THE CLASS OF 1964 POLICY RESEARCH SHOP

Accessible Housing in the Upper Valley

Vermont House Committee on General and Housing

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EXECUTIVE SUMMARY

The lack of accessible housing for people with disabilities is a wide-ranging and under-addressed issue. These challenges are exacerbated in the Upper Valley region, which includes municipalities in New Hampshire and Vermont, due to its uniquely rural and aging demographics, as well as its lack of government infrastructure to address the issue. The lack of accessible housing is also an under-researched issue in academics, especially how it affects rural New England states.

To address these concerns, we focus on two research questions: what is the need for accessible housing in the Upper Valley, and what strategies have other states and municipalities used to make their housing more accessible for individuals with disabilities? To answer these questions, we use three methodologies—case studies, interviews, and a survey—and develop policy recommendations for increasing the amount of accessible housing in the Upper Valley.

We demonstrate that accessible housing is an issue that affects a diverse group of people with a wide range of needs, and many Upper Valley residents lack the personal resources to address these housing accommodations without government assistance. Through our case studies, we explain how both universal design and interest-free loan programs have helped other states and municipalities address their accessible housing crises. Furthermore, we examine the applicability of these programs to the needs of Upper Valley residents. The results of our interviews provide policy experts' perspectives and context on specific types of policy solutions.

Ultimately, we provide both long and short-term policy recommendations for Vermont and New Hampshire. These recommendations focus on universal design and interest-free loan programs and list the challenges and benefits of each policy solution. We also provide suggestions for how to design these policies to fit the unique contexts of Vermont and New Hampshire. While both programs require the use of state resources, the benefits outweigh the costs and allow more people to live safely and with dignity.

1 INTRODUCTION

Over the past five years, housing policy has been front and center in the minds of national and state policymakers. To highlight this urgency, households with disabled members who need long-term services and support are three times more likely to face inadequate housing conditions compared with households that do not have disabled members within them.[1]

It is estimated that Vermont needs 24,000 to 36,000 new homes by 2029 to meet the demand.[2] New Hampshire is also facing these pressures. According to NH Housing's 2023 Statewide Housing Needs Assessment, tens of thousands of more units are needed by 2040 to meet future demand.[3] Due to low inventory, housing costs have skyrocketed. The New Hampshire Fiscal Policy Institute found that the median price for a single-family home rose by 66 percent over five years in New Hampshire.[4] Similarly, median prices rose by 38 percent in Vermont.[5]

Vermont and New Hampshire, which are among the most rural states in the country, have been significantly impacted as the market has become characterized by low housing supply, high prices,

and a difficult-to-navigate system. However, the lack of housing does not impact everyone equally, as residents with disabilities are hit the hardest. Data analysis by the Institute on Disability (IOD) at the University of New Hampshire found that 12 percent of people living in New Hampshire report having a disability.[6] Similarly, a survey by the Vermont Department of Health in 2021 found that 24 percent of Vermont adults have at least one disability.[7] With over 10 percent of both states' population reporting being disabled, accessibility is a pressing housing issue.

2 PROBLEM STATEMENT

The lack of accessible housing directly affects the lives of a diverse group of Upper Valley residents. Despite challenges these residents face, little is known about their demographics and specific housing situations. While some research has been completed at both the state level and the national level, there is still a significant lack of information about what kinds of accessible housing they need and what has prevented them from already obtaining this housing.

Despite the general lack of information, some states and municipalities have enacted policies to increase the amount of accessible housing. However, these policies vary widely in cost, scale, flexibility, and effectiveness and have often only been implemented in a small number of states and/or municipalities. This lack of policy consensus presents an opportunity to examine what methods other states have employed to determine which policies could be the most impactful in addressing the needs of Upper Valley residents. Accordingly, this brief answers two main questions: what is the need for accessible housing in the Upper Valley, and what strategies have other states and municipalities used to make their housing more accessible for individuals with disabilities?

3 BACKGROUND

In this section, we introduce and explain the importance of housing and accessibility within the Upper Valley and relevant legislation and processes.

Lindsay et al. describe accessible housing as "housing that has been designed or modified to satisfy applicable accessibility requirements and to account for the needs and preferences of people with disabilities."[8] In addition, a design suggestion could be to ensure that the individual can live independently and safely.

To contextualize the structure of creating and enforcing housing legislation at the local level, New Hampshire and Vermont both follow Dillon's Rule, which means that local governments in Vermont and New Hampshire only have certain powers to create changes and pass ordinances that are explicitly granted to them by their respective state legislatures, and, if there happens to be ambiguity, it is resolved in the state's favor.[9]

Since New Hampshire and Vermont both authorize regulatory land and zoning power through Dillon's Rule, local governments in the Upper Valley have some ability to implement housing

accessibility solutions.[10] Accordingly, options that increase access to accessible housing in the Upper Valley could come from either state or local governments, with municipalities generally having closer ties to improving housing accessibility.

3.1 PRIORITIES FOR ACCESSIBLE HOUSING

To begin, it's necessary to explain what accessible housing includes because building or modifying housing creates implications for enabling greater community participation amongst individuals with disabilities. According to the Administration for Community Living, accessible housing is housing that people with disabilities can enter and use without difficulty. Some features of accessible housing include, but are not limited to low countertops, wider doorways, and clear floor space for wheelchairs to move freely.[11]

Guidelines and policy solutions concerning accessible housing that have been shown to work in other municipalities and states can often be grouped into specific categories. We introduce five categories, adapted from Hitzig et al.'s research regarding accessible housing priorities.[12]

The first and second categories, both, regard government workers and accessible housing priorities. Hitzig argues that existing regulations may be upheld to the greatest extent possible, and inefficient legislation may be replaced. This means that government officials have the option to remain diligent about accessible housing policies in the short and long term. The second category includes ways to engage with all levels of government to improve cooperation and increase funding. Hitzig suggests creating a policy that ensures government officials at the local and state level, and at the federal level, are aware of existing regulations and guidelines. It also includes better mechanisms for funding accessible housing upgrades.

The third category includes accurately disseminating information to communities about available resources for accessible housing, and in our case, its communities within the Upper Valley region of New Hampshire and Vermont. It is often insufficient to have money allocated towards accessible housing if people are not aware that it is available to them.

The fourth category includes the idea of diverse regulations to support people of various disability groups, ages, and lived experiences. Hitzig argues that no two disabilities look the same or require the same accessibility needs. Thus, guidelines may be broad and include a wide variety of accommodation options. Additionally, accessibility accommodations have historically been focused on mobility, but the needs of people with disabilities extend beyond that. Further support can include visual safety alerts, soundproofing for sensory needs, and specific communication systems for deaf or blind individuals.

The fifth and final category includes engaging with real estate developers and home builders to increase efforts towards building more accessible and adaptable homes. This can include design principles that allow for easy adaptability, such as universal and accessible designs. To further contextualize, a relevant program is that of "Section 811," a program created by the U.S.

Department of Housing and Urban Development (HUD), which provides funding to develop, subsidize, and rent affordable housing; they also partner with state agencies to connect housing with other services.[13] In this brief, we use these categories to the Upper Valley.

3.2 ACCESSIBLE HOUSING POLICY SOLUTIONS

This section of the policy brief explores the background on policy solutions for accessible housing. Although there are several solutions to address the issue of accessible housing, this brief primarily focuses on universal design and soft loans.

3.2.1 UNIVERSAL DESIGN

The term universal design was first coined by the product designer and influential architect, Ronald L. Mace. Decades of experience and in-depth research led him to recognize the necessity of product and environmental focused design that is "usable by all people to the greatest extent possible without the need for adaptation."[14] In addition to the literal definition, Mace asserts that there are guiding principles that represent the philosophy of universal design. The principles are: Equitable Use, Flexibility in Use, Simple and Intuitive, Perceptible Information, Tolerance for Error, Low Physical Effort, and Size and Space for Approach and Use. The paradigm that homes should be accessible to everyone is sometimes referred to by a number of names, such as barrier-free design, accessible design, inclusive design, design-for-all, and visitability.[15]

In the US, some historical events have been important in creating the term universal design and subsequent prioritization of accessibility. In the 1950, as veterans returned to the United States, a significant number of them suffered from injuries incurred during the war.[16] Due to the increased percentage of the U.S. population with disabilities, there was a need for accessible buildings to accommodate the changing population. This era is described as the Barrier-Free Movement.[17]

In the 1960s and 70s, there were various pieces of key legislation and programs created to address this need, such as the American National Standard Institute publishing their first version of ANSI A117.1."[18] The written guide served as a "technical criteria for making sites, facilities, buildings, and related elements accessible" with the intention of being adopted by government agencies and organizations.[19] Furthermore, the 1960s and 1970s were important for technological innovation and making everyday items easily accessible. In 1971, the Trace R&D Center at the College of Engineering, University of Wisconsin-Madison was formed "to address the communication needs of people who are non-speaking and have severe disabilities."[20] As academic institutions and non-profits led the way in research and standardization, states began to become involved in the legislative route. By 1973, 49 US states established their own accessibility standards through critical pieces of legislation, all while federal agencies developed more regulations.[21]

People across the United States face similar challenges today. In 2014, 75 percent of older adults (aged 65 or more) reported that they had a strong desire to stay as long as possible in their current homes.[22] Carr et al. argue that "Universal design is founded on the premise that there is only one population with varying characteristics rather than a 'normal' and 'diverging from normal'

population."[23] Although opponents may argue that UD ordinances take decision-making power from individual homeowners, it creates a standard of accessibility for all constituents while still leaving room for customization.[24]

The discrepancy between federal and state legislation on universal design standards has led to more states adopting their own individual policies and ordinances to fill in the gap. Universal design has been used as a method to achieve this, due to it requiring minimal to no funding to maintain or establish. There are often three basic visitability features, also known as universal design, that ordinances across the United States cover: a zero-step entrance, 32-inch clear doorways, and at least one-half bath on the main floor.[25] While policies across the US diverge, these three features often remain consistent. Similar to housing policies and regulations in individual states, universal design acts as a standard for how infrastructure should be built to ensure accessibility for all residents is accomplished from the start.

