

Retrofitting Houses for Seniors

by Wendy Talarico



The kitchen is one of the places that most stands to gain from renovation for the elderly or disabled. Features such as the water-dispensing refrigerator and pull-out counter shown here help compensate for decreasing reach and strength.

Personalized service and knowledge of accessible design will help you succeed in this growing market

First, smear a film of Vaseline over your glasses. Then slip on a pair of thin rubber gloves and tuck some cotton into your ears. Finally, and this requires some imagination, pretend you've shrunk a few inches and that you can't reach as high or as far.

This is what life may be like for some of us by the time we reach our 70s. Like it or not, as we age we lose many of our capabilities. The little things in life, like making a meal, taking a bath, and just generally getting around the house, become more difficult. When age brings real disability as well, being bound to a wheelchair or walker can create further problems in everyday living.

Fortunately, many of these problems can be solved by renovations that make homes easier to live in for the elderly, both disabled and nondisabled. These renovations range from the simple, such as attaching grab bars or leveling raised thresholds, to the complex, such as installing first-floor master suites or redoing kitchens and bathrooms. The need for these renovations is largely unrecognized so far, both by many elder-

ly and by the remodeling contractors who stand to profit from this market. Already estimated to be \$36 billion to \$72 billion a year, the geriatric retrofit market will grow dramatically in the coming years.

A Large, Growing Market

Right now, 29.2 million people in the United States are older than 65, making up over 12% of the population. By 2030, their numbers will more than double, to 65 million, or roughly 20% of the population, according to the U.S. Census Bureau (see Figure 1). The National Institute on Aging believes that the actual numbers may be twice as high as those cited by the Census Bureau.

Retirees are not only growing more numerous than they were in the past, they are also wealthier, according to the American Association of Retired Persons (AARP). This trend too is expected to increase. In short, the over-65 segment of the population is expected to play an increasingly larger role in the national marketplace.

Aging in place. Perhaps nowhere will this role be felt more than in the home remodeling industry. An unusually large portion of the elderly (75%) own their own homes. Most of them want to stay put as they age. While some people join retirement communities or enter nursing homes as they age,

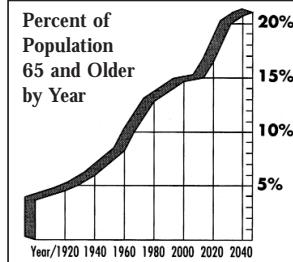


Figure 1. Older Americans will form an increasingly large portion of our population in the years ahead. Most will stay in their current homes, creating a growing demand for home modifications. Source/National Association For Senior Living Industries.

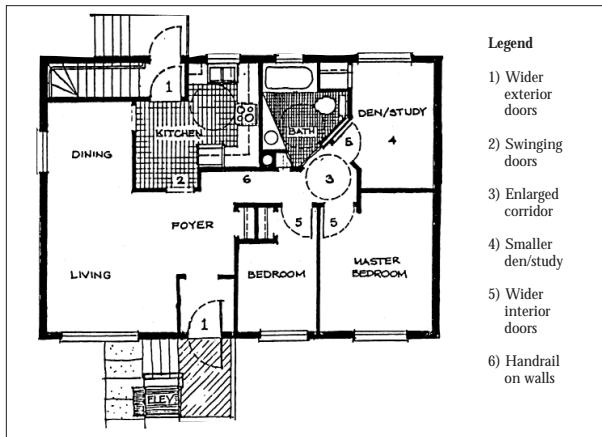


Figure 2. A typical floor plan can be modified for greater accessibility. The den/study, formerly a third bedroom, was reduced to make room for a larger bathroom. Doorways and hallways were also expanded, and several walls and counters were built at non-square angles to allow for wheelchair maneuverability. Source/Renovations for a Senior's Home, published by Alberta (Canada) Municipal Affairs Office.

about 75% of the elderly stay right where they are, according to George Genung, executive director of the National Association of Home Builders Council on Seniors Housing. "The older you get, the less you like to move," he says. "Most people hate to leave all they're familiar with, their church, stores, family, and friends."

