



Research Brief

Housing and Home Modifications for Special Populations

JUNE 2018

Current Application: Texas Ramp Project

Securing legally appropriate housing for persons with disabilities, particularly senior citizens, often proves to be challenging. The U.S. Census Bureau predicts that the percentage of Americans aged 65+ will continue to increase through 2050. The Texas population of individuals aged 65 and over is expected to increase at an even greater rate during that time as evidenced in the following table:

PROJECTED POPULATION BASED ON AGES (in thousands)			
United States	2015	2035	2050
Total	321,369	370,338	398,328
65+	47,830	79,233	87,996
%	15%	21%	22%
85+	6,304	11,909	18,972
%	2%	3%	5%
Texas			
Total	27,695	40,892	54,369
65+	3,226	6,737	9,443
%	12%	16%	17%
85+	352	818	1,591
%	1%	2%	3%
Bandera County			
Total	23	30	32
65+	6	12	11
%	26%	40%	34%
85+	0.4	1.3	2.2
%	2%	4%	7%
Bexar County			
Total	1,883	2,626	3,180
65+	213	410	523
%	11%	16%	16%
85+	25	48	83.6
%	1%	2%	3%

Comal County	2015	2035	2050
Total	128	226	306
65+	24	66	91
%	19%	29%	30%
85+	2.3	7.2	15.4
%	2%	3%	5%
Kendall County			
Total	39	66	89
65+	8	20	25
%	21%	30%	28%
85+	0.9	2.6	5.1
%	2%	4%	6%

(U.S. Census Bureau, 2017; Texas State Data Center, Office of the State Demographer, 2014)

“By 2030, one in five Americans will be age 50 and older. It is critical that communities address their range of needs now. Homes must be designed without barriers so residents can navigate safely from room to room as they age. Many home across the country do not currently meet that goal” (Guzman, Viveiros, & Salomon, 2017, p. 1). The need for housing and home modifications is especially apparent in the counties the Foundation serves, where the percentage of people with disabilities ranks higher than the national and state average:

2012-2016 Population with Disabilities			
	Total Population	Disabilities	%
United States	313,576,137	39,272,529	12.5%
Texas	26,478,868	3,083,141	11.6%
Bandera County	20,818	3,949	19.0%
Bexar County	1,828,044	248,529	13.6%
Comal County	123,157	16,734	13.6%
Kendall County	38,487	5,916	15.4%

(U.S. Census Bureau, n.d.)

2012-2016 Population with Disabilities 65 years and older			
	Total Population	Disabilities	%
United States	44,874,735	16,042,261	35.7
Texas	3,008,037	1,177,239	39.1
Bandera County	5,091	1,843	36.2
Bexar County	204,286	85,398	41.8
Comal County	21,114	6,989	33.1
Kendall County	7,098	2,629	37.0
(U.S. Census Bureau, n.d.)			

HOUSING ISSUES AND THE LAW

Implementing housing and home modifications for disabled persons, particularly senior citizens, not only helps maximize independence, but also meets the requirements of United States law. Over the last few decades, several important laws have been enacted to assist people with disabilities in locating appropriate housing. Some important legislation is highlighted here:

- **Section 504 of the Rehabilitation Act of 1973.** Prohibits discrimination against persons with disabilities for federally funded housing programs. Though it does not typically apply to the private housing market, it does apply to organizations that receive HUD and other types of funding.
- **Fair Housing Amendments Act of 1988.** Prohibits owners and landlords from discriminating against persons with disabilities when selling, buying, or renting homes. It also outlines the necessary reasonable accommodations for different types of homes such as universal design elements in all newly constructed multi-family housing of four or more units.
- **Americans with Disabilities Act (ADA) 1990.** Focuses closely on publicly owned buildings and hotels, model homes, and shelters (for a full list of facilities, see ADA Title III). This law does not specifically deal with privately owned homes.
- **Texas Gov. Code 2306.514, amended 2007.** Requires single family homes receiving federal and/or state funds from the Texas Department of Housing and Community Affairs to implement Universal Design.

(U.S. Department of Justice Civil Rights Division, 2009; Texas State Affordable Housing Corporation [TSHAC], n.d.)

To adhere to the law, any home modifications must fulfill the requirement for a *reasonable accommodation* as stated in the Fair Housing Act. A reasonable accommodation allows for modification of “rules, policies, practices, or services when such accommodations are necessary to afford a person with a disability the equal opportunity to use and enjoy a dwelling” (U.S. Department of Housing and Urban Development [HUD], n.d.). The housing provider is responsible for costs associated with reasonable accommodations under the Fair Housing Act (Department of Justice [DOJ], 2008).