3.2.2 SOFT LOANS

While some aspects of accessible housing policy rely on rules and regulations, other aspects provide financial incentives or benefits for individuals. Over the past two decades, interest-free loans have been utilized to meet the unique needs of constituents. Interest-free loans involve a loan of a specific amount to an individual through a specialized program or to a state for the purpose of modifying one's home with a low or zero percent interest rate.[26] These loans can range from a few thousand dollars to tens of thousands of dollars. The conditions of the loans vary. However, they often do not include a traditional monthly payment with a competitive interest rate. Additionally, if the house is still in the possession of the loanee, many of these loans may be forgiven at the end of the loan term.

It is common for these kinds of loans to also be deferred—the payment on the loan is postponed for a specific period of time. Typically, constituents with disabilities, families with a member who is disabled, and seniors are the target recipient. Soft loan programs can be helpful when the required home upgrades are more intensive than what would be regulated through Universal Design guidelines. Common house modifications that loan programs would help cover include stair chair lifts, grab rails, major bathroom modification, handrails, or an automatic door.[27] Considering the varied, yet consistently high cost of these modifications, the loan programs are meant to alleviate financial burdens for people with disabilities and their families.

3.3 UPPER VALLEY LEGISLATIVE LANDSCAPE

This section explores the themes of general housing code, financial incentives and assistance, and institutional accessibility in recent New Hampshire and Vermont legislation. Although not every bill reviewed was passed, its creation signifies a growing interest in accessible housing. However, there remains a legislative gap in programs to address the accessible housing needs of the Upper Valley.

3.3.1 HOUSING CODE & REGULATION

HB 428 NEW HAMPSHIRE

Enacted by the New Hampshire legislature in August 2025, this bill aimed to streamline construction across the state.[28] Rather than building codes being determined by local municipalities and towns, this set of rules is set at the state level. Although the goal of this policy was not to make housing more accessible for people with disabilities, it does highlight interest in making infrastructure more standardized. Moreover, navigating the housing market as someone who requires a home with special modifications can be difficult when building codes vary from one town to another.

HB 577 NEW HAMPSHIRE

Among recent housing code and regulation bills in New Hampshire, House Bill 577 is one of the most impactful in benefiting constituents with disabilities.[29] House Bill 577 helps expand on the guidelines concerning detached accessory dwelling units (ADUs) so more people can build them on their property.[30] For people with elderly family members who are staying at home with them, ADUs can provide accessible and independent living on the same property. Across the country, states have used ADUs to offer financial incentives to make housing options more accessible. The main limitation of this policy is that it only benefits people in New Hampshire who can afford to add an ADU to their property. While it is progress for New Hampshire, it does not directly help the disabled population, who may already have limited resources.

3.3.2 TAX CREDITS & FINANCIAL ASSISTANCE

SB 127 VERMONT

Passed by the Senate in June 2025, Senate Bill 127 was created to target multiple aspects of the state's current housing issues.[31] Two sections of the bill have the most potential to assist Vermonters with disabilities who need accessible housing. Section one further expands the Vermont Renal Improvements Program, which helps fund the renovation of vacant rental units to meet Vermont Rental Housing Health Code guidelines.[32] On the other hand, section five established a State Housing and Residential Services Planning Committee to explore the need for service-supported housing units for people with developmental disabilities.[33] The key limitation of both programs is that they do not broadly target constituents with disabilities. Section one only impacts those who live in rental units, while section five is a long-term solution that only affects Vermonters with developmental disabilities.

HB 604 NEW HAMPSHIRE

To address some of the housing issues in New Hampshire, legislation has also created financial incentives and assistance to help residents.[34] Building upon HB 577, which covers accessory dwelling units, this new piece of legislation "establishes a conditional loan forgiveness program to encourage lower-income homeowners to construct or renovate accessory dwelling units."[35] The creation of a

loan forgiveness program would help to meet the short-term concerns of residents in the Upper Valley who are looking to create an ADU on their property. This would be especially impactful for residents with lower-income and disabilities in the Upper Valley who may not have access to new homes or properties on the market to accommodate their abilities. Despite support for the bill, it did not get enough support and died in the committee.[36]

3.3.3 INSTITUTIONAL ACCESSIBILITY

HB 437 VERMONT

Vermont House Bill 437, introduced in February 2025, is critical for addressing structural issues to promote accessibility for disabled residents within the state.[37] The partisan bill aimed to create a universal design standards committee to explore the implementation of statewide universal design standards for all residential buildings. The members on the committee include a variety of people from Vermont banks, credit unions, and city planners. Furthermore, HB 437 would be critical in establishing a consistent policy for accessible infrastructure across the entire state, especially relating to buildings that are homes. While the bill has not made it out of the committee, it would be the most direct way to address accommodation and accessibility issues for Vermont residents with disabilities.[38]

4 METHODOLOGY

We used two distinct methodologies for our research. First, we surveyed people who have interacted with or are knowledgeable about accessible housing to understand what the lack of accessible housing looks like in the Upper Valley region. Second, to understand what types of solutions policymakers in New Hampshire and Vermont may be able to implement, we conducted case studies of policy solutions that other states and municipalities have implemented. We completed this analysis through research into the cost, ease of implementation, flexibility, and applicability to the Upper Valley of each solution, along with interviews of people who were involved in the implementation of each of these programs.

4.1 SURVEY OF THE UPPER VALLEY

One of the biggest challenges of increasing access to accessible housing is that needs vary widely across different populations. We conducted a survey to best understand what specific issues people with disabilities face in the Upper Valley. We used the Qualtrics platform and sent it out to every person on the email list of Dr. Kendra LaRoche, Executive Director of the Special Needs Support Center in White River Junction, Vermont. This email list included people with disabilities, family members of people with disabilities, and people who are interested in helping solve the issues that people with disabilities face. The survey was open for 24 days (01/16/2026-02/08/2026), and we received a total of 20 responses (including incomplete responses), which equates to a response rate of 5.2 percent.

The survey was split into three question areas, as well as a couple of background questions asking respondents about their location and reasoning for completing the survey. The first question area sought to understand the current situation of the people who need accessible housing in the Upper Valley. At the beginning of the survey, respondents were asked if they have access to stable housing. For respondents who answered yes, follow-up questions asked how accessible their current housing is, how much support they receive, and what type of housing they live in.

The second question area sought to understand what specific home design modifications are most commonly needed in the Upper Valley. There were three questions in this question area, asking respondents which modifications they currently have, added themselves, and still need to add. Respondents were given a list of common home design modifications to choose from, as well as a space to add any additional modifications. The list of common home design modifications was adapted from a 2022 survey of occupational therapists.[39]

The third question area sought to understand the costs associated with making housing accessible. Respondents were asked to estimate how much money they would spend to complete the modifications that they need if they had no budget constraints, and how much of that amount they can afford to spend themselves with their current budget constraints. Respondents were also asked if they had previously completed home improvement projects, if they were planning to complete any home improvement projects in the near future, and if they were knowledgeable about or interested in low- or zero-interest loan programs.

Our analysis consists of descriptive trends in the data to identify the most common living situations and accommodations for people who need accessible housing in the Upper Valley. We also compared our survey with the results of relevant research done at the state and national levels for validation.

4.2 CASE STUDIES OF SOLUTIONS IN OTHER STATES

We conducted case studies to provide a better understanding of potential avenues for addressing the lack of accessible housing in the Upper Valley. We evaluated two unique types of solutions, and two examples for each solution type. This format allowed us to make comparisons between different solution types and between different forms of each solution type. Having four different policy examples also gave us a diverse view of what the accessible housing landscape looks like across the United States.

The first type of solution we evaluated was interest-free loans in Minnesota and Massachusetts. The second type of solution was universal design requirements. For this solution type, we investigated two municipalities: Pima County/Tucson, Arizona, and Bolingbrook, Illinois. We selected these locations because they were the only states with interest-free loans or municipalities with robust universal design requirements. For any costs that the case studies have, we evaluated whether they can be incorporated into already existing uses of funds. If a solution's costs could not be incorporated into an already existing use of funds, we researched how expensive the program was to implement in its original state and how expensive the program may be to implement in New Hampshire or Vermont. We also studied whether the costs are recurring and, if so, whether they are expected to increase or decrease over time.

