

White Paper

The Positive Impact of the Living In Place Institute on Housing and Related Industries

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INTRODUCTION

The Living In Place Institute is an educational organization currently improving positive impact on business opportunities and networking for professionals and influencers, especially those businesses who make strategic planning decisions directed towards increasing accessibility and safety in all homes, allowing current and future occupants to continue to Live In Place comfortably and safely regardless of their age or needs.

Most business marketing is directed towards “aging-in-place” and “universal design.” While these efforts have provided moderate awareness and improvements, they have inherent blocks to the wholesale improvement of home accessibility and safety. They also do not provide specific knowledge and access to design and products, nor networking with other solution providers.

The primary block to success of those efforts is their narrow focus. The primary emphasis of aging-in-place is older adults and individuals with disabilities. The business disadvantage is focusing on a narrow demographic. The marketing disadvantage is that we, as humans, tend to deny our own mortality and equate aging with failure, therefore business efforts that use terms such as “aging” often receive negative results. Universal design is a soundly crafted set of principles but does not provide practical solutions.

Home accessibility safety is not just for older adults and individuals with physical or cognitive challenges. Everyone is at risk without safely designed, built and modified home environments. However, because of the unprecedented increase and goals of the older population, home accessibility and safety has become a national human and financial crisis. Businesses need practical direction, knowledge and solutions to thrive.

PROBLEM

Businesses need increased opportunities for knowledge in design, products and installations and networking to sustain and thrive.

Providing
education to make
all homes
accessible,
comfortable and
safe for everyone
regardless of their
age or needs

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SOLUTION

The Living In Place Institute has been developed by leading housing and safety experts to increase business opportunities and networking through providing knowledge of design and installation solutions for accessibility and safety and access to specific product knowledge. The emphasis is on accessibility and safety throughout the home instead of targeting only the specific needs of specific individuals currently living in their home. Recognizing that most homes will outlast their occupants by many generations, the Living In Place Institute directs attention to identifying problems and offering solutions that will provide optimum home safety now and for generations to come. Only the Living In Place Institute has developed advanced education, awareness, networking and marketing programs for medical, home design, construction, home inspection professionals, care providers, product providers and all related providers, directed specifically to assist in business development and growth.

CONCLUSION

Positive business environment impact is realized throughout key housing and related industries through the Living In Place Institute advanced education, awareness, networking and marketing programs.

OUTLINE OF POSITIVE BUSINESS IMPACT

1. New Home Building

- 1.1. Site Planning
- 1.2. Design Features
- 1.3. Networking
 - 1.3.1. Within home building industry
 - 1.3.2. Outside the home building industry
- 1.4. Sales
 - 1.4.1. Marketing
 - 1.4.2. Competitive Distinction

2. Home Renovation

- 2.1. Cause for Renovation
- 2.2. Additional Service Opportunity
- 2.3. Design Process and Features
- 2.4. Networking
 - 2.4.1. Within the renovation industry
 - 2.4.2. Outside the renovation industry
- 2.5 Construction Methodology
- 2.6 Sales
 - 2.6.1 Marketing
 - 2.6.2 Competitive Distinction

- 3. Product Providers**
 - 3.1. Development
 - 3.2. Sales
 - 3.2.1. Marketing
 - 3.2.2. Competitive Distinction
- 4. Medical Providers**
 - 4.1. Medical Professionals (OTs, OTAs, PTs, etc.)
 - 4.1.1. Streamlined, standardized assessment tools
 - 4.1.2. Competitive distinction
- 5. Home Inspectors**
 - 5.1. Additional Service Opportunity
 - 5.2. Sales
 - 5.2.1. Marketing
 - 5.2.2. Competitive Distinction
- 6. Home Care Providers**
 - 6.1. Home Relocation Specialists
 - 6.2. Senior Advisors
 - 6.3. Caregivers
- 7. Real Estate**
 - 7.1. Realtors
 - 7.2. Mortgage Lenders
 - 7.2.1. Reduced Accident Occurrence
 - 7.2.2. Reduced Cost of Claims
 - 7.2.3. Sales training
 - 7.2.4. Opportunities for marketing
 - 7.3. Mortgage Insurance Providers
 - 7.3.1. Reduced loss of payments due to accidents
 - 7.3.2. Opportunities for marketing
- 8. Government Providers**
 - 8.1. Medicaid
 - 8.2. Department of Veteran's Affairs
- 9. Education Providers**
 - 9.1. Additional Curriculum
 - 9.2. Revised Current Curriculum
 - 9.3. Continued Education

EXPANSION OF IMPACT OF EACH AREA:

1. New Home Building

1.1. Site Planning

Strategic placement of homes on a site and the relationship between individual dwellings is critical to allowing for specific safety features necessary to living in

place. The Living In Place Institute provides education, consulting and training to new home builders about site planning. Some of these features include:

