

Home Repairs & Modifications are the Solution to the Affordable Housing Crisis Facing Older Adults in the Upstate

Do you remember [Ms. Marlene](#)? We repaired her home in 2016.

Before repairs, trips outside her home were dependent upon help from her sister and limited to necessities and medical appointments, since her sister was older herself and struggled to get Ms. Marlene's wheelchair in and out of the home.

When a ramp was installed, that all changed.

Ms. Marlene and her sister were able to engage in more community activities. Ms. Marlene was able to make a trip downtown and visit the Liberty Bridge - **for the first time**. Ms. Marlene moved to Greenville in 1975. The Liberty Bridge was opened in 2004. After 12 years, she was able to finally see the bridge that serves as the icon of Greenville.

Rebuild Upstate engages in home repair and modifications because stories like Ms. Marlene's are still too common. In fact, she's one of nearly 1,250 low-income, older adults who have benefitted from repairs and modification to help them age in place in our 15 year history. Our programs help reduce risk of injury due to falls. At the same time, we help people remain in community and maintain quality of life. Repairs and modifications protect independence.

In fact, when you show up to build a ramp or install grab bars, there's a lot more happening than meets the eye. That's why our team wants to share a deeper understanding of our home repair and modification program and how we help older adults maintain independence in their homes.

Believe it or not, repairs and modifications are not the same. These are two different categories often used interchangeably, sometimes even by our team. As a home repair provider, we tend to overgeneralize the repair category. Truth is, modifications are a substantial, high-impact, cost effective part of our program.

The difference between the two is quite simple. A home repair is something necessary for any person to remain safely in the home. This might include repairing a leaking roof, replacing a rotten floor joist, or plumbing and electrical updates. Repairs ensure a home is safe for all residents regardless of age or ability. Modifications are made to help meet specific needs of a person in a home. Modifications won't help if there is a leak or if the structural integrity of the home is in question.

In our home repair program to promote aging in place, repairs often precede modifications. In reality, it's not uncommon to remove a tub and find water damage in the floor or subfloor. In this

case, repairs must be made to the joists, floor, or other affected areas of the home before a standing shower can be installed.

Operationally, modifications have vast benefits. Very few modifications require permitting, allowing us to more swiftly address the need. Some modifications, such as adding handrails, are a low-cost, high-impact activity that can provide a safer environment immediately. Including modifications in our program helps us maintain a person-focused approach to repairs. For low-income homeowners who want to age in place, our skilled project management team ([we're hiring!](#)) makes a plan to include modifications in our repair plan for an older adult.

Our goal is always to create safer, healthier homes. **Modifications help bridge the gap between what a person can do and what a person is required to do.** Bridging this gap is what makes a safer home possible.

A person is more likely to change their behavior than their environment. Here's how we may see this play out for an older adult whose home does not meet their needs: the only bathroom is on the second floor of a home. Stairs are burdensome. A person chooses to shower less frequently in order to avoid the physical burden of taking the stairs. If a bedroom is upstairs, someone may be more likely to sleep on the couch. These choices begin to be made repeatedly. At some point, choices may be made to forego medical care because taking stairs to leave the home for a doctor's visit becomes too burdensome.

For low-income homeowners, changing behavior is often the *only* option when modifications or repairs become too costly.

We approach each home we repair with the resident's health and safety at the forefront of our mind. As we serve the Upstate, we also focus on the growing need for our services. Here's what we know:

- The need for homes conducive to aging in place is growing - anticipated to increase 77% by 2035.
- Only 3.5 percent of the US housing stock provides all three critical accessibility features—a no-step entry, single-floor living, and extra-wide doorways and halls—that help households with reduced mobility to live safely and comfortably in their homes.
- 17.8% (or nearly 1 in 5) of older adults in the Greenville-Anderson-Mauldin metro area are currently experiencing housing cost burdens.
- Older adults lose an estimated \$2.9 billion annually from financial exploitation, according to the Senate Special Committee on Aging.

Rebuild Upstate's home repair program offers a solution the Upstate needs. A low-income, older adult can age in place with the help of a trusted team, and the Upstate gains housing stock with aging in place modifications.

Here is a sample of benefits of the Rebuild Upstate's program.

- A personalized home assessment with one of our trained project managers
- Repairs provided at no cost, ensuring their income can go towards medicine, bills, or other essential needs
- Providing repairs and modifications protects equity built in a home reducing the risk of costs incurred from a move into an assisted living facility
- Older adults are often targeted for scams and we provide a trustworthy resource to a vulnerable population
- Our intake process assesses other essential needs, such as food or bill-pay and, when possible, our team provides direct referrals to other agencies as appropriate
- COVID safety precautions to ensure providing repairs does not pose a risk to health

Although effective, there's a growing demand for our services. *As demand increases, can Rebuild Upstate's programs meet the supply?*

We must. In fact, we must exceed our current level of program capacity. A recent study from the Joint Center For Housing Studies Of Harvard University, estimated that more than a third of all occupied homes in 2017 had structural, plumbing, electrical, and heating problems, leaks, and/or pest infestations, and put the total cost of addressing these needs at \$127 billion. It is likely that overall repair needs are even higher today, given that many homeowners delayed these types of expenses during the pandemic.

