



CREATING AN AGING IN PLACE HOME REPAIR PROGRAM

Lessons Learned and Recommendations by the
New River Valley Aging in Place Leadership Team

CREATING A MEANINGFUL AND SUSTAINABLE AGING-IN-PLACE HOME REPAIR PROGRAM

This report provides recommendations for policy-makers, funders, and implementers of aging-in-place home repair programs in rural and semi-rural areas, especially in the Commonwealth of Virginia. The recommendations are based on findings from a 24-month pilot home repair program that took place in the New River Valley of Virginia.



The number of seniors in the New River Valley is expected to double between 2010 and 2030.

ABOUT THIS REPORT

In 2015, the Town of Blacksburg and the Community Foundation of the New River Valley (NRV) were awarded a two-year matching grant from the Funders Network's Partner for Places program, to develop and pilot the Lifespan Friendly Homes (LFH) program in the New River Valley.

The short-term goal was to increase each participant's ability to age in place, by improving the affordability, accessibility, energy efficiency, and safety of their homes. The longer-term goal was to determine how to build an impactful and sustainable program based on lessons learned during this pilot.

The Lifespan Friendly Homes program was a pilot program that provided home modifications and energy upgrades in the homes of 24 low-income older adults. Twelve home modifications took place within the Town of Blacksburg and 12 homes in the surrounding NRV with an average cost of \$5,000.

PHASE ONE



Habitat for Humanity of the NRV vetted eligible applicants and oversaw 18 home modifications.

The NRV Agency on Aging helped advertise the program to their clients and process applications.

The New River Valley Aging in Place team identified a diverse set of participants, based on gender, age, health status, income, home type, and location.

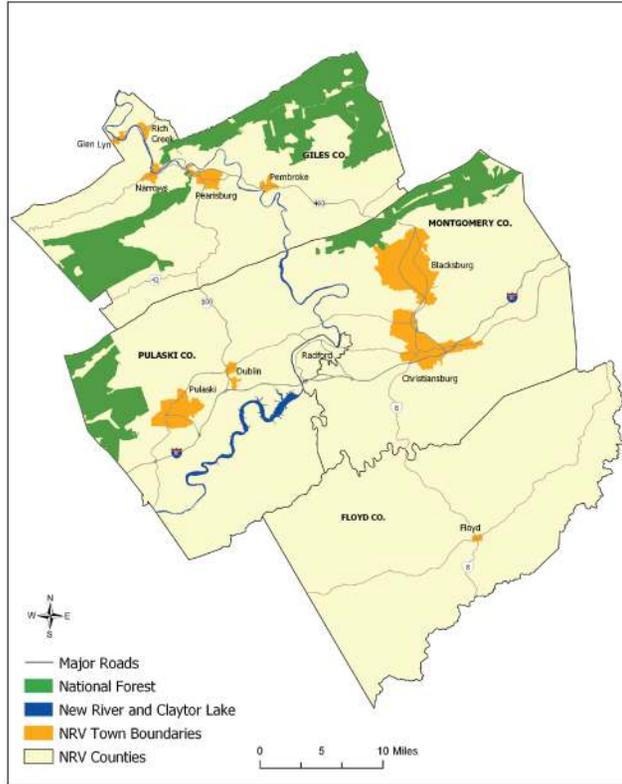
PHASE TWO



Community Housing Partners oversaw six additional Town of Blacksburg projects.

The Town of Blacksburg and Community Housing Partners continue to implement projects within the Town as part of a newly expanded program, based on lessons learned from this pilot program.

Virginia's New River Valley



The New River Valley is predominantly rural, located in southwestern Virginia in the Blue Ridge and Appalachian Mountains. It consists of five counties, one city and 10 towns with a total population of almost 200,000.

Within the NRV, 1 in 2 homes were built before 1974 and 1 in 4 were built prior to 1960.



Source: Livability in the New River Valley: From Vision to Action.

RECOMMENDATIONS

1

Create a combined home repair, modification, and weatherization program.

2

Make repair and modification funds available and workable for rural areas.

3

Adopt a comprehensive assessment process.