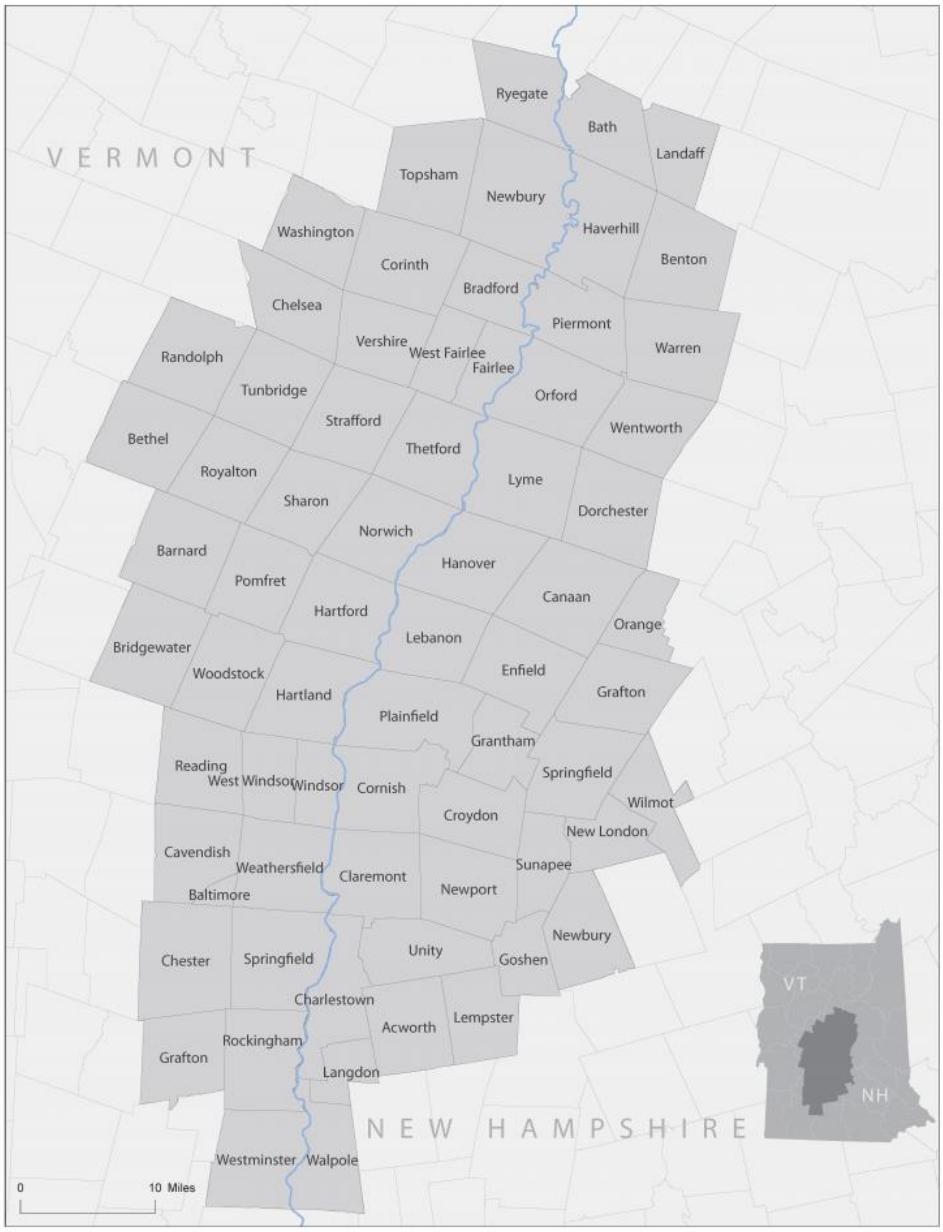
Our second criterion was the solution's ease of implementation. Both states in the Upper Valley region contain little infrastructure for implementing new housing-related legislation at the statewide level and/or have a history of leaving decisions surrounding housing to local governments.[40] Therefore, any statewide solution that requires a significant change from this status quo is not viable. For this criterion, we examined how long each solution took to be implemented, how many people needed to be involved, and what difficulties the implementation encountered. An ideal solution would have minimal changes, a minimal number of people involved, and no difficulties in the implementation process.

Our third criterion was the solution's flexibility. There are many different forms of accessible housing. Accordingly, policymakers cannot afford to waste time and effort on a solution that does not help people obtain the specific home design modifications they need. Under this criterion, we looked for solutions that we can prove have been able to help people with very different needs.

Our fourth criterion was the applicability of the solution to the Upper Valley. For this research, we defined the Upper Valley as the area served by Vital Communities, a non-profit, which has a large catchment area that includes 69 towns.[41] Figure 1 contains a map of this definition of the Upper Valley. We evaluated each solution with three sub-criteria concerning applicability to the Upper Valley: does the solution accommodate a primarily rural population, does the solution accommodate the specific demographics of the people who need accessible housing in the region, and does the solution accommodate the specific home design modifications that people in the region need? We also investigated how different the solution is from existing legislation in both New Hampshire and Vermont.

Along with a literature review, we interviewed four government officials involved in implementing the solutions we studied. These interviews were used to gain an understanding of the success of each of the programs. Since accessible housing can take very different forms, hearing success stories from these solutions helped us visualize what a successful program to increase accessible housing may look like in the Upper Valley. Talking with people who were involved in setting up and running the solutions we studied also helped ensure that we did not miss hidden costs and difficulties.

Figure 1: Map of the Upper Valley



Source: Vital Communities[42]

5 RESULTS

As outlined in previous sections, our research seeks to answer two distinct research questions. Accordingly, this section is split into two parts, one for each research question.

5.1 WHAT IS THE NEED FOR ACCESSIBLE HOUSING IN THE UPPER VALLEY?

5.1.1 SURVEY RESULTS

The first question of the survey asked respondents what city/town they reside in. While the respondents did report a diverse list of locations, many of the responses were concentrated in White River Junction, Vermont and Norwich, Vermont. This geographic clustering was expected as the Special Needs Support Center is in White River Junction. The full list of locations reported by the respondents can be found in Table 1.

Table 1: Locations Reported by Survey Respondents

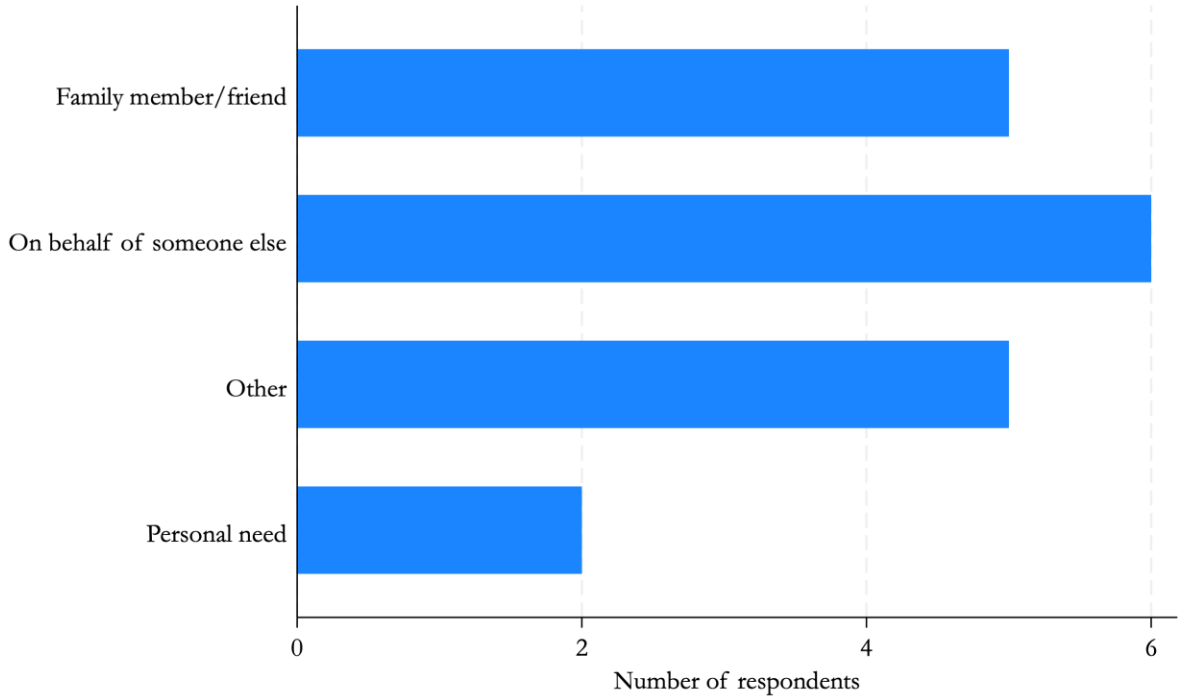
Vermont Locations	New Hampshire Locations
Norwich (5 respondents)	Enfield (2 respondents)
White River Junction (2 respondents)	Hanover
Pomfret	
Sharon	
South Royalton	
Strafford	

N = 14

Source: PRS Accessible Housing Survey, 2026

The next question in the survey asked respondents about their reasoning for completing the survey. Since potential respondents had to self-select to be on the mailing list we used, we expected that most respondents would be people who need accessible housing or their family members and friends. This expectation was mostly fulfilled, as most respondents were a family member/friend filling out the survey on behalf of someone they knew that needed accessible housing or on their own behalf. However, more than 25 percent of the respondents selected the "Other" option, meaning that they were not directly related to or friends with someone who needs accessible housing. These respondents added a unique perspective to our survey results because they have less of a need to make their own housing accessible. The full results of the question can be seen in Figure 2.