- Minimum of one no-step entry into the home, including door thresholds
- Wide driveways allowing a person to enter and exit an auto staying on the paved surface
- Walkways around a home that allow for safe travel with appropriate shallow grades

1.2. Design Features

Home design should be synonymous with home accessibility and safety. Current building codes do not adequately address home occupant accessibility and safety. ADA styled building codes, enforceable only in public spaces, are only a minimum standard. The Living In Place Institute advocates and provides extensive design suggestions that improve home safety and accessibility. Examples of safer and more accessible home designs include:

- Nonslip and easy to navigate floorings
- Interior stairs of one or more steps have handrails on both sides, continuing past top and bottom of stairs
- If stairs are necessary, allow space for future elevator or stair lift (especially straight line staircases to minimize the cost of stair lifts)
- Contrasting colors to help differentiate elevation and purpose changes, steps and floors
- Minimum one shower or bathing area with a no step entry
- Bathroom on main level, without structural support walls, adjacent to living or dining room that would allow for future modifications allowing a full living suite
- Towel bars, toilet paper holders and shower control assist bars that are minimally ADA compliant
- Non-glare surfaces, including flooring, walls and countertops
- Electrical outlets at a minimum 24" height and switches at a maximum 48" height off the floor
- Doors, especially bathrooms, swing away from the room
- All door knobs are lever style, with end returns to minimize slipping or clothing being snagged
- Stove and with automatic shutoffs to minimize fires and accidental burns

1.3. Networking

Business benefit through networking and they are always searching for opportunities to foster professional relationships.

1.3.1. Within the home building industry

The Living In Place Institute provides educational format networking opportunities through classroom training, seminars and other events and formats.

1.3.2. Outside the building industry

Unique to the Living In Place Institute is the networking that directly ties the design & construction communities with the medical and home inspection industries to help improve accessibility and home safety.

1.4. **Sales**

1.4.1. Marketing

Emphasis on safety is paramount to all homeowners. Traditional approach has been to offer any additional or different features only when requested. When a builder includes as standard practice safety features as recommended by a third party such as the Living In Place Institute, those features are embraced by prospective buyers and perception of the builder is enhanced.

1.4.2. Competitive Distinction

Competitive differentiation is inherent in participation with the Living In Place Institute as there is no other organization providing the depth of knowledge or understanding of home accessibility and safety.

2. Home Renovation

The home renovation industry is estimated at over \$300 billion annually. About 10% of spending is estimated as aging-in-place driven. Through the efforts of the Living In Place Institute in redirecting home accessibility and safety emphasis to include all homes, the potential market for safer design and construction services, products and installation will trigger a significant increase into the \$300 billion in annual consumer spending.

2.1. **Cause for Renovation**

As the negative connotations of aging-in-place and universal design are replaced with widespread acceptance of Living In Place, significant increase in consumer acceptance and demand for safer and more accessible designs and products will create increased consumer spending.

2.2. **Additional Service Opportunity**

The Living In Place Institute has developed an electronic tool allowing for through standardized home assessments. This tool, the Home Accessibility and Safety Assessment Checklist™ (HASAC™), is available only to Certified Living in Place Professionals™ (CLIPP™). This is an additional or stand-alone service

that can be provided by home renovation professionals. Assessments performed by medical and home inspection professionals also increase the business opportunities of the home design and remodeling providers.

2.3. Design Process and Features

Increased emphasis on home accessibility and safety increases design services.

2.4. Networking

2.4.1. Within the renovation industry

The Living In Place Institute provides educational format networking opportunities through classroom training, seminars and other events and formats.

2.4.2. Outside the renovation industry

Unique to the Living In Place Institute is the networking that directly ties the design & construction communities with the medical and home inspection industries to help improve accessibility and home safety.

2.5. Construction Methodology

Much of home accessibility and safety is simply doing the same things better. Opportunities for education and training are available through the Living In Place Institute. One example is having as many doors as possible (e.g., bathrooms, bedrooms, laundry, etc. swing out so that it minimizes the possibility chance of an individual being trapped because they are blocking the door.

2.6. Sales

2.6.1. Marketing

Marketing of renovation projects is enhanced through overt mention of emphasis on home accessibility and safety. Alignment with an organization that promotes and teaches these concepts is recognized by consumers as a positive benefit to hiring one company over another as the company that comes up with better, more informed solutions is perceived to be looking out for the homeowner's best interests.

2.6.2. Competitive Distinction

Every business seeks competitive distinction. When a designer, contractor, product or other service provider holds national certifications and utilizes marketing materials provided by the Living In Place Institute, there is a distinct competitive advantage gained. The Living In Place Institute has developed an in-depth training program and certification called Certified Living In Place Professionals™ (CLIPP™). This is a distinct marketing advantage for CLIPP contractors.

3. Products for Home Safety

3.1. Development

As emphasis on home accessibility and safety is increased, so too is the demand for products that are safer while retaining appeal, not looking like a hospital. The Living In Place Institute reviews existing and new products and provides feedback directly to product developers and manufacturers. Through the Living In Place network of trained professionals, product announcements can be more accurately directed to affinity markets.