4

Expand home, energy, and financial literacy.

PILOT PROGRAM OVERVIEW

Below is information gathered after completing our pilot program's 24 home modifications.

About the Applicants

- Ages 58-85 years
- Average age of 69.7 years
- Majority female, living alone or with one other person
- Majority mobile home owners
- Most requests were for access ramps, new roofs, safe bathing options, and weatherization
- Most requests were from rural areas

About the Selected Participants

- 76% rated their health as fair or poor
- Spent 50% of their monthly income on rent/mortgage, taxes, and utilities
- Spent \$361-\$1402 per month on housing costs
- 88.8% experienced stress due to heat and electricity costs
- 78% indicated the bathroom as the area of greatest risk in their home

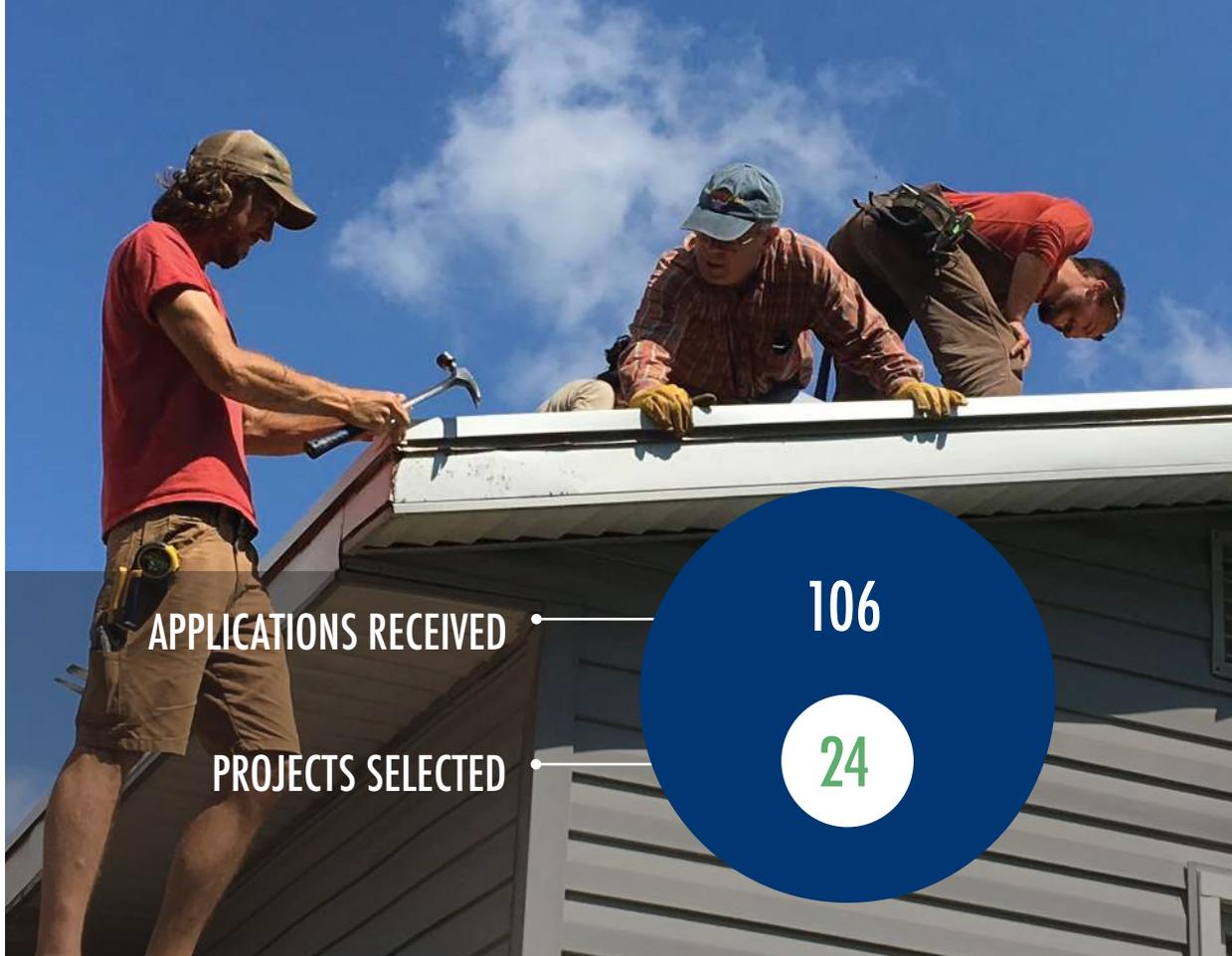
COST BURDENED HOMES

By County

COUNTY	NUMBER	PERCENT
Floyd	808	16.5%
Giles	945	17.3%
Montgomery	3,469	18.1%
Pulaski	1,616	15.5%
Radford	596	24.3%

Sources: U.S. Census, American Community Survey and Virginia Tech Center for Housing Research.

Note: Cost burdened households include those that pay 30% or more of their income on housing costs.



106 APPLICATIONS RECEIVED

106

24 PROJECTS SELECTED

24

SERVICES OFFERED

Home safety and accessibility upgrades:

- Ramps
- Handrails
- Grab bars
- Low-threshold showers
- Hand-held shower nozzles
- Raised toilet seats
- Wider door frames
- Lower counter/sinks

Energy efficiency upgrades:

- LED light bulbs
- Water heaters/pipes wrapped
- Windows and doors weather stripped
- Air filters replaced
- Refrigerator coils cleaned
- Carbon monoxide detectors installed (if gas)
- Door and window replacements
- Plumbing leak repairs
- Electrical upgrades

INSIGHTS

What people request is not always what people need.

Sometimes the requests for certain home modifications are not the ones most needed by the homeowner. Only 50% of participants identified home modification needs that matched what was actually provided after the initial home assessment. There was a high frequency of need for both ramps and bathroom modifications to create accessibility in and outside of the home.

For many, home maintenance is sacrificed to meet immediate needs.

