

Inclusive Design Gets Customers in the Door

By Erik Kingston, PCED

To view this online with links, visit fairhousingforum.org and search ‘Inclusive Design.’

More and more single-family home buyers, builders and designers are recognizing the obvious: *we’re all seniors in training (if we’re lucky)*, and each of us has friends, family members or neighbors with disabilities. We also understand that our mobility status can change in a heartbeat.



Single-family homes with zero-step entries create a more inclusive neighborhood and social network. Photo credit: www.visitability.org

Housing affordability strategy. Economists calculate a 60% probability that every newly built single-family detached home will house at least one disabled resident—and a 91% chance that each new home will welcome disabled visitors during its useful life. Modifying an inaccessible home can be cost-prohibitive, time-consuming, and difficult. Removing barriers like steps can add \$10,000 to \$50,000 to the cost of a home, and adding ramps creates logistical and aesthetic challenges. These represent a surcharge, or tax on homebuyers with an ambulatory disability

Designing for access adds value—often without adding any cost.

Approximately 11% of Idahoans have a disability that limits mobility* but less than 1% of Idaho’s housing stock is accessible or ‘visitable.’ A lack of visitable single-family housing for rent or purchase is a barrier to independent living, community integration and productivity. This has broad and lasting individual and societal consequences.

*Source: [Disability & Health U.S. State Profile Data for Idaho \(Adults 18+ years of age\)](#)

Smart Business Practice. Think of it. What other industry would tell half its potential customer base, “our products are not for you or your friends and family; we don’t need your business?”

As with most innovation, visitable single-family construction will evolve through a combination of customer demand, builder savvy, and/or regulation. The demand is there, based on the number of folks with mobility impairments who don’t need or want to live in an institution. Baby Boomers are aging, and we (and our parents) prefer the comfort and independence of living in homes that meet our changing needs.

Builders who anticipate these needs will start building and marketing *Homes for Life*, just as they now build to LEED and “Super Energy Good Cents” standards to attract customers who want to save energy costs. Creative and visionary builders will lead the way to a sustainable housing market, either by acquiring and renovating existing properties or building new homes to Universal Design standards. Here’s what the American Planning Association [has to say on the topic](#):

“We know that an overwhelming majority of older adults desire to remain in their current homes,” Peters says. “It makes sense to plan on someone having a mobility disability, whether due to accident, illness, or age.”

Simple, cost-effective construction guidelines. Some building professionals are reluctant to consider ‘one more standard.’ There are also many popular misconceptions about the costs of creating ‘visitability’ (which is far simpler than fair housing design and construction standards).

Thankfully, the pros at [Visitability.org](#) (formerly Concrete Change) and elsewhere have researched real-world costs to build or adapt homes, and offer a set of practical, easy to implement [construction guidelines](#) that highlight three basic features:

1. one zero-step entrance.
2. doors with 32 inches of clear passage space.
3. one bathroom on the main floor that someone in a wheelchair can enter and use with privacy.

Zero-step housing doesn’t involve building ramps; it relies on purposeful design, civil engineering and basic site prep to eliminate the need for a stepped barriers at the front, side or rear door. A zero-step entry may also connect the garage and main floor. In many cases, visitability can be achieved by simply specifying 2’10” or wider entry and passage doors.

Independent Living for Idahoans. The 2017 Assessment of Fair Housing (commissioned by Idaho Housing and Finance Association and Idaho Commerce) describes independent living this way.

“The most integrated setting is one that enables individuals with disabilities to interact with nondisabled persons to the fullest extent possible, consistent with the requirements of the Americans with Disabilities Act, 42 USC. 12101, et seq., and Section 504 of the Rehabilitation Act of 1973, 29 USC 794. See 28 CFR. part. 35, App. A (2010) (addressing 25 CFR 35.130).”

*Under this principle, derived from the Supreme Court’s decision in *Olmstead vs. L.C.*, institutionalized settings are to be avoided to the maximum possible extent in favor of settings in which persons with disabilities are integrated with nondisabled persons.*

Increasing the percentage accessible units—for rent or purchase—in Idaho’s overall housing inventory supports the goals we all share for independent living for ourselves and for our family members. This creates home- and community-based options for those looking to avoid or transition out of institutional settings, and in doing so, supports Idaho’s goals to address the promise spelled out in the 1999 [Olmstead Decision](#).

Medicaid savings. There’s plenty of talk about saving Medicaid costs at the state and federal level. According to the [Genworth Cost of Care Calculator](#), a Medicaid-eligible Idahoan with access to a visitable residence (essential for home-based care) saves Idaho’s Medicaid budget over the cost of institutionalized care—the default for someone without visitable housing. Institutionalized care billing is for 24/7 services, whether required or not.

Sample Idaho cost savings for Medicaid-eligible individuals needing daily assistance

Care Hours Per Week	Institutionalized Care <i>Required w/o Visitable Housing</i>	Home-Based Care <i>Supported by Visitable Housing</i>	Annual Cost Savings
28hrs/week <i>(4hrs/day)</i>	\$95,867	\$34,994/year	\$60,873
42hrs/week <i>(6hrs/day)</i>	\$95,867	\$53,988/year	\$41,879
56hrs/week <i>(8hrs/day)</i>	\$95,867	\$71,985/year	\$23,882

Source: Genworth Cost of Care Calculator 2021 Idaho estimates.