Renovations waiting to happen. As aging people stay put, their houses will need to be adapted to meet their diminishing capabilities. The stairs someone ran up and down 10 times a day will seem steeper and longer with the passing years. The loose carpets, raised thresholds, and tile floors which once posed no problem will become hazards that need correcting.

"Housing is designed for young, healthy people," says Jon Pynoos, professor of gerontology at the University of Southern California's Andrus Gerontology Center.

Two Types of Renovations

There are two general types of work in the senior retrofit market. The first involves adapting homes to make them safer and more comfortable for the active elderly—those without significant disabilities. This might include simple changes such as installing new appliances with easy-to-read dials or changing steep steps into low-incline stairs. The jobs may also be more extensive, such as installing a master suite on the first floor or adding a downstairs bath.

The other type of work involves building or remodeling a home suitable for the disabled elderly (those who use wheelchairs, canes, or walkers). For the most part, this means barrier-free housing (see Figure 2). This type of remodeling job is generally more complex and often requires extensive planning, possibly involving consultation with doctors, physical therapists, or other health care or social service personnel. The work itself may include lowering kitchen counters or installing adjustable-height counters, expanding doorways, bathrooms, and kitchens for better wheelchair accessibility, building access ramps or otherwise rebuilding entryways, or installing lifts in stairways (see "Making it Accessible").

Of course, many of these changes, such as eliminating vertical barriers, opening floor plans, and installing safer, nonslip flooring, will help both disabled and nondisabled people. This

is the premise behind what is now called "universal housing." The universal housing concept has gained increasing attention over the last five years, thanks mainly to organizations like the American Association of Retired Persons (AARP). Its proponents contend that what benefits the disabled benefits all of us.

Pynoos cite the danger of falling as one example. "If we could keep people of all ages from falling, life would be easier for everyone. That means installing things like nonslip flooring, better lighting, 'forgiving' or cushioned floors, and reducing or eliminating stairs." A strong advocate of universal housing, Pynoos believes these standard will be "creeping into the codes" over the next few years.

Indeed, some of these issues already are "creeping in" to federal regulations such as the Fair Housing Act, which prohibits discrimination against disabled persons in multifamily housing that contains four or more units. Its requirements include adaptable kitchens and baths, accessible light switches and outlets, and wheelchair accessibility to any common areas inside or outside the building.

In general, however, the changes our homes need as we age are not technically difficult for the contractor to accomplish. The difficulties of this market lie more in successfully envisioning and evaluating the needs of the clients. This means two things: (1) doing extra research and planning for each job, particularly for jobs for disabled clients; and (2) spending extra time and effort on client relations and billing arrangements.

Research and Planning

Planning a retrofit job for an elderly client requires careful consideration of the client's physical needs. At the very least, you need to spend extra time talking with the client to see what changes need to be made. In many cases, you will also deal with adult children. Be flexible in your planning and open to ideas.

This is the approach used successfully by Curt Thomas, marketing director of R. Bensen Builder-Design and Associates, a Detroit-area firm that does about 99% of its business with elderly clients. Originally a custom home builder and general remodeler, R. Bensen began specializing in elderly and disabled clients after area doctors and medical agencies asked for help in designing

barrier-free homes. Thomas says he finds it helpful to bring pictures of previous work or model renovations along to the planning conference. This gives him something to show the clients so they can envision the final results.

He might also ask a client to walk through his or her daily routine to identify things that need changing. "When people tell me they have trouble getting in and out of the tub, I ask them to show me what's had for them. Then I can see where the grab bar should be located."

In some cases, contractors might also meet with therapists and doctors before work begins. "You have to be familiar with medical terminology," says Jim LaRue, director of research and programs for the Cleveland Housing Resource Center. "There is a large gap in understanding between contractors and the health care industry." Learning to bridge that gap is essential to successfully entering this market.