Many applicants are falling into poverty after a lifetime of living in the middle class caused by the death of a spouse and a loss of income or a significant and costly health problem. Most applicants paid for their immediate needs, such as food and health care before the maintenance and repair of their homes. This lack of attention or deferred maintenance to the structure and systems within their homes turned repairable problems into problems that were harder to fix.

MOBILE HOMES

By County

COUNTY	NUMBER	PERCENT
Floyd	808	22%
Giles	945	15%
Montgomery	3,469	9.5%
Pulaski	1,616	13%
Radford	596	4%

Many homes were in such disrepair they could not be 'fixed'. What next?

A number of homes assessed were in such disrepair that the repairs needed were well outside the scope of the LFH program. Applicants in this situation currently have few options and many could easily find themselves homeless if their home was condemned. There is little monetary value left in the home and they cannot sell it for the amount needed to move elsewhere.

There is no difference in expressed needs of younger and older applicants.

Deferred maintenance in the home is an issue for people of all ages. Despite the condition of the applicants' homes, there were no significant differences in the expressed needs of applicants younger than age 62 and those age 62 and older.

Willingness to change may be an important enrollment criterion.

Important criteria for enrolling an applicant may be their willingness to change behavior. Many participants wanted modifications completed but were unwilling to make the changes needed to improve their mobility and safety (hoarders, emotional attachment, etc.). Contractors, however, are not trained to make these types of assessments or engage people on these types of issues.

Many fail to make the connection between energy efficiency and affordability.

Participants consistently demonstrated a limited awareness of their energy consumption or how to reduce it. Contractors performed energy efficiency work in participant's homes, but because they did not explain the action or the purpose, many participants were unaware that the work was done, why it was done, or why it was important. In some cases, they actively blocked the work from taking place, not realizing the savings that it could bring.

It is better to have salaried staff do the work.