Another term used to describe the movement toward de-institutionalization of Medicaid-eligible individuals created under the *Deficit Reduction Act of 2005* is [Money Follows the Person](#), which ‘...supports state efforts for rebalancing their long-term services and supports system so that individuals have a choice of where they live and receive services.’ More visitable housing makes this possible.

This doesn’t even account for the quality of life issues and personal independence that come with living in your own home with family or friends. Those interested in maximizing outcomes from Medicaid investments might consider advocating for housing that is both affordable *and* accessible.

Inclusive neighborhoods. Nearly all single-family subdivisions are built with stepped entries at the front, side and rear doorways—even a step between the garage and living space.

You wouldn’t post this sign on your subdivision



What about this one?



Visitable design creates inclusive communities.

One homebuyer (a local executive who uses a wheelchair) reflected on the broader social implications of design barriers after purchasing a brand-new home in a Boise subdivision:

*“My wife and I couldn’t find a single accessible home in our brand new subdivision, but we were able to have one designed and built. Sure, it means **my** home is accessible, but if a neighbor invites us to dinner or asks me to look after their pets while they’re away, I have to say no. I don’t think people know how isolating this can be, or how easy it is to design and build in access up front.” — Jeremy Maxand, E.D., Living Independence Network (LINC)*

Demographic changes. Wheelchair users are not all seniors. Wounded warriors, athletes and professionals all want housing that is close to services, retail, recreation and culture and that allows them to live independently. They represent a strong market for well-designed and well-built housing that can be used by anyone, whether they currently have a disability or not.

Market demand and potential. A growing segment of home buyers demand zero-step entry homes—and more accessible and inclusive neighborhoods—for themselves and their family members, and to ensure they can remain in their homes, whatever life brings. Some housing industry professionals recognize this and are meeting the demand. An example is Bay Area Realtor Stephen Beard, host of the [Accessible Housing Matters](#) podcast (“the intersection of disability and housing”), which featured a [September 2021 interview](#) with the [Idaho Access Project](#). Stephen has made a niche for his real estate business by serving the needs of a large client base seeking homes that meet their access needs now and into the future.

Access means business©: the retail connection. Besides residential construction, small business represents a potential market for contractors with knowledge about accessible design practices. Thousands of small businesses throughout America can (and should) be made accessible. Someone has to build and install those ramps, widen doorways, and install grab bars in bathrooms. **Even better, there are excellent tax incentives for small businesses to remove barriers.*** See more on this at www.rampupidaho.org

Consumer perspectives. Ask anyone searching for housing usable by someone who relies on a wheelchair or other mobility device. They’ll likely tell you steps are a deal-breaker when it comes to renting or purchasing a home. Learn more in the videos below.

One features Jeremy, who describes how he and his wife had their home built to Visitability standards in a Boise subdivision at no additional cost.

- [Visitability by Design: Creating Community](#)

The second features Jane, who had to modify an existing (newly constructed) home in a neighboring subdivision, which added \$50,000 to her costs.

- [Visitability: Overcoming Design, Safety and Financial Barriers](#)

In a recent episode of [Independent Idaho](#), [Idaho Access Project](#) Board members discuss the benefits of Visitability for individuals, communities, our economy—even taxpayers. Listen to the discussion: [Making homes and neighborhoods Visitable with Erik Kingston](#)

Learn more. Below are examples of how we get to the point of equal access and independent living. To add more news, send an email to hirc@ihfa.org and type ‘accessible future’ in the subject line. Let’s do it.

- [Pima County Inclusive Design Ordinance](#)
- [Five Ways to Plan for More Accessible Housing](#)
- [Concrete Change](#), a national leader in visitable home design and modification, is now www.visitability.org* and hosted by the National Council for Independent Living, or [NCIL](#).
- [Whole Building Design Guide](#)

**CONCRETE
CHANGE**



**Every new
home visitable.**

***Note.** The former Concrete Change web site contained several helpful resources that may not all be available at Visitability.org site, although a .pdf version of a portion of the original material is linked below:

[Archived Concrete Change resources](#) (some links are inactive; as those resources are located they will be posted on this page).

[Accessible Housing Matters](#), a podcast hosted by Realtor Stephen Beard, features interviews with industry professionals, architects, builders, homeowners and advocates addressing design, construction, marketing and demand for housing with accessible features.

[Idaho Access Project](#) is an Idaho-based nonprofit working to eliminate physical, attitudinal, and policy barriers to ensure people with disabilities can live, work, and play in our neighborhoods and communities. They are seeking partnerships with architects, builders and developers interested in creating visitable subdivisions.

[Information](#) from the National Association of Home Builders

[Future of Housing: Meeting Accessibility Needs](#) from the AARP

[Home For Life](#), a virtual tour from Remodeling Magazine demonstrating how to create or modify a home for the rest of your life.

[Ramp Up Idaho](#), an initiative to raise awareness of the tax advantages and opportunities to expand small business retail activity by removing barriers to access.