Figure 2: Respondent's Reported Reason for Completing Survey



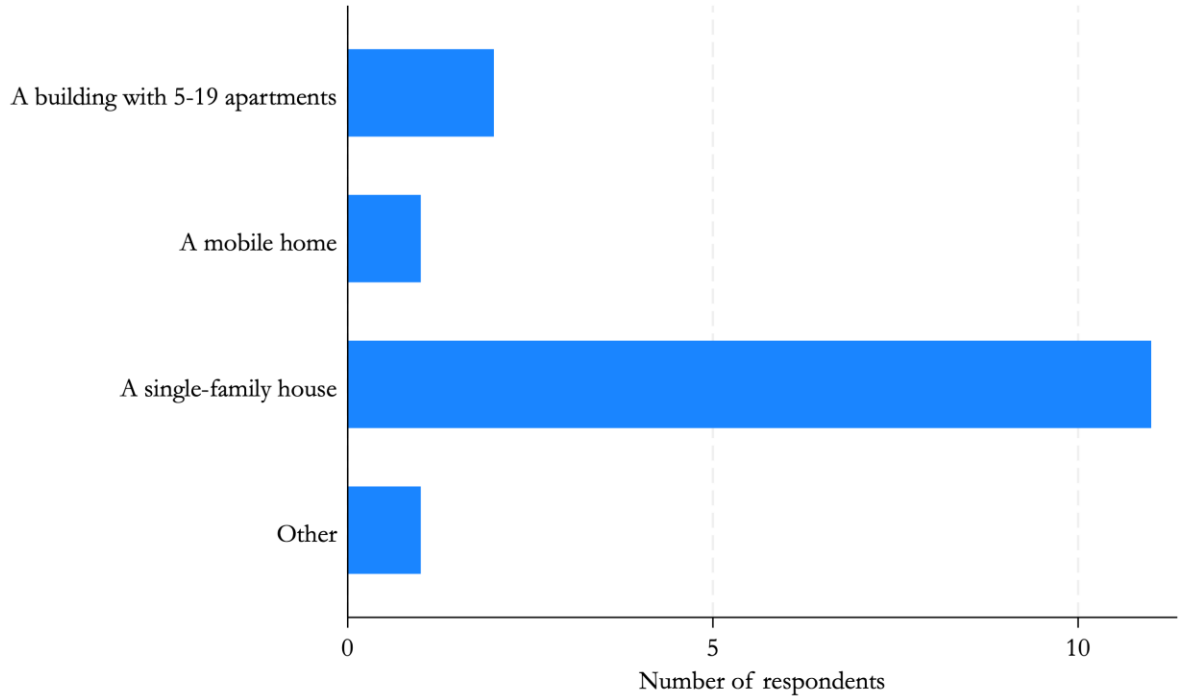
N = 18
Source: PRS Accessible Housing Survey, 2026

Once we had collected all the responses to our survey, we chose four findings which we believe hold relevance for anyone interested in understanding more about the intersection between accessible housing and the Upper Valley.

Finding 1: Most respondents live in single-family homes and live with other family members

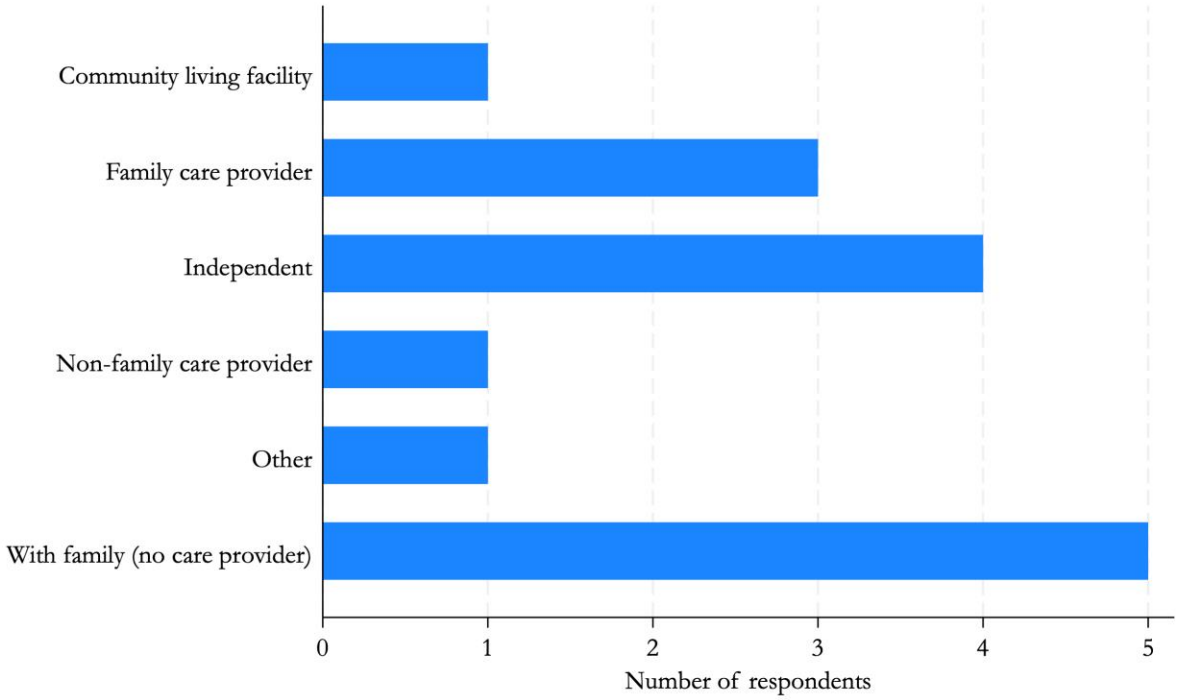
The first cluster of questions in our survey addressed the current living situations of the respondents. Question 4 asked respondents what kind of building they live in, question 5 asked respondents how much support they receive, and question 6 asked respondents to rate how well they think their current home layout and features support their accessibility needs. The full results for each of these questions can be found in Figure 3, Figure 4, and Figure B1 (in Appendix B), respectively. Due to the small sample size and lack of random sampling, we cannot draw any generalizations from the results of these questions, but we did notice some patterns. For instance, a significant majority of our respondents live in single-family homes. This result is unsurprising because the rurality of the Upper Valley skews the ratio of houses to apartment buildings. Another pattern we found was that many of our respondents reported living with at least one family member. Due to the general lack of housing in the Upper Valley, we also expect this pattern to hold even when looking at the population more generally. Accordingly, any policy program which addresses housing in the Upper Valley could be designed with these two demographic trends in mind.

Figure 3: Respondent's Best Description of the Building They Live In



N = 15
Source: PRS Accessible Housing Survey, 2026

Figure 4: Respondent's Best Description of the Level of Support They Receive



N = 15
Source: PRS Accessible Housing Survey, 2026

Finding 2: Respondents have and need a large variety of home design modifications

One priority of our survey was to understand what the most commonly needed home design modifications are in the Upper Valley. We approached this priority in three ways, asking respondents which modifications they currently have in their homes, have added to their homes, and still need to add to their homes. Since the second two questions were only posed to homeowners, due to their ability to complete home improvement projects, we received the most comprehensive results for the question asking which home design modifications respondents currently have. The results for this question can be found in Table 2, while the results for the other two questions can be found in Table B2 and Table B3.

Table 2: What Home Design Modifications Do Respondent's Homes Currently Have?

Home Design Modification	Frequency
Step-free, seamless entrance to backyards and outdoor spaces	6
Bedroom located on the ground floor	6
Clear, step-free pathway into the property that is wide enough to fit mobility devices	5
Flooring that is seamless, non-carpeted, and non-slip to prevent trips and falls	5
If stairs are present, a handrail to reduce risk of falls and mitigate effort involved	5
Larger bathrooms located on the ground floor	5

Note. Results are restricted to answers with 5 or more respondents, full results can be found in Appendix B (Table B1)
N = 11
Source: PRS Accessible Housing Survey, 2026

Table 2 demonstrates that respondents' homes have a wide variety of design modifications, with many of the most common modifications focusing on step-free entryways and access to major rooms in the house. At least 2 respondents selected every potential home design modification we listed in the survey, except for "Lower handles and switches and/or automated controls for temperature, lighting, doors and windows to allow easier access to these features," which no respondents selected. Since the design modifications we listed were mainly for people with a mobility limitation, a small number of respondents used the "Other" option to indicate design modifications which serve different accessibility needs. An example of one of these modifications is changes to fire alarms, with one respondent indicating that they have a "Flashing fire alarm" and another indicating that they have an "Extra loud fire alarm." Although the questions were restricted to homeowners, there was a similar diversity of responses for the questions asking which modifications respondents had added themselves and which they still needed to add. The results of these questions on the survey demonstrate that any program which helps people make their housing accessible must be able to accommodate a wide range of potential modifications.

