>

#### **Generations, Inc.**

Indiana Area Agency on Aging that serves rural counties and coordinated a Naturally Occurring Retirement Community home safety program.

[www.generationsnetwork.org](http://www.generationsnetwork.org)

#### **HomeMods.org**

This site provides information on home modification topics from finding home modification contractors to searching for specific products that improve home accessibility. Online courses are available. Videos are listed for purchase. You can download a copy

of *A Blueprint for Action: A Resource for Promoting Home Modifications*. 1997. Raleigh, NC: The Center of Universal Design, North Carolina State University.

<http://www.homemods.org>

#### **Independent Living Research Utilization**

(ILRU) A national center for information, training, research, and technical assistance in independent living.

<http://www.ilru.org>

#### **Infinite Potential Through Assistive Technology (Infinitec)**

This site is a joint effort of the United Cerebral Palsy Association of Greater Chicago and United Cerebral Palsy Associations, Inc. of Washington, DC. It includes a section on ways to pay for modifications and a list of other websites that address home modification and universal design.

<http://www.infinitec.org>

#### **National Coalition Building Institute (NCBI)**

A nonprofit leadership training organization based in Washington, D.C. Since 1984, NCBI has been working to eliminate prejudice and inter-group conflict in communities throughout the world.

<http://www.ncbi.org>

#### **National Resource Center on Supportive Housing and Home Modification (NRCSHHM)**

A University of California based center whose mission is to make supportive housing and home modification a more integral component of successful aging, long-term care, preventive health, and the development of elder-friendly communities. NRCSHHM serves as a lead organizations for the National Home Modifications Action Coalition.

<http://www.usc.edu/dept/gero/nrcshhm/>



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## **NORC Blueprint: Naturally Occurring Retirement Community**

The NORC program model has emerged and grown over the past 20 years. While NORC programs originated in New York City they can now be found in communities in 24 other states. The NNORC website – NORC Blueprint – provides guidelines for designing and managing high quality programs to serve seniors and their communities.

<http://www.norcblueprint.org/norc>

## **National Directory of Home Modification Resources (NRCSHHM)**

A listing of home modifications resources is provided by state.

<http://www.usc.edu/dept/gero/nrcshhm/directory/>

Peters, R. (2009). *Practical Improvements for Older Homeowners. Easy Ways to Make Your Home More Comfortable as You Age.* New York, NY: Hearst Books.

## **Philadelphia Corporation for Aging**

Programs and Resources for Seniors in Pennsylvania. The Housing Department administers a nationally recognized home modification and repair program for seniors.

<http://www.pcacares.org>

## **Philadelphia Housing Development Corp.**

A full service housing developer that works with the City of Philadelphia and administers the nationally recognized Adaptive Modifications Program (AMP).

<http://www.phdchousing.org>

## **Remodelers Council, National Association of Homebuilders (search on accessibility)**

NAHB is a trade association that helps promote the policies that make housing a na-

tional priority. Since 1942, NAHB has been serving the housing industry and the public.  
<http://www.nahb.org>

Scott, B. (1998). *Planning accessible meetings: a guide to ADA compliance.* Washington, DC: American Society of Association Executives.

**The ASSIST Guidebook to the Accessible Home:** *Practical Designs for Home Modifications and New Construction.* 2005. Salt Lake City, Utah: ASSIST, Inc.

## **U.S. Department of Housing and Urban Development**

Learn about renting, buying and making your home accessible, and about your Fair Housing rights. <http://www.hud.gov>





## DEFINITION OF TERMS

### Accessibility

Accessibility defines environments which are safe and usable by people of all ages and abilities. Design and construction requirements for accessibility are specified in the Fair Housing Act Amendments and the Uniform Federal Accessibility Standards.

(Source: U.S. Department of Housing and Urban Development)

### Home Modification

Home modifications are adaptations to one's living environment that are designed to make tasks easier, reduce accidents, and support independent living. Examples include removing hazards, adding special features (e.g. ramps) or assistive devices, moving furnishings, changing how activities are carried out or where they occur, and structural renovations.

(Source: National Resource Center on Supportive Housing and Home Modification)

### Naturally Occurring Retirement Community (NORC)

NORC is a demographic term coined in 1985 used to describe a community that was not originally built for seniors where a significant proportion (40%) of its residents are over the age of 60.

(Source: NY Division of Aging)

### Universal Design

Universal design is design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.

(Source: Center for Universal Design, University of North Carolina)

### Visitability

A visitable home is one that is built on the open market, not specifically for people with disabilities, with a few specific access features. The three essential access features of a visitable home are:

- one zero-step entrance, at the front, back or side of the house with an accessible route;
- all main floor doors with at least 32 inches of clear passage space;
- at least a half bath, preferably a full bath, on the main floor.

(Source: Concrete Change)