Although daunting, there's a lot of evidence that home repairs and modifications are a brilliant economic solution to the issues facing older adults, particularly here in the Upstate.

Let's explore by the numbers.

Starting with our own data, we know the average income of a homeowner served by Rebuild Upstate is \$16,404.

At below 30% of Area Median Income, an annual income of \$16,404 is considered *very low-income* for all counties within the Rebuild Upstate service area.

In the Greenville/Mauldin/Anderson Metropolitan area, an older adult's median homeowner monthly housing costs are \$425.00.

South Carolinians want to age in place.

According to AARP surveys, 83% of South Carolina residents want to age in their own home.

We know aging can be costly.

Older adults aren't just facing known expenses, they face the risk of unexpected expenses. The median cost of an ER visit due to a fall among older adults is **\$26,143**. That's the median. For older adults who have comorbidities, noninjury medical conditions, or require surgery, or , that cost increases drastically. Even at the median cost, a homeowner with \$16,404 annual income can't come close to paying for emergency care.

As of 2021, per Genworth's 2020 Cost of Care Survey, the average statewide cost of living in an assisted living facility in South Carolina is \$3,988 / month. Let's compare the cost of assisted living vs the known median monthly housing cost of \$425.

Based on these figures, aging in place costs a minimum of \$5,100 annually.
Moving to assisted living costs about \$47,856 annually.

That's an 838% difference, leaving a massive expense that most low income households cannot address.

How does that affect the 8 in 10 South Carolina residents who want to age in place?

The wishes of the majority don't match how South Carolina Medicaid funds are used, with most SC Medicaid dollars being spent on institutional care and not on home modifications or care. It's no wonder, when the cost of institutional care is so high. **But there is hope.**

According to studies compiled by the North Carolina Housing Finance Agency, every \$1.00 spent on home repairs saves \$19.00 in Medicare/Medicaid costs. Repairs and modifications are a high-impact investment that offers residents exactly what they want: to age in place. Home modifications and repairs can be an economic win-win for South Carolina residents.

On average, Rebuild Upstate invests \$6,000 per home. Engaging volunteers when possible, such as when building an accessibility ramp, leverages an average of \$2,200 in volunteer labor per project. For low-income older adults, accessing repairs or modifications may only be possible through Rebuild Upstate or through a family member paying for repairs. Our program creates immense value for participants *and their families who support their desire to age in place.*

In South Carolina, its estimated 770,000 adults are providing family care to a loved one. This care is valued at \$7 Billion.

Need a visual? 770,000 people could fill up Memorial Stadium almost 10 times. We have 10 Memorial Stadiums full of adults providing family care to a loved one in South Carolina.

About that \$7 Billion?

You could fill up Memorial Stadium and buy everyone in it a Tesla.

When ongoing care is needed, families may explore hiring in-home care. Hiring a home health aid in South Carolina averages \$136/day for 8 hours of care - that is in fact, *higher than the assisting living average daily cost of \$102 per day.*

What happens if that isn't feasible? Adult children become primary caretakers, investing labor for no pay. They join the ranks of the 770,000 other adults caring for an adult loved one in South Carolina.

When a family experiencing generational poverty enters this phase of life, wealth built by a younger generation is often invested back into the family. This could come at the opportunity cost of other investments or income such as taking early retirement or foregoing a second job.

We can't dismiss the interdependence of home health as we continue to live through a pandemic. There is an urgent need to repair the homes of older adults who have asked us to help them age in place.

Our program works. Thanks to volunteers, donors, and supporters, more than 1,250 older adults have received repairs and modifications to help them age in place.

When you show up for a Saturday build day, maybe to build a ramp, you're contributing to much more than what you see in front of you. Helping older adults maintain independence starts with volunteers, funding partners, and community partners who do their part. When we keep showing up, we'll continue to ensure independence remains with our aging neighbors and reduce burdens falling on them and their families. At the end of the day, when a neighbor like Ms. Marlene regains her independence, it was only possible because of community support.

If you found this article helpful, please consider [making a donation](#) so our team can continue to prioritize community repairs, modifications, communication education, and advocacy for low-income older adults.

Helpful Links & Sources

- [JCHS 2021 State of the Nation's Housing Report](#)
- [Calculate the cost of long-term care with Genworth](#)
- [Aging & Empathy: Aging Simulations](#)
- [Long Term Care in South Carolina](#)
- Washington Post: [Adult children pay the price of keeping children at home](#)