

# **New York State Division of Housing and Community Renewal (DHCR) New York State Housing Trust Fund Corporation (HTFC)**

## **Homeownership: Home Improvement and Rehabilitation Access to Home: Pathway to Independence**

*“The Statue of Liberty is the symbol of New York and it also represents the purpose of the Access to Home program; liberty, independence, accessibility. Allowing people to stay in their home, to not have to go into institutions, is about doing the very best we can for the people who need it the very most.” – DHCR Commissioner Deborah VanAmerongen*

### **Recognizing a Need**

Life, liberty and the pursuit of happiness, these truths enshrined forever in the Constitution, are the birthright of every American citizen. While they are indeed self-evident, for millions of disabled Americans, they are far from self-fulfilling. Many of our low-income neighbors living with disabilities experience limitations in their mobility which force them out of their own homes and into nursing homes, away from family and friends.

In New York State, the Division of Housing and Community Renewal has found a way to help our disabled neighbors regain their independence through a program called *Access to Home*. In both big cities and remote rural areas, disabled New Yorkers are receiving assistance to help modify their homes through a variety of adaptations and modifications. Their reclamation of independence has kept these individuals in our communities making us all richer, and New York State stronger.

### **Facing Reality**

According to the 2000 U.S. Census, there are approximately 1,389,159 New Yorker's age five and over with a physical disability, defined as a sensory, physical, mental, or self-care disability. The City of Buffalo has been cited as one of ten places of 100,000 or more with the highest percentage of people with disabilities in the civilian non-institutionalized population five and over. Buffalo is estimated to have 69,927 persons with disabilities, totaling 26.2% of the population. With an aging population and the likelihood of having a disability increasing with age, growth in the number of people with disabilities is expected to increase.

Figures from the *Genworth Financial 2009 Cost of Care Survey, Nursing Homes, Assisted Living Facilities and Home Care Providers* place the average annual semi-private nursing home stay in New York City at \$142,350 and in Buffalo at \$103,302. In comparison, the average cost of a ramp under *Access to Home* is \$5,000 and a modified bathroom averages \$15,000. While the financial savings could easily translate to millions, the emotional gains and quality of life for those whose lives are transformed by this program is immeasurable.

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## **Formulating a Response**

At the Division of Housing and Community Renewal our mission is to increase the supply of safe, decent and affordable housing. Oftentimes we think of new construction and substantial rehabilitation as the means to create such housing opportunities. However, for those with physical disabilities the barrier to securing affordable housing may be the mere cost of accessibility modifications.

The *Access to Home* program is the result of a unique collaboration between State agencies, Independent Living Centers, Housing Preservation Companies, disability advocates, and other stakeholders who identified a tremendous gap in housing opportunities for persons with disabilities. It has been said that we are all merely an accident or an illness away from a disability. For most, the preference would always be to live independently rather than be institutionalized.

The *Access to Home* program was created in January of 2004 and has committed more than \$35 million dollars in funding to not-for-profit organizations to administer local programs to make the homes and apartments of low- and moderate-income New Yorkers with disabilities accessible. Under the program, home improvements and alterations are made to permit persons with physical disabilities to remain in their own homes, rather than enter a more costly and intrusive nursing home setting.

## **Meeting the Demand**

Applicants may apply to be Local Program Administrators (LPAs) under the *Access to Home* Program. Those eligible include municipalities, community based not-for-profit corporations, Neighborhood and Rural Preservation Companies, and not-for-profit charitable organizations in existence for at least one year and with substantial experience in adapting and/or retrofitting homes for persons with disabilities. The applicant and members of their team are evaluated based on their experience and ability to administer the Program in a timely manner within the confines of the proposed budget. The maximum award is \$500,000.

To qualify for Access to Home assistance through LPAs, homeowners and renters must meet the following criteria:

- An occupant of the household must be physically disabled or have substantial difficulty with an activity of daily living because of aging.
- The dwelling unit must be a permanent residence, or made a permanent residence once modifications are completed.
- Total household income may not exceed 80% of area median income adjusted for household size. The maximum assistance provided to a unit is \$25,000.

Eligible measures include (but are not limited to):

- wheelchair ramps and lifts, handrails, expanded doorways and stair glides;

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- roll in showers with grab bars, bathtub grab bars and seats;
- easy-to-reach work and storage areas and other kitchen modifications;
- modifications for the visually and hearing impaired;
- locating a bathroom or bedroom on a first floor;
- installation of special thermostatic or environmental controls;
- elevators in larger buildings; and
- low-tech measures such as traction tape on stairways, door handles or additional outside lighting.

All adaptations must meet the individualized needs of the occupant with physical disabilities and seniors with age-related disabilities.

## **Historic Program Demands**

A Notice of Funding Availability (NOFA) was issued in January of 2009 announcing \$4 million in funding under the Access to Home Program. Sixty-two applications were received requesting a total of \$22 million and twenty-two applications were funded.

## **Reversing the Trend**

New York State is addressing an important housing need by allowing persons with physical disabilities to be diverted from entering a nursing home, or given an opportunity to transition back home once appropriate adaptations are made. We are now able to provide housing alternatives for persons with disabilities by funding basic adaptations that are relatively low in cost and high in benefit and satisfaction. Through our partnership with a variety of not-for-profit organizations, we have been able to identify and offer assistance to people with disabilities that will greatly enhance their quality of life in their own homes. *Access to Home* has allowed us to begin to reverse the institutionalization trend and create a pathway for people with physical disabilities to live independently within the community of their choice.