Habitat for Humanity experienced difficulties finding and retaining skilled contractors willing to do the work with a \$5,000 project cap. The great demand for market rate construction and renovations in our region and the small number of skilled tradesmen to fulfill those roles made securing contractors challenging. Contractors who agreed to complete jobs only did so between other jobs, which usually extended timelines for the completion of each LFH project. It was easier for Community Housing Partners to undertake this type of work because they operate throughout Virginia, provide a wider scope of services, and are better able to maintain consistent staffing through federal grant programs. Most rural areas, do not have the funding to create and sustain these types of programs. Many contractors and subcontractors chose not to work with Habitat for Humanity volunteers despite the fact that they have received basic training in the use of power tools and construction techniques. Because Habitat volunteers are not licensed professionals, contractors don't like supervising them or carrying the liability for having them on the worksite. Volunteers are reliable for exterior work, but the commitment needed to finish interior projects on a timely basis is best performed by paid/for hire employees.

"I'm hoping I die before my house falls down around my ears"

- LFH Pilot Program Participant

RECOMMENDATIONS

What we are experiencing in the New River Valley is not unique. We recognize these types of programs could be of great benefit across the country, particularly in rural areas. In order to create sustainable, useful, and impactful programs, we provide the following funding, policy, and program recommendations based on lessons learned during our pilot program.

Funding and Policy Recommendations

Create a combined home repair, modification, and weatherization program.

1

A flexible program that can address minor and emergency home repair, accessibility, and energy efficiency is an effective and efficient use of funding and resources. To successfully age in place can require a number of changes to the home. Someone might need a ramp, a repair to their HVAC system, gutters that drain, or drafty doors sealed. All these items should be available through a one-stop program.

The Town of Blacksburg receives Community Development Block Grant (CDBG) funding directly from HUD and offers a flexible program to address multiple issues through one program. Unfortunately, the rural parts of the New River Valley that don't receive CDBG funds directly from HUD cannot replicate the Town of Blacksburg's program as the Virginia Department of Housing and Community Development (VDHCD) does not currently allow its CDBG funding to be used for these purposes. The VDHCD should offer a single program that addresses three issues to help people remain in their homes longer: (1) minor and emergency home repair, (2) accessibility, and (3) energy efficiency. These are the most requested housing needs in the New River Valley. Until the VDHCD's funding becomes more flexible, this type of program will not be available to residents in the New River Valley outside the Town of Blacksburg.

Make repair and modification funds available and workable for rural areas.

2

Funding for home modifications in rural areas is virtually non-existent. In our region, the top priority of localities is to address basic housing issues of health and safety, accessibility, and energy efficiency. On average, \$5,000 was sufficient to complete most home modifications in the pilot program. HUD CDBG funds can be used for repair and modifications, but in rural parts of Virginia VDHCD does not offer funding for this use. The HUD HOME program requires the entire house be brought up to code if modifications are made, and while laudable, there is not sufficient funding to address the need. The USDA 504 programs offer funding, but the complex application limits usability. We recommend that the funders coordinate to develop an impactful program to address aging in place in rural Virginia. An effective solution would be for a pool of funds to be made available to a local intermediary to administer.

Program Development Recommendations

Adopt a comprehensive assessment process.

3

A comprehensive lifespan friendly home assessment, which covers lifestyle, access, safety, energy efficiency, and critical home repairs needs, should be conducted before undertaking a project. A home assessment can help the program manager determine whether the client's request for home modifications would address their real needs, whether they would benefit from other programs or services, and whether the individual(s) are willing to make the behavior changes necessary for the home modifications to be truly impactful. As part of this pilot program, we developed a comprehensive assessment tool for this purpose. Our assessment process was developed collaboratively with agencies that focus on housing affordability, successful aging, health, human and social services, and weatherization. Bringing diverse skill sets together to support assessment and implementation helps create a more useful, impactful, and sustainable program.

Expand home, energy, and financial literacy.

4

The level of energy, home care, and financial literacy among our program's target population was low and huge gains can be made by simple changes in behavior. Homeowners tend to wait until there is something catastrophic to try and address their issues, such as a roof collapse or a health crisis that limits access to and from their home. Educating and working with residents to change their behaviors and to help them see the benefits can be a valuable investment for lower or fixed income households as well as for communities with an older housing stock. In response to this need, our Aging in Place Leadership Team has developed an Aging in Place workbook and train the trainer program designed to help residents think through their needs and options related to housing, health, wellness, personal finance, transportation, and connection and growth as they age. Increased focus on prevention and literacy, through effective planning for aging in place, could help reduce the long-term need for aging-in-place home repair programs.

