

## Home Modifications to Promote Independent Living

Many adults wish to remain in their home as they grow older. Most existing homes, however, have structural barriers that can make it difficult for older adults and people with physical limitations to address their daily needs without assistance. Home modifications can increase safety, accessibility, and independence for older adults in their own homes.

### What Are Home Modifications?

For purposes of this fact sheet, “home modifications” are retrofits or adjustments to existing homes that are undertaken to improve physical accessibility for people with disabilities or for older adults who choose to age in place. As table 1 illustrates, home modifications take a variety of forms and can address any number of obstacles to independent living.

<b>Problem to overcome:</b>	<b>Home Modification:</b>
Cannot get in/out of home without help	Install permanent or temporary ramp
Doorways are too narrow for wheelchair	Widen doorways or install swing-clear hinges
Legs are too weak to climb stairs	Install handrails on both sides of stairs
Difficulty getting in and out of shower	Install grab bars, tub-cut, and/or shower seat
Difficulty turning doorknobs and faucet handles	Replace with lever handles

Source: Jevs Human Services, <http://homemods.jevs.org/default.asp>.

Depending on the level of investment and the scope of the improvement, home modifications are typically categorized as simple or complex. Some simple modifications include adding nonslip strips to bathroom floors or other smooth surfaces, improving lighting, providing

telephones with large numbers and letters, and installing grab bars and lever door handles. More complex (and expensive) modifications include installing ramps, chair lifts, stair glides, widened doorways, roll-in showers, and lowered countertops.

While modifications to individual homes can help older adults live more comfortably, they are not always sufficient to promote independence and autonomy for older adults. In addition to accessible homes, many older adults need accessible communities that provide adequate and affordable transportation options and nearby social services.

### Why Are Home Modifications Important for Older Adults?

The vast majority of older adults live in single-family units. Many of these homes were built in earlier decades, when there was less awareness of the need to ensure physical accessibility for older adults and persons with disabilities. Even today, few building requirements or incentives encourage the construction of single-family homes that incorporate features that make homes more accessible and accommodating for older adults.<sup>1</sup>

Partly as a result, one study found that more than one million older adults with disabilities live in homes that present

barriers to meeting their daily needs.<sup>2</sup> Occupants of such homes are faced with four alternatives: adapting their behavior, sometimes in unsafe ways, to compensate for their home’s inaccessible features; moving to another home more suitable to their physical abilities; modifying their existing home; or turning to institutional care or another supportive housing arrangement. The last alternative may prove costly in both financial and emotional terms and may be unnecessary if the older adult would be able to live independently in a home better suited to his or her physical needs.

Aging adults may find that modifying their home is preferable, safer, and more cost-effective than moving to an accessible home or remaining in an inaccessible one. Home modifications are growing in popularity. A 2007 survey of remodeling contractors reported that home modifications to facilitate aging in place increased by 60 percent from the previous year.<sup>3</sup> Additionally, emerging evidence suggests that the housing market downturn may be discouraging older adults from moving from their current home to an alternative home that might better fit their physical needs.<sup>4</sup>

A survey of older adults found that two-thirds of respondents who made modifications to their homes believed that the adjustments would allow them to remain in their home longer than if they hadn’t made the modifications.<sup>5</sup> As table 2 indicates, most of the primary reasons for undertaking modifications related directly to improving the prospects for aging in place.

Older adults residing in a multifamily setting (such as an apartment building or condominium) may actually be better served by existing legal protections related

So your home has better safety features	70%
To make your home easier to use by all members of your family	65%
To increase your ability to live independently	60%
To provide flexibility to adapt to the changing needs of family members	55%
To upgrade or modernize your home	55%
Source: Bayer, Ada-Helen, and Leon Harper. <i>Fixing to Stay</i> , 2000.	

to accessibility than those who own or rent a single-family home. Under the Fair Housing Act, any residential building with four or more units constructed after 1991 is required to have doors and hallways that are wide enough for wheelchairs; accessible light switches, electrical outlets, thermostats, and other environmental controls; reinforced bathroom walls for the future installation of grab bars; and kitchens and bathrooms that can be used by people in wheelchairs. The law provides a smaller measure of protection for renters with disabilities living in single-family homes by permitting them to make “reasonable modifications” to their home at their own expense to accommodate their needs.<sup>6</sup>

## **Policies and Programs to Support Home Modifications**

### **Making Home Modifications More Affordable for Older Adults**

Depending on the complexity of the adjustment being made to a home, modifications can be extremely cost-prohibitive for some older adults, especially for lower income households. One source indicates that approximately 80 percent of homeowners bear the full costs of making home modifications.<sup>7</sup>

Residents who struggle to pay for improvements may tap into home equity to secure a loan or take out a second mortgage, but declining home values and tighter lending standards may make these funding alternatives less viable today than in earlier years.<sup>8</sup> Others are turning to reverse mortgages that enable homeowners age 62 or older to withdraw some of the equity in their home to access income, which can be used to finance home modifications. A 2007 AARP report found that 12 percent of reverse mortgage shoppers looked into such loans as a way to make it easier for someone with a disability to live in the home. However, reverse mortgages can be very complex and are not always in the borrower's long-term financial interests.<sup>9,10</sup>

Several government programs offer funding assistance to help older adults make home modifications, although many are dependent on geography, income, and/or age. Some states use Medicaid Home and Community-Based Services waiver funds to cover home modifications. Through its Rural Development Home Repair Loan and Grant program, the U.S. Department of Agriculture offers low-interest home repair loans to homeowners of all ages and grants to qualifying adults over the age of 62 to make homes in rural areas more accessible.