HOME MODIFICATION

Home modification improves disabled persons' living space by improving safety and increasing independent living. Accessible homes and buildings are necessary for those with disabilities, and preferred for those who are aging so they may “age in place,” or when an elderly person chooses to stay in their home as they age (Canada Mortgage and Housing Corporation [CMHC], 2016). Almost 80 percent of adults ages 45 and older prefer to stay in their homes as long as possible. As the baby boomer population continues to age, the need for accessible homes intensifies. Only about one percent of homes possess five essential accessibility features (i.e., no-step entry, living space on one floor, light switches and outlets at reasonable heights, wide hallways and doors, and lever door handles and faucets) that make a home accessible for those with mobility impairments. Homes that lack accessibility may inhibit elderly residents or people with disabilities from completing daily tasks (Guzman, Viveiros, & Salomon, 2017).

The law allows for a person with a disability to request a *reasonable modification*, or a structural change, of an existing dwelling such as widening doorways, installing grab bars, or adding a ramp for wheelchair access. Costs associated with reasonable modifications are

the tenant's responsibility under the Fair Housing Act (DOJ, 2008).

When attempting home modification, accessible design, universal design, and visitability are various approaches utilized in order to improve the overall accessibility of the home.

Accessible Design

Accessible homes are created when adaptive technology and design is applied to existing housing. When modifying a home based on accessibility, accommodations range from simple, such as changing the types of handles on cabinets, to costlier, such as expanding a doorway or adding a wheelchair ramp. The Fair Housing Act created the following seven requirements in order to achieve accessibility:

- Accessible building entrance on an accessible route
- Accessible common and public use areas
- Usable doors (usable by a person in a wheelchair)
- Accessible route into and through the dwelling unit
- Light switches, electrical outlets, thermostats and other environmental controls in accessible locations
- Reinforced walls for grab bars
- Usable kitchens and bathrooms

(Maisel & Ranahan, 2017; My Child at CerebralPalsy.org, n.d.)

Universal Design

Universally designed homes improve use for all potential residents and visitors. These homes not only provide specific adaptations for those with disabilities, but are intended to accommodate all people, regardless of age, size, or capability. While accessible design usually involves modifications to an existing home, principles of universal design are employed to a home's design before the home is built. Universal design often exceeds the minimum accessibility standards provided by the law by designing for safety, aesthetic, and efficiency. Outlined below are the "Seven Principles of Universal Design," developed by

experts organized by The Center for Universal Design at North Carolina State:

1. Equitable Use
 2. Flexibility in Use
 3. Simple and Intuitive Use
 4. Perceptible Information
 5. Tolerance for Error
 6. Low Physical Effort
 7. Size and Shape for Approach and Use
- (Maisel & Ranahan, 2017)

Visitability

In 1986, Eleanor Smith and other advocates introduced the concept of visitability with the vision of "creat[ing] an inclusive community where people with mobility limitations could visit their families, friends, and neighbors without barriers" (CMHC, 2016, p. 1). Unlike universal design, which can be applied to a variety of products, visitability focuses solely on housing. To be a visitable home, there must be three basic architectural features:

- One no-step entrance
- Wide interior doors
- Access to a minimum of a half bathroom on the main floor

(Guzman, Viveiros, & Salomon, 2017).

Proponents of visitability limit the above list due to the fear that an extensive list of features may deter developers and purchasers may not be as readily adopted. Consequently, "a visitable home may not be as accommodating as one that incorporates more comprehensive universal design elements" (Guzman, Viveiros, & Salomon, 2017, p. 2).

In 2015, the Texas Department of Housing and Community Affairs published standards to guide contractors using federal funding to more closely adhere to building codes (TSAHC, n.d.). Some of these codes include visitability standards outlined in Texas Government Code Section 2306.514 (Web Laws, n.d.).

HOME MODIFICATION PROGRAMS

National Programs

Accessible Space, Inc. (ASI) is a non-profit organization based in Minnesota that provides

accessible and affordable housing, supportive services, and rehabilitation to those with special physical needs. ASI has currently helped develop eight accessible housing communities in Texas. Two of those buildings are located in the San Antonio area, including Oak Forest Heights (25 apartments) in San Antonio and Wagon Crossing (20 apartments) in Universal City. Age, income, and disability requirements determine whether or not a person is eligible to reside in one of these facilities (Accessible Space, Inc., 2017).

San Antonio Region

The City of San Antonio's Department of Neighborhood & Housing Services Department offers housing rehabilitation programs to assist low-to moderate income homeowners with housing modifications by providing deferred forgivable loans (City of San Antonio Neighborhood & Housing Services Department, n.d.). In addition, several non-profit organizations offer housing and home modification services.

Merced Housing Texas offers a home modification program called Owner-Occupied Repair Program (OORP). This program aids low-

income senior homeowners, as "the rising cost of food and health care forces them to defer home repairs by making health- and safety-related repairs on homes (Merced Housing Texas, n.d.a). Since the program's inception, Merced has repaired more than 570 homes (Merced Housing Texas, n.d.b).