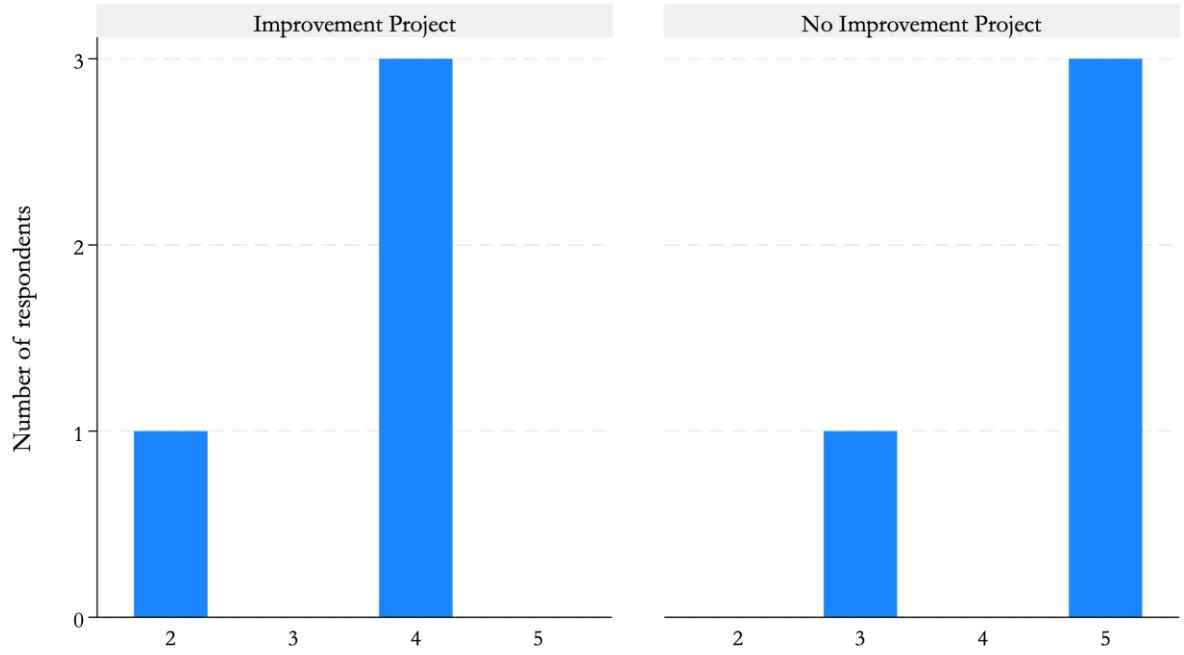
Finding 3: A significant portion of homeowning respondents had completed a home improvement project, but cost appears to be a major constraint on the scope of these projects

Since some of the policy programs we studied focused on helping homeowners complete improvement projects to make their housing more accessible, the second half of our survey centered around understanding respondents' previous history with and willingness to complete home improvement projects. Question 8 asked respondents if they owned their homes, to which roughly half of respondents answered yes (full results can be seen in Figure B2). After this point, the questions in the survey were restricted to only homeowners. Of these homeowning respondents, 50 percent indicated that they had completed an improvement project in the past (full results to this question can be found in Figure B3). This finding is significant as it shows that many Upper Valley homeowners are purchasing homes which do not meet their accessibility needs and then expending their own time and money to make their homes accessible. Question 10 asked respondents if they had received money from external sources to complete their improvement projects, to which all respondents answered no.

Accordingly, our survey demonstrates a potential lack of financial resources for Upper Valley residents who want to complete home improvement projects, but may have concerns about the cost of the projects.

One interesting trend we found when comparing people who have completed home improvement projects with those who have not is that completion of an improvement project is associated with a lower home accessibility rating. A chi-squared statistical significance test found that this association is statistically significant ($p=0.046$). This trend can be seen in Figure 5. One potential explanation for this trend is that people who do not complete improvement projects have purchased homes which were already fully accessible. This explanation would suggest that cost may not be as big of a barrier to home improvement projects as previously suggested, since most respondents with lower ratings completed at least one project. However, another potential explanation for this trend is that people may not be able to afford to spend enough on their home improvement projects to make their current housing fully accessible. Thus, their home improvement projects have a significantly smaller scope than they would in an ideal world with no budget constraints. This explanation is more congruent with the rest of our research, which suggests that cost is a major barrier to housing accessibility.

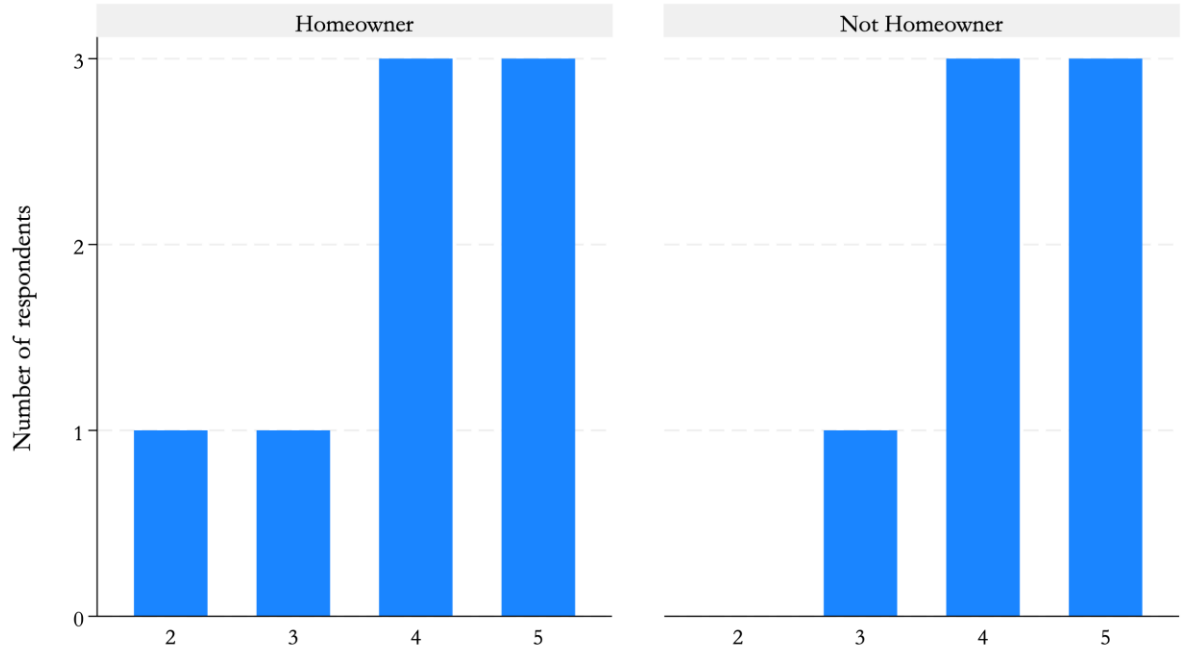
Figure 5: Does Completion of a Home Improvement Project Affect the Accessibility Rating?



N = 8, p-value of the association = 0.046
Source: PRS Accessible Housing Survey, 2026

We also tested if accessibility ratings were associated with the results of other questions. Results from our chi-squared test of association between homeownership and accessibility ratings found no statistically significant association. The data used for this test can be seen in Figure 6. This finding suggests that homeowners, which likely have more flexibility and resources than other respondents, cannot turn these advantages into more accessible housing. Thus, there are likely barriers beyond cost which prevent people from making their housing accessible.

Figure 6: Does Homeownership Affect the Accessibility Rating?

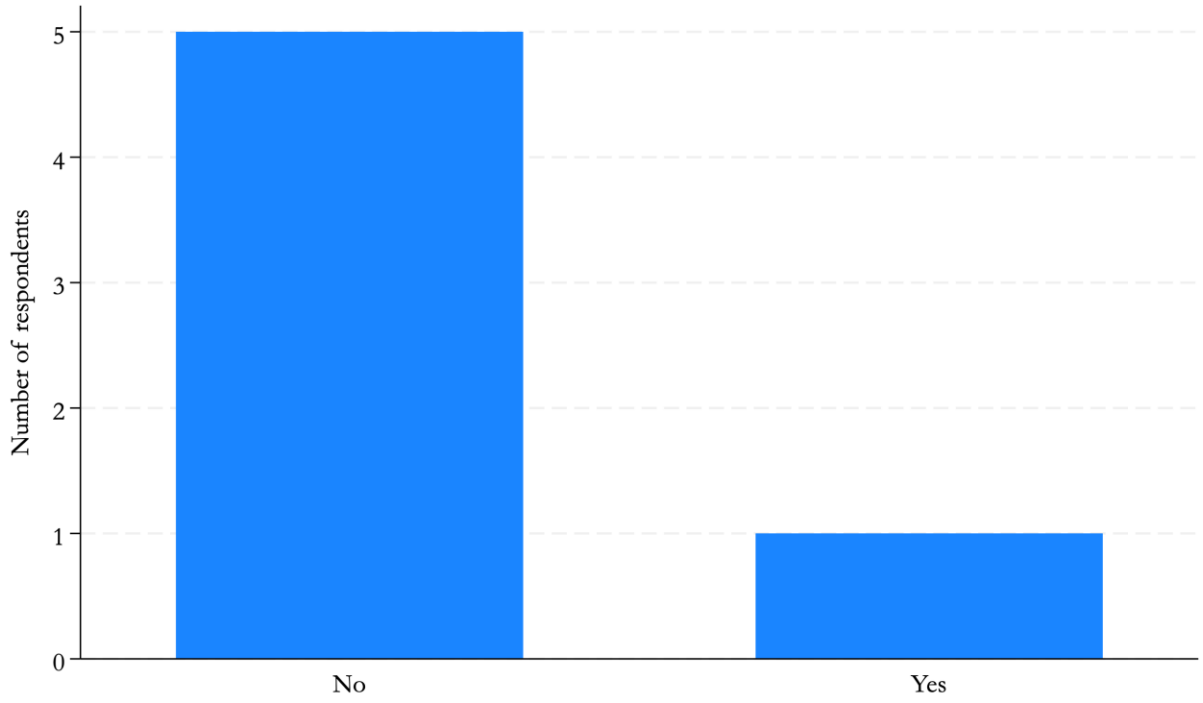


N = 15, p-value of the association = 0.816
Source: PRS Accessible Housing Survey, 2026

Finding 4: A small but meaningful subset of the homeowning respondents expressed interest in interest-free loan programs

The last section of the survey focused on asking homeowning respondents about their plans for future improvement projects. Most respondents indicated that they do not intend to complete a project within the next two years, as can be seen in Figure 7. This result is likely due to the high estimated cost of such projects. When asked how much they would expect to spend on future improvement projects given their current budget constraints, only two respondents answered something other than 0 or "N/A." These respondents answered $20,000 and $100,000, which are costs which most Upper Valley residents would be unable to afford. Similarly, when given a hypothetical scenario of how much they would spend with no budget constraints, most respondents answered with "N/A." The few respondents that did answer estimated $20,000, $100,000, and $150,000. The results of these two questions show that most Upper Valley residents either do not know the costs of making their housing accessible or know it to be prohibitively high.