Some states and localities have developed tax policies and other direct funding programs to reduce home modification costs to consumers. Virginia, for example, offers a tax credit to any homeowner for making retrofits that make an existing home more accessible. Several state housing finance agencies and local community development agencies have special programs to lower the cost of home repair services for older adults wishing to improve the accessibility, safety, and

security of their home. And some local governments target a portion of their Community Development Block Grant and HOME Investment Partnerships Program funding—two large, flexible block grants administered by the U.S. Department of Housing and Urban Development—to support home modification programs.

Jurisdictions can reduce home modification costs by streamlining the permitting process for the addition of exterior features such as ramps. Expediting the approval process for modifications that improve home accessibility can reduce project delays and expenses for the homeowner.

Finally, private nonprofit groups represent a nongovernmental resource for home modification funds and services. One example is the national organization Rebuilding Together, which provides free home modifications for older adults through its network of volunteers and local affiliates.

### **Regulating Home Modification Service Providers**

One national survey found that if older adults are unable to make home modifications themselves, many will not make them at all. Aside from financial barriers, survey respondents expressed concern about finding reliable home contractors or repair people to hire.<sup>11</sup> Unfortunately, older homeowners may be vulnerable to consumer fraud and less likely than younger people to take action against fraudulent home contractors. States can protect older adults against consumer fraud by regulating home modification service providers.<sup>12</sup> As an example, the South Carolina Residential Business Commission requires all home improvement contractors to pass a state examination and be licensed and registered annually by the state.

### Provide Technical Assistance and Access to Information

More than half of older adults in the same national survey expressed interest in receiving information about staying in their own home as they age.<sup>13</sup> Local governments can educate older adults on various types of home modifications or offer home safety assessments to identify priority modification needs.<sup>14</sup> Local Area Agencies on Aging can provide information and services for older adults on home modifications, disseminate information about reverse mortgages and other financial tools to assist with home modifications, and provide referral services to qualified home improvement contractors or nonprofits that operate home accessibility programs.

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<sup>1</sup> Kochera, Andrew. *Accessibility and Visitability Features in Single-Family Homes: A Review of State and Local Activity*. Washington, DC: AARP Public Policy Institute, March 2002.

<sup>2</sup> Ibid.

<sup>3</sup> Maisel, Jordana, Eleanor Smith, and Edward Steinfeld. *Increasing Home Access: Designing for Visitability*. Washington, DC: AARP Public Policy Institute, August 2008.

<sup>4</sup> Koppen. Jean. *Effect of the Economy on Housing Choices*. Washington, DC: AARP Knowledge Management, February 2009.

<sup>5</sup> Bayer, Ada-Helen, and Leon Harper. *Fixing to Stay: A National Survey of Housing and Home Modification Issues*. Washington, DC: AARP Knowledge Management, May 2000.

<sup>6</sup> U.S. Department of Housing and Urban Development. "Fair Housing—It's Your Right." Retrieved Sept. 30, 2009 from [www.hud.gov/offices/fheo/FHLaws/yourrights.cfm](http://www.hud.gov/offices/fheo/FHLaws/yourrights.cfm).

<sup>7</sup> Fagan, Lisa Ann, and Cheri Cabrera. "Funding for Home Modifications & Programs" Retrieved Sept. 30, 2009 from [www.nahb.org/generic.aspx?genericContentID=89799](http://www.nahb.org/generic.aspx?genericContentID=89799).

<sup>8</sup> AARP Office of Policy Integration. *The Policy Book: AARP Public Policies 2009–2010*. Washington, DC: AARP, 2009.

<sup>9</sup> AARP Foundation. *Reverse Mortgages Loans: Borrowing Against Your Home*. Washington, DC: 2008.

<sup>10</sup> For more information, see Redfoot, Donald L., Ken Scholen, and S. Kathi Brown. *Reverse Mortgages: Niche Product or Mainstream Solution?* Washington, DC: AARP Public Policy Institute, 2007.

<sup>11</sup> Bayer, Ada-Helen, and Leon Harper. *Fixing to Stay: A National Survey of Housing and Home Modification Issues*.

<sup>12</sup> Hermanson, Sharon, and Kristin Moag. *Fact Sheet Number 75: Home Improvement Contractors*. Washington, DC: AARP Public Policy Institute, January 1999.

<sup>13</sup> Bayer, Ada-Helen, and Leon Harper. *Fixing to Stay: A National Survey of Housing and Home Modification Issues*.

<sup>14</sup> Additional research and technical assistance related to home modifications can be found at [www.homemods.org](http://www.homemods.org), hosted by the Fall Prevention Center of Excellence at the University of Southern California Andrus Gerontology Center.