Rebuilding Together San Antonio is a network of volunteers that provide home repair and modification services to elderly, low-income, and disabled homeowners. All repairs and renovations are done free of charge. Since 1994 Rebuilding Together San Antonio has rehabilitated over 475 homes and completed renovations worth over \$2.5 million (Rebuilding Together San Antonio, n.d.).

The Texas Ramp Project builds wheelchair ramps for disabled or elderly people who cannot afford to buy one. The Texas Ramp Program is supported by volunteers and provides wheelchair ramps to individuals for no cost (The Texas Ramp Project, 2017a). Since incorporating in 2006, the Texas Ramp Project has built more than 14,052 safe, durable ramps across the state including 1,148 in the San Antonio area (The Texas Ramp Project, 2017b).

REFERENCES

- Accessible Space, Inc. (2017). *Accessible housing*. Retrieved from <http://www.accessiblespace.org/texas-accessible-housing/>
- Canada Mortgage and Housing Corporation [CMHC]. (2016). *Accessible housing by design: visitability*. Retrieved from <https://www.cmhc-schl.gc.ca/odpub/pdf/68661.pdf>
- City of San Antonio Neighborhood & Housing Services Department. (n.d.). *Repair programs – citywide*. Retrieved February 6, 2018, from <http://www.sanantonio.gov/NHSD/Programs/Repair>
- Guzman, S., Viveiros J., & Salomon, E. (2017). *Expanding implementation of universal design and visitability features in the housing stock*. Retrieved from <https://www.aarp.org/content/dam/aarp/ppi/2017/06/expanding-implementation-of-universal-design-and-visitability-features-in-the-housing-stock.pdf>
- Maisel, J., & Ranahan, M. (2017). *Beyond accessibility to universal design*. Retrieved from <https://www.wbdg.org/design-objectives/accessible/beyond-accessibility-universal-design>
- Merced Housing Texas. (n.d.a). *Our work*. Retrieved February 6, 2018, from <https://www.mercedhousingtexas.org/our-work/>
- Merced Housing Texas. (n.d.b). *Owner-occupied repair program: making health- and safety-related repairs*. Retrieved February 6, 2018, from <http://www.mercedhousingtexas.org/owner-occupied-repair-program/>
- My Child at CerebralPalsy.org. (n.d.) *Home modifications*. Retrieved from <http://www.cerebralpalsy.org/resources/government-resources/housing/home-modifications>
- Rebuilding Together San Antonio. (n.d.). *About RTSA*. Retrieved January 30, 2018, from <http://www.rebuildingtogether-sa.org/about-rtsa>
- The Texas Ramp Project. (2017a). *Home*. Retrieved from <http://www.texasramps.org/>
- The Texas Ramp Project. (2017b). *Build statistics*. Retrieved from http://www.texasramps.org/?page_id=22786
- Texas State Affordable Housing Corporation [TSAHC]. (n.d.). Retrieved February 6, 2018, from <http://www.tsahc.org/developers/construction-standards>
- Texas State Data Center, Office of the State Demographer. (2014). *2014 Texas population projections by migration scenario data tool*. Retrieved January 25, 2018, from <http://osd.texas.gov/Data/TPEPP/Projections/Tool?fid=170730D540FC45349B572AF649329369>
- U.S. Census Bureau. (n.d.). *Selected social characteristics in the United States: 2012-2016 American community survey 5-year estimates: table DP02*. Retrieved January 23, 2018, from https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_DP02&prodType=table
- U.S. Census Bureau. (2017). *Projection of the population by sex and selected age groups for the United States: 2015 to 2016 (table 3)*. Retrieved from <https://www.census.gov/data/tables/2014/demo/popproj/2014-summary-tables.html>
- U.S. Department of Housing and Urban Development. (n.d.). *Reasonable accommodations under the Fair Housing Act*. Retrieved January 25, 2018, from https://www.hud.gov/program_offices/fair_housing_equal_opp/ReasonableAccommodations15
- U.S. Department of Justice Civil Rights Division. (2009). *A guide to disability rights laws*. Retrieved from <https://www.ada.gov/cguide.htm>
- U.S. Department of Justice & U.S. Department of Housing and Urban Development. (2008). *Joint Statement of the Department of Housing and Urban Development and the Department of Justice: Reasonable modifications under the Fair Housing Act*. Retrieved from https://www.hud.gov/sites/documents/reasonable_modifications_mar08.pdf
- Web Laws. (n.d.). *Section 2306.514: Construction requirements for single family affordable housing*. Retrieved February 6, 2018, from https://www.weblaws.org/texas/statutes/tex.gov't_code_section_2306.514