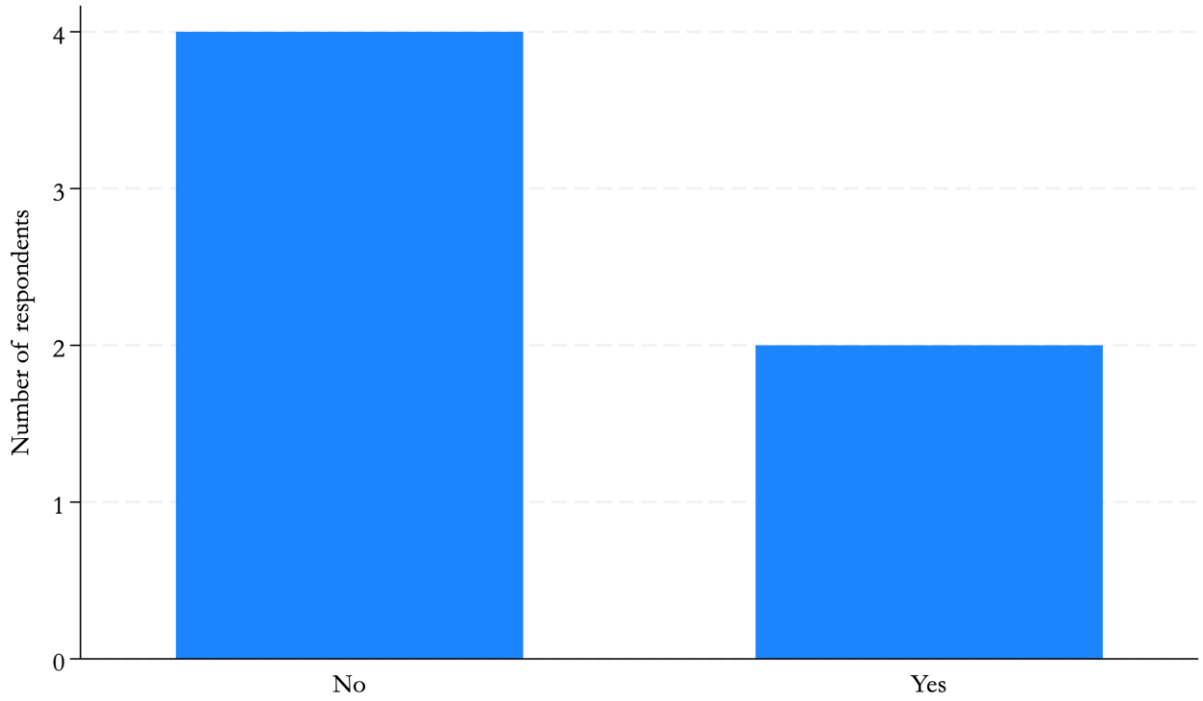
Figure 7: Do Homeowning Respondents Plan to Complete Any Improvement Projects within the Next Two Years?



N = 6
Source: PRS Accessible Housing Survey, 2026

A significant portion of our brief is dedicated to studying interest-free loan programs, which attempt to reduce the cost concerns that people may have about completing improvement projects. In our survey, only one respondent indicated that they have heard of this type of program (full results to the question can be found in Figure B4). However, when asked if they would be interested in this type of program, multiple respondents answered yes (as seen in Figure 8), including the respondent who indicated that they planned to complete an improvement project within the next two years. Given that most respondents have limited knowledge of these types of programs and are not planning on completing improvement projects in the near future under the current policy landscape, this small indication of interest is promising and suggests that there are potential users of such a program, especially if awareness increases.

Figure 8: Are Homeowning Respondents Interested in Programs Which Offer Low- or Zero-Interest Loans?



N = 6
Source: PRS Accessible Housing Survey, 2026

5.1.2 SURVEY LIMITATIONS

In the previous section, we outlined four major findings from our survey which we believe may have implications for addressing accessible housing in the Upper Valley. However, there are significant limitations on our survey which must be noted. First, our survey had a low response rate, receiving just 20 responses in total. Furthermore, since respondents were not required to answer any of the questions and some of the questions were restricted to just homeowners, many of our questions had significantly fewer than 20 responses. Without a large sample size, many of the trends that we found may be the result of randomness and not indicative of any larger trends in the population.

Second, our survey did not use random sampling, meaning that our list of potential respondents was not representative of the general population or the population of people concerned about accessible housing. The Special Needs Support Center is focused on helping people with disabilities, while many of those concerned about accessible housing may be worried about needing accessible housing as they age. There was also significant bias introduced by the need for respondents to have both self-selected into joining Dr. Kendra LaRoche's mailing list and taking our survey.

Third, our survey is not representative of all accessible housing needs. Our survey questions, especially the ones focused on design modifications, were designed primarily to capture the experiences of people with mobility limitations. As it would be impossible to design a survey which captures all accessible housing needs, we chose to focus on this group of people because the policy programs we studied were primarily focused on helping them. Our survey also does not account for the needs of the unhoused population. Since more than two thirds of unhoused people in the Upper Valley have a disability, this population cannot be ignored when considering how to address the lack of accessible housing in the region.[43]

Despite these limitations, our survey results do fit into the larger context of research surrounding accessible housing. In 2021, the Department of Housing and Urban Development released the findings from a module about accessibility that was added to the 2019 American Housing Survey.[44] Several of the results from our survey closely correspond with the findings that were released. For instance, in the American Housing Survey, 58 percent of respondents had a bathroom on the ground floor and 46 percent of respondents had a bedroom on the ground floor. In comparison, in our survey, 45 percent of respondents had a bathroom on the ground floor and 55 percent of respondents had a bedroom on the ground floor. In another example, in the American Housing Survey, 21 percent of households with a person who has difficulty accessing or using their home planned on completing a home accessibility improvement project within the next two years. In comparison, in our survey, 17 percent of respondents indicated that they intended to complete a home accessibility improvement project within the next two years. Taken together, these similarities between the American Housing Survey results and our results do not confirm the reliability of our survey data, but they do provide a promising indication that our survey may accurately reflect some of the prevailing trends relating to accessible housing.

5.2 WHAT STRATEGIES HAVE OTHER STATES AND MUNICIPALITIES USED?

5.2.1 CASE STUDY I - PIMA COUNTY & TUCSON, AZ

In February of 2002, Pima County, Arizona implemented an ordinance that adopted basic Universal Design guidelines for the unincorporated areas within the county borders. While this applied to most of the land area, the largest city, Tucson, was not involved in the initial ordinance. Tucson adopted the ordinance five years later, in 2007. The ordinance applies to all new housing built after the introduction of the ordinance and does not require modifications to the existing housing stock.

A Building Official for the City of Tucson in 2016, explained that the ordinance had 5 basic parts:

- A zero-step entrance provides an accessible route from a public way.
- Accessible doors with 32-inch net width and lever type hardware.
- Minimum 36” width accessible route inside home.
- Reinforcement installed inside bathroom walls around bathtubs, showers and water closets for future installation of grab bars.

- Receptacles, switches and controls located within accessible reach ranges (15-48 inches above finished floor).[45]

In line with earlier rationales surrounding the implementation of UD, the ordinance in Tucson opened with a series of explanations and reasons for the policy. The reasons fall squarely in line with general ideas and claims regarding UD. A few of the reasons given are that "people over 65 are the fastest growing sector of the American population and life expectancies continue to increase," there is a great chance that any person could suffer a condition that limits mobility or ability to perform tasks, the costs of implementation of this ordinance is low, and accessible housing offers a greater housing stock for people with disabilities.[46]

5.2.1.1 Cost

Aside from the cost to regulate the implementation of the ordinance, this policy has no fixed or recurring cost for state or local governments. In fact, the cost to implement the accessibility ordinance falls entirely on the home builder. The only cost to the state comes from local and municipal building inspectors. However, since every house is already inspected and required to be up to a preexisting standard, it is likely that the additional cost of regulating this ordinance was minimal.

