



Research Brief

Housing and Home Modifications for Special Populations

MARCH 2020

Current Application: Merced Housing Texas

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	2020	2035	2050
Total	332,639	364,862	388,922
65+	56,052	77,997	85,675
%	17%	21%	22%
85+	6,701	180,070	192,577
%	2%	3%	5%
Texas			
Total	29,678	37,716	47,342
65+	3,912	6,243	8,307
%	12%	17%	18%
85+	367	820	1,495
%	1%	2%	3%
Bandera County			
Total	21	21	20
65+	6	7	6
%	24%	33%	30%
85+	1	1	2
%	2%	5%	7.5%
Bexar County			
Total	2,094	2,707	3,353
65+	263	410	535
%	11%	15%	16%
85+	30	54	90
%	1%	2%	3%

Comal County	2020	2035	2050
Total	147	241	390
65+	28	45	59
%	17%	19%	15%
85+	3	7	12
%	2%	3%	3%
Kendall County			
Total	46	81	138
65+	10	16	23
%	21%	20%	17%
85+	1	3	6
%	2%	4%	4%

(U.S. Census Bureau, 2020b; Texas State Data Center, 2018; Texas Demographic Center, 2020)

“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 homes 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:

2018 Population with Disabilities			
	Total Population	Disabilities	%
United States	317,941,631	40,071,666	12.6%
Texas	27,417,645	3,152,865	11.5%
Bandera County	21,125	4,005	19.0%
Bexar County	1,861,276	258,510	13.9%
Comal County	133,918	18,597	13.9%
Kendall County	41,551	5,596	13.5%

(U.S. Census Bureau, 2020a)

2018 Population with Disabilities 65 years and older			
	Total Population	Disabilities	%
United States	47,941,031	16,765,983	35%
Texas	3,253,268	1,237,285	38%
Bandera County	5,527	1,894	34%
Bexar County	219,211	89,505	41%
Comal County	23,552	7,783	33%
Kendall County	7,592	2,804	37%
(U.S. Census Bureau, 2020a)			

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, 2020; Texas State Affordable Housing Corporation [TSAHC], 2020)

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 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. The housing provider is responsible for permitting reasonable modifications under the Fair Housing Act; the tenant is responsible for paying the cost of the modification (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 for an elderly person that chooses to stay in their home as they age (Canada Mortgage and Housing Corporation [CMHC], 2018). 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, all 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).

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*: design is useful and marketable to people with diverse abilities
2. *Flexibility in Use*: accommodates a wide range of individual preferences and abilities
3. *Simple and Intuitive Use*: easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level
4. *Perceptible Information*: design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities
5. *Tolerance for Error*: minimizes hazards and the adverse consequences of accidental or unintended actions
6. *Low Physical Effort*: can be used efficiently and comfortably and with a minimum of fatigue
7. *Size and Space for Approach and Use*: Appropriate size and space is provided for approach, reach, manipulation, and use regardless of user's body size, posture, or mobility

(National Disability Authority [NDA], 2020)

Visitability

In 1986, Eleanor Smith and other advocates introduced the concept of visitability with the vision that is "meant to benefit as many people as possible, including friends and family members, parents pushing strollers, individuals using mobility devices and individuals moving furniture or other large items into a home" (CMHC, 2018, p. 2). 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).

The Texas Department of Housing and Community Affairs has published standards to guide contractors using federal funding to more closely adhere to building codes (TSAHC, 2020). Some of these codes include visitability standards outlined in Texas Government Code Section 2306.514 (Texas Public Law, 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 in San Antonio and Wagon Crossing (20 apartments) in Universal City. Income and disability requirements determine whether or not a person is eligible to reside in one of these facilities (Accessible Space, Inc., 2019).

San Antonio Region

The City of San Antonio’s 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, 2020). 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 and/or disabled homeowners by making health- and safety-related repairs on homes. Since the program’s inception, Merced Housing has repaired more than 630 homes (Merced Housing Texas, 2020).

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 Project is supported by volunteers and provides wheelchair ramps to individuals for no cost (The Texas Ramp Project, 2020). Since incorporating in 2006, the Texas Ramp Project has built 14,993 safe, durable ramps across the state including 2,014 in the San Antonio area (The Texas Ramp Project, 2019).

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