3.2. Sales

3.2.1. Marketing

The Living In Place Institute provides an active format to promote new products through electronic access to professionals who have been trained in home accessibility and safety.

3.2.2. Competitive Distinction

Product manufacturers who are actively involved with the Living In Place Institute are recognized by the industry and consumers as being proactive in home accessibility and safety and part of the solution to our national home safety crisis.

4. Medical Providers

4.1. Medical Professionals (OTs, OTAs, PTs, etc.)

Medical professionals who receive specific educational training (CLIPP) will be able to provide additional service to their client through the use of HASAC an electronic, tablet based tool which allows for standardized complete home assessments.

5. Home Inspectors

5.1. Additional Service Opportunity

Home inspection professionals serve a valuable role in the maintenance and preservation of home structures. Through the Living In Place Institute, home inspectors are eligible to complete CLIPP training and add to their services home assessments using the proprietary Home Accessibility and Safety Assessment Checklist™ (HASAC™). Their role will be critical to identifying and recommending modifications in homes being sold and bought. Approximately 4.9M homes were sold in the US in 2014, 84% of the buyers requested a home inspection and 99% of the realtors recommended an inspection. Angie's List reports that the average cost of a home inspection in 2013 was \$475, therefore,

the potential market for home inspectors is 4.9M homes x 84% = 4.1M homes inspected x \$475 each = \$4.2B.

5.2. Sales

5.2.1. Marketing

Home inspectors who are CLIPP trained will be able to market their training to all homes being purchased or for individuals or family members who are concerned as to the accessibility and safety of an existing home.

5.2.2. Competitive Distinction

Home inspectors who are CLIPP certified will be able to differentiate themselves from their competition and therefore solicit more business than their competition who is not CLIPP trained.

6. Home Care Providers

6.1. Home Relocation Specialists

Through CLIPP training these specialists will be able to identify features in new homes and suggest modifications to existing homes which allow their clients more independence and dignity.

6.2. Senior Advisors

Senior advisors help older adults with their financial and health issues. Through CLIPP training they will be able to better advise their clients on home modifications that will lower future health care costs and improve health through safer homes.

6.3. Caregivers

Caregivers typically have no training or knowledge of proper accessible or safe design and features. Through CLIPP training they will be able to help provide both design and product recommendations to help their loved ones and clients maintain dignity and independence through improved home accessibility, comfort and safety.

7. Real Estate

7.1. Realtors

Realtors who are CLIPP trained will be able to recognize home features that provide safer home environments for their clients, providing unique competitive distinction.

7.2. Mortgage Lenders

If homes are safer and reduce accidents, the potential for defaults due to medical bills is reduced.

7.3. Mortgage Insurance Providers

Mortgage lenders can be assured that homes have better accessibility and safety features and will allow homeowners to live longer in their homes.

8. Government Service Providers

8.1. Medicaid

Medicaid benefits are often determined through home evaluations or assessments. Only the Home Accessibility and Safety Assessment Checklist™ (HASAC™), administered only by CLIPP trained providers, can provide a standardized tool to properly and objectively assess home accessibility and safety modifications.

8.2. Department of Veteran's Affairs

The Veteran's Administration provides assistance for individuals through grants to those deemed eligible. However, just as with the Medicaid example, only through utilization of the Home Accessibility and Safety Assessment Checklist™ (HASAC™), administered only by CLIPP trained providers, can a standardized assessment of home accessibility and safety modifications then be performed.

9. Insurance

The insurance industry will benefit from the Living In Place Institute. An analogy is the automotive industry. As the costs of occupational injuries and accident repairs increased, and by pressure by vehicle insurance companies through their ratings of collision worthiness, manufacturers improved their safety features, reducing accidents, thereby reducing insurance claims.

9.1. Reduced Accident Occurrence

Homes that are designed, built and modified following the principles taught by the Living In Place Institute will minimize home accidents.

9.2. Reduced Cost of Claims

As accidents are reduced through increased home accessibility and safety, costs will be reduced. If falls in a home, for example, are reduced, an average of \$30,000 per occurrence will be saved.

9.3. Sales

Insurance companies, utilizing statistical home assessment data collected through the use of HASAC of the Living In Place Institute, will be able to develop home safety programs to their clients with potential premium discounts offered based on home accessibility and safety features installed.

10. Education

10.1. Additional Course Curriculum

The Living In Place Institute offers courses through several professional trade organizations. The CLIPP program is an additional course that can be offered by those organizations.

10.2. Revised Course Curriculum

The Living In Place Institute offers information and access to experts who can assist in revising current curriculum.

10.3. Continued Education

The Living In Place Institute is continually developing educational programs to be offered to professionals. CLIPP trained individuals are required to obtain ten continuing education units (CEUs) per year. The Living In Place Institute also provides educational programs and materials for consumer use.

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