There are a few reasons why the state did not get involved in financially supporting this project. The first reason is that the Pima County Board of Supervisors determined that the cost to build homes with basic accessibility requirements is significantly cheaper than requiring them to be added post-hoc.[47] Since it is likely that many people will require basic visitability standards in the lifetime of them owning their house, the state felt that the burden should reasonably fall on the homeowners. They felt that the small burden imposed on the population was worth the perceived public benefit. A study done by Pima County determined that the cost of complying with the ordinance would cost less than $100 with the ordinance waived if the requirements exceeded $200.[48,49]

The $200 threshold has become a point of contention for the county and city because it has not been increased since the ordinance was put into place. Due to an increase in building costs and rising inflation since 2002, there has been a rise in people applying to waive these requirements. Step heights, bathroom grip bars, and door hardware all have costs over the current threshold. Any new policy could consider adjusting that value for inflation and material costs. Our expert interviewee explained that the cost threshold had become unreasonable and should be updated.[50]

In New Hampshire and Vermont, the costs should remain similar to those in Arizona. Of the five basic parts, four of them are independent of location because all of the requirements exist inside the home. The only external requirement is the zero-step entrance. It does not appear that the cost of implementing a zero-step entrance would be different in New Hampshire and Vermont than it was in Arizona.

5.2.1.2. Ease of Implementation

In Pima County, the timeline of the ordinance from conception to adoption spanned two years. In February of 2000, a presentation was given to the Pima County community titled 'Enable 2000' with the goal of bringing Universal Design to Pima County. The specific text of the ordinance was proposed in April of 2000, and after over a year of debate, research, and discussion among advocacy groups, the policy was adopted in February of 2002.[51]

During the research stage, Pima County heard from and collaborated with a number of advocacy organizations. These included: "The Tucson Commission on Disability Issues, Pima Council of Aging, Arizona Center for Disability Law, Professional Caregivers Association, Muscular Dystrophy Association, [and the] Disability Resource Centers at University of Arizona & Pima Community College".[52] The number of stakeholders required to implement and oversee the visitability guidelines is low. After implementation, building inspectors and town planning and zoning departments would be in charge of overseeing and regulating the ordinance. This should not add a significant burden to the departments.

During implementation, Pima County was the subject of a lawsuit to prevent the Visitability Ordinance from being applicable to single-family homes. In *Washburn v. Pima County*, The Southern Arizona Home Builders Association (SAHBA) argued that the law was unconstitutional. The court explained that SAHBA believed the ordinance "'deprive[d] new homeowners and builders of the fundamental right to design private homes . . . [sic] by imposing design criteria that invade the exercise of personal, private, and aesthetic choices for personal private living spaces"'.[53] Ultimately, the court ruled against SAHBA and Washburn and argued that the county's concerns over accessibility were rational, denying a fundamental right to privacy.

5.2.1.3 Flexibility

This ordinance adopts basic standards to cover a wide range of mobility issues. The intention is that people with physical disabilities can visit and live in homes across Pima County. Considering that approximately one third of 70-year-olds and a majority of 80-year-olds report mobility issues, basic home modifications can be beneficial.[54]

However, the ordinance falls short for people with disabilities that extend beyond basic mobility impairments. Many modifications are different for individuals with vision disabilities, developmental disabilities, and other types of disabilities. A study found that, "older adults with vision impairments in the UK used adaptive strategies using color contrast on steps and around light switches, and underfloor heating to help reduce the risk of tripping and falling".[55] While it is important to address accessibility for those with mobility impairments, there are still people who require further assistance through different policy mechanisms.

5.2.1.4 Applicability to the Upper Valley.

This solution can accommodate a primarily rural population because many of the policy stipulations are independent of the location of the property. UD can be successfully implemented throughout the entire country. Accessible doors, an accessible route inside the home, bathroom guidelines, and reach requirements are important for residents regardless of where they live.

Using the survey of the Upper Valley, we reached two conclusions that are very relevant to Universal Design standards. First, two of the most common accommodations for people with disabilities were a step-free entrance and major rooms on the ground floor. Second, a significant portion of the homeowners have completed improvement projects. Basic UD standards could potentially alleviate financial stress for future residents of the Upper Valley because it appears that there is a need for step-free entrances and ground-floor accessibility. People have both expressed a need for this design feature and have spent funds to renovate their homes in line with current UD standards.

However, the Pima County ordinance does not require full ground floor accessibility. The ordinance only requires an accessible bathroom if there is one on the ground floor. Otherwise, it does not stipulate that there needs to be an accessible bathroom on an accessible route. If residents of the Upper Valley have expressed a need for accessible rooms on the ground floor, it is possible that a wider-reaching ordinance would be more beneficial.

Currently, there are no visitability requirements for single-family homes in the Upper Valley. Requirements from the Americans with Disabilities Act are only applicable to multi-family homes, and all single-family guidelines are voluntary. Requiring basic visitability standards could be beneficial to disabled and aging populations throughout the Upper Valley.

5.2.2 CASE STUDY II - BOLINGBROOK, IL

The Village of Bolingbrook, Illinois, passed a city ordinance on June 24, 2003, that required all new homes to comply with Universal Design requirements and principles.[56] Ordinance no. 03-069 amended Chapter 25 of the Municipal Code of the Village of Bolingbrook by adding a visitability code titled Article 9.

This policy is similar to Pima County's and includes one zero-step entrance into the home, one bathroom on the same level as the zero-step entrance, a bathroom wall reinforced for grab bars, wide hallways and passageways, and more. Additionally, an accessible route must connect all of the spaces on the accessible level. One significant difference between Bolingbrook and Pima County's ordinance is that Bolingbrook's ordinance is only required for single-family homes, while Pima County's ordinance is for *all* non-apartment dwellings of up to three families. The Pima County ordinance is also significantly longer with more specific requirements.

The ordinance for Bolingbrook requires:

- "A no-step entrance leading from the driveway to an entrance with a minimum 32-inch clear opening.
- One accessible bathroom on the same level as the no-step entrance.
- At least one shower in the home with reinforced beams to allow for the installation of grab rails if necessary at a later date.
- Exterior doorways at least 36 inches wide and interior doors with a minimum 32-inch clear opening.
- Corridors and passageways 42 inches wide on the same level as the no-step entrance.
- Electrical wall outlets placed no more than 15 inches above finished flooring.
- Wall switches controlling light fixtures and fans placed 48 inches (maximum) above finished flooring."[57]

Table 3: Comparing the Pima County and Bolingbrook, IL ordinances.

Feature	Pima County, AZ[58]	Village of Bolingbrook, IL[59]
Housing types covered	A detached one, two or three family dwelling unit having one occupiable floor at grade level.	Single family and attached single family homes.
Entrance	One zero-step entrance from an accessible route, which includes common areas such as a driveway, street, or sidewalk. This may be through a garage overhead door.	One zero-step entrance from an accessible route. The slope of the path should be minimal, and if the entrance is through a garage, a door bell button shall be located outside the garage door.
Hallways	An accessible route width is typically 36 inches clear, with limited 32-inch segments allowed).	Corridors and passageways 42 inches wide on the same level as the no-step entrance.
Outlets & Switches	Electrical wall outlets must be placed between 15 and 48 inches above finished flooring.	Electrical wall outlets must be placed between 15 and 48 inches above finished flooring.
Bathrooms	Requires a bathroom to be reinforced for grab bars if it is on an accessible route.	Requires a bathroom to be reinforced for grab bars and to be on an accessible route.
Doors	Minimum 30 degree clear opening.	Minimum 32 degree clear opening.

5.2.2.1 Cost

Similarly to Tucson, costs are concentrated on the builders and consumers, shifting the burden away from the local government. The building department already has to enforce preexisting building

codes and the ordinance added a few more standards to an already long list. The city clerk also found that the average cost of the visitability ordinance was $2,911, a 1.5 percent increase in the housing cost. Additionally, some estimates argue that the cost is under $500 if the modifications are planned before construction. That cost is in comparison to the cost of retrofitting a home for accessibility, which often ranges from $7500 to $15,000.[60]

5.2.2.2 Ease of Implementation

Four years prior to its implementation, in 1999, a resident of the village with a disability paired with the Coalition of the Citizens with Disabilities to lead the program's adoption. The Mayor became an advocate of the program shortly after and had the Building Commissioner for the village draft an early version of the ordinance. For several years after that, they worked with local building organizations to voluntarily comply with the principles of Universal Design, but in 2003, it was signed into law. By 2004, the Village already had more than 2,000 visitable homes.[61]

Interest groups and the local home builders association were initially against the passage of the ordinance due to a belief that prices would rise and the government should not interfere with the building process. However, by the time the ordinance was up for approval, builders had gone over the costs and some had even built homes, finding that the costs were minimal.[62] This shows that working directly with local organizations and stakeholders on the implementation of the ordinance makes the policy more successful.

5.2.2.3 Flexibility

Due to a very similar policy structure to the ordinance in Pima County, Bolingbrook's visitability ordinance will have a very similar amount of flexibility.

5.2.2.4 Applicability to the Upper Valley.

Due to a very similar policy implementation between the Bolingbrook, IL and the Pima County ordinances, there are not many differences regarding their applicability to the Upper Valley. There are two main differences between the policies that are important to keep in mind.