ISSUES WITH MOBILE HOMES

The majority of program inquiries came from mobile home owners, which is the primary affordable housing solution in rural areas. Most of these homes are past their intended lifespan, but there are few other affordable options. Some rent or own their mobile home and most pay rent on the land if they live in a mobile home park. Because of the limited affordable housing options available, mobile home park owners are often able to take advantage of the resident's insecure housing and financial situations and do not undertake needed maintenance of the mobile homes that they rent. Many residents also lack the knowledge or financial means to maintain their home.



BEFORE AND AFTER



PARTICIPANT STORIES

As part of this pilot program, Sally received help with her furnace and weather stripping around her doors. Sally called Habitat because her floors were rotted out at the front door and throughout the house. Even though Sally had received weatherization assistance the year before, gaping holes were only covered with linoleum and she could no longer stand in parts of her house. The rot at the front door was from water running through pinholes at the gutter over the door. When Habitat asked the weatherization contractor why this wasn't resolved, they responded, "weatherization doesn't do gutters."



"Debra was hospitalized with a broken back. When released from the hospital she was carried into her home on a stretcher. She didn't leave the building for several months, until we built her a ramp."

- Habitat for Humanity

"Recently, I was contacted by a woman with a leaking roof. She had made several calls, but kept hitting a wall due to lack of services for people in her rural community. Unfortunately, our funding is restricted to residents of Blacksburg, so I had to turn her down as well."

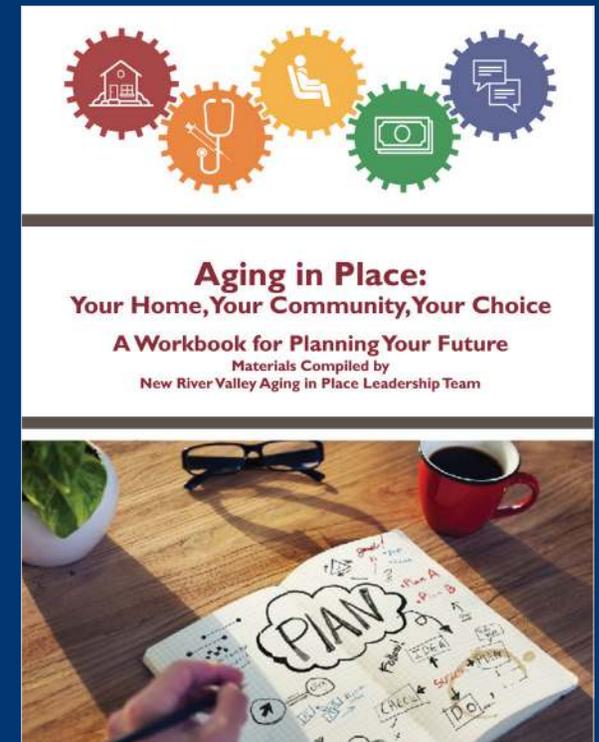
- Town of Blacksburg

THE NRV AGING IN PLACE LEADERSHIP TEAM



Funding provided by: The Community Foundation of the New River Valley, The Funders Network for Smart Growth and Livable Communities, and The Town of Blacksburg.

Aging in Place: Your Home, Your Community, Your Choice is a project of the New River Valley Aging in Place Leadership Team. The Team developed the Aging in Place Workbook and Community Workshop as a proactive approach to ensure the community's aging population has access to the information and resources they need to age successfully and extend independence. Centered around five core themes: (1) housing, (2) health & wellness, (3) transportation, (4) personal finances, and (5) connection & growth, the workbook and workshop prompts users to consider both their short and long term needs and how those might change over time, perhaps in unexpected ways.



[HTTPS://TINYURL.COM/AGING-IN-PLACE-WORKBOOK](https://tinyurl.com/aging-in-place-workbook)