Once you know more about the health care needs and concerns of elderly or disabled clients in general, you'll see that you may need to change some standard procedures and designs. For instance, an electrical outlet located at the base of a wall requires bending and stooping, which is difficult for most elderly people. Yet it's practically unheard of for electricians to put outlets in the middle of the wall.

Similarly, plumbers might balk at putting a shower head over the center of a tub instead of over the drain. Yet this design is often more convenient for wheelchair users and other types of disabled persons.

You should also familiarize yourself with the growing number of products and designs already available. These include emergency buzzer systems, telephones with high-contrast dials, aesthetically pleasing grab bars, and many appliances designed for elderly or disabled people.

Both NAHB and numerous agencies for the aging can provide information that will help plan retrofitting jobs for seniors. The most important thing, however, is taking the extra time on each job to find out the needs of the client. Such attention to detail will lead to the proper changes and will pay off in satisfaction and referrals later.

Client Relations and Billing

When a senior decides to make changes in his or her home, the trustworthiness of the remodeler is often a paramount issue. Elderly women are especially reluctant to let people into their homes. Working with older persons takes a special kind of business attitude, says Thomas. "You have to be willing to do a lot of hand-holding."

Be ready to spend extra time explaining planning problems and dealing with both the clients and their families and health care workers. Many elderly clients are wary of being taken. These fears can be compounded by unfamiliarity with the complexities and high costs of building. Many elderly aren't sure what services should cost. Families also often worry about their elderly members being taken advantage of. Be ready to explain every aspect of the building process, perhaps several times.

Pricing and cost can sometimes be a problem even if clients know you are trustworthy. Many seniors are on limited incomes, and while Medicaid, Medicare, and other insurance companies will reimburse for some improvements, these are very limited and in most cases will not cover remodeling costs. Therefore, ensuring

profitability can depend largely on the builder's efforts to secure funding.

Curt Thomas says that helping to secure financing for necessary projects is just part of the job. His company often works with area agencies on aging, insurance firms, and social service groups to raise the money for renovations. But even with these efforts, funds are often scarce, and careful planning and cost control are often necessary to make a job practical.

The payback for such jobs, however, can be other referrals. The person for whom you build an access ramp and lower a few thresholds may not soon add a master suite downstairs, but one of that client's friends might. Doing smaller jobs is a way to become known as a contractor considerate of the elderly and knowledgeable about their needs and concerns.

Is This the Market for You?

Lenny Rickman, a research analyst with the NAHB National Research Center, in cooperation with area home builders' associations, recently conducted a series of seminars across the country to educate contractors on working with the aged. While turnouts were not as high as he had hoped, Rickman says the people who did show up were enthusiastic.

"It just reinforces what most of us said right along," he says. "You have to be a special type of person to work with the elderly. They are a reluctant market."

This notion is seconded by the NAHB's George Genung, who points out that the elderly are not always easy to work with. For these clients, recognizing the need for renovations means admitting their growing limitations. As a consequence, he says, "elderly people are not running around looking for someone to retrofit their homes."

If you are ready to deal with such factors, you should evaluate your area to see if it holds possibilities. Retrofitting homes makes especially good business sense if other parts of the market are declining in your area. In many parts of the country, the aged population exceeds the younger segment.

Barbara Kleger, president of Senior Living Associates in Pennsylvania, a consulting firm that works with builders and developers to market senior housing projects, suggests learning as much as possible from national organizations like the AARP, the American Society on Aging, the National Association for Senior Living Industries, and the NAHB, as well as local agencies.

The next step, she says, is to contact local hospitals, nurses' associations, occupational therapists, doctors, agencies on aging, medical equipment distributors, and even pharmacists. "Let them know you are knowledgeable about both construction and the elderly," she says. Such contacts will not only yield valuable information, but will give you resources to draw on later for assistance and referrals.

With its special client relations problems and design peculiarities, the senior retrofit market is not for everyone. However, along with the entry to an untapped and growing market, the work provides other unique rewards as well. As Curt Thomas puts it, "Sometimes it means eating home-baked cookies and meeting the grandchildren. You form a different sort of relationship with your customers. You get to know and care about them."

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