First, there was a significant difference in implementation between the policies, which was discussed in an earlier section. For this policy to be successful, policymakers can learn from the Mayor of Bolingbrook and work directly with local stakeholders on the implementation of the program. By ignoring them, it is more likely that the policy will receive substantial pushback due to its difference from current regulations.

Second, the Bolingbrook, IL ordinance requires a bathroom on an accessible route inside of the home. Considering that this was a renovation that many residents of the Upper Valley undertook, it is important that policymakers keep in mind that there is an established need for accessible bathrooms. As such, in addition to the step-free entrance, the Bolingbrook ordinance provides many features that residents of the Upper Valley have expressed need for.

5.2.3 CASE STUDY III - MASSACHUSETTS

Massachusetts' soft loan program is named the "Home Modification Loan Program" (HMLP). It offers a zero-interest deferred-payment loan to help elderly people and people with disabilities to modify their homes to be more accessible.[63] The program works to ensure that people can continue living in their homes without barriers to livability and accessibility. After receiving the loan funds, a homeowner designates a general contractor that works with the proper agencies to obtain the necessary licenses and verifications. CEDAC and the Massachusetts Executive Office of Housing and Livable Communities also employ architects that can work with HMLP recipients to ensure that their designs meet program requirements.[64] Then, the general contractor will modify the home.[65]

The HMLP program provides loans of up to $50,000 for property owners and up to $30,000 for owners of manufactured or mobile homes. These loans must be paid back; however, payment is only expected when the home is sold. The program is funded through the sale of capital bonds. At the request of the Governor, the state treasurer issued a series of bonds in order to fund the program. Massachusetts pays interest on the bonds while loaning out the money with zero or very low interest.

The HMLP also offers a 3 percent interest loan for multi-family units.[66] These loans are required to be repaid within 5-15 years, depending on the principal amount. Although these loans contain interest, this case study will largely focus on the zero-interest component of the HMLP.[67]

The HMLP also has loose income requirements. Homeowners need to have a total gross household income under 200 percent of their area's median income. These loans have no required monthly payments and no interest. This program has, by most accounts, been very wide-reaching. By 2018, HMLP had provided 2,742 total loans totaling over $62.7 million since the beginning of the program.[68] By 2014, these loans led to 1,160 bathroom modifications, 288 kitchen adaptations, and 1,168 ramps and wheelchair lifts.[69]

5.2.3.1 Cost

The HMLP required the state legislature to issue new bonds. In Massachusetts, the program was established by the State Legislature with a $10 million state bond fund allocation. After serving over 400 people, these funds were fully expended. The program has since been reauthorized four more times, in 2004, 2008, 2013, and 2018. Today, HMLP operates using more than $60 million in state bonds since 2018.[70,71,72]

In New Hampshire and Vermont, the cost of this program will vary. However, these costs are unable to be incorporated into preexisting funds in New Hampshire and Vermont because it requires the sale of bonds. Since the loans are repaid when the house is sold, the only cost to the program is the recurring interest on the bonds issued by the state. Given that the scale of the program in Massachusetts has gradually increased over the past 20 years, New Hampshire and Vermont can tailor

the size and scope of the program to their needs. The loan is guaranteed through a lien on the property, virtually guaranteeing repayment, although it may take decades.

There is precedent for Vermont and New Hampshire to issue bonds to alleviate housing concerns. In 2017, the Vermont Legislature passed the Housing For All Revenue Bond to issue over $37 million in bonds to invest in affordable, energy-efficient housing. Additionally, the state sold $107,650,000 in general Series A and Series B bonds in 2024. New Hampshire also issued $60 million in Series A bonds for 2024. While further bonds would need to be issued for this program, it is possible for them to be issued.

5.2.3.2 Ease of Implementation

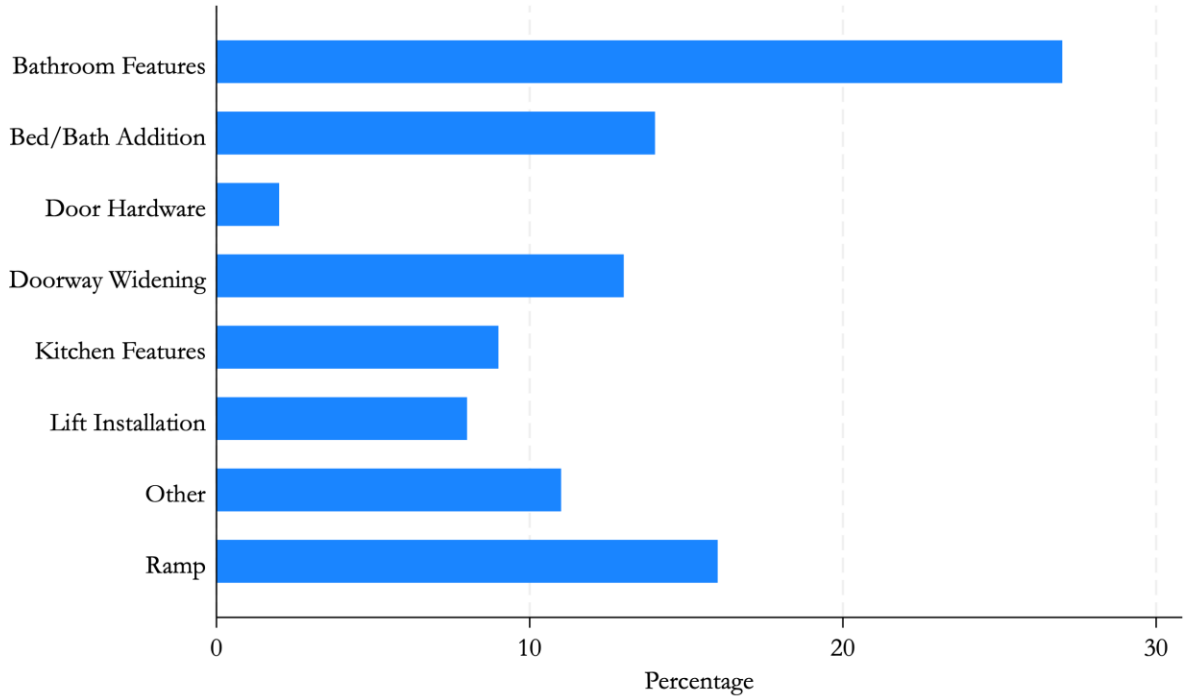
This program works similarly to a private bank loan but with more favorable rates and terms. Currently, the Community Economic Development Assistance Corporation (CEDAC) operates the program on behalf of the state. CEDAC works on every step of the program, from pre-development lending, policy work, and evaluation work on behalf of the commonwealth.[73] The loans are then administered through nine community provider non-profits that are subcontracted across the 10 regions of the state. The job of these agencies is to advertise the program, distribute information, accept applicants, and ultimately to issue loans.[74] However, these actions are not always enough to ensure the success of the program. Homeowners have historically faced challenges in finding and hiring their own contractors, and disabled homeowners have faced challenges in utilizing their loaned funds.[75]

Since this program is operated in conjunction with local organizations, virtually the only requirement from the state is funding. In New Hampshire and Vermont, the legislature can appoint a similar organization to CEDAC to operate the program. In New Hampshire, a capable organization is the New Hampshire Housing Finance Authority, with already administers a variety of federal housing funds. In Vermont, the Vermont Housing Finance Agency, an organization that already administers both bonds and loans, can play a large role in the formation of a soft loan program.

5.2.3.3 Flexibility

This program is generally highly flexible, as it allows people to use the money for a wide range of accessibility modifications depending on their needs. Figure 9 shows that people with disabilities were able to use the funds from the program for a variety of mobility purposes. This includes bathroom renovations, ramps, and a variety of other renovations around their homes. This shows another aspect of a soft loan system: a broad range of outcomes.

Figure 9: Most Common Home Modifications Financed by HMLP



Source: Massachusetts Rehabilitation Commission[76]

However, the program does fall short of including modifications for people with non-mobility-related disabilities. As CEDAC explains, "renovations intended to simply upgrade the home or otherwise improve its aesthetics are not allowed."[77] Modifications to alleviate difficulties associated with sensory, cognitive, or other functional impairments would have to be covered out-of-pocket or through another funding source.

5.2.3.4 Applicability to the Upper Valley.

This solution can accommodate a primarily rural population for three main reasons: manufactured housing (mobile homes) is included in the eligibility criteria, there is a high-income ceiling, and the loan requirements are broad. First, manufactured homes in New Hampshire occupy a significant portion of the housing stock; roughly 6 percent (over 60,000 people). Residents of manufactured homes are also more likely to be a person over 65, a veteran, disabled, or low-income.[78]

Massachusetts also has a very high-income ceiling for the HMLP at 200 percent the area's median income with an asset threshold under $175,000. In 2025 in Massachusetts, a family of four had an income threshold of $330,800.[79] A high income and asset threshold could allow people in New Hampshire and Vermont who own property but lack funds to modify their home for accessibility purposes to get money that they need. Finally, broad loan requirements can allow people in rural areas to modify their homes to their needs.

According to data from our survey, many people with disabilities across the Upper Valley live in single-family homes and with members of their families. Additionally, our survey found initial interest in low-interest loan programs. Since many of these homes were not built with disabilities in mind, many homes require work in order to make them more accessible. Soft loan programs can alleviate some initial pain associated with renovations. However, it is ultimately unclear how wide-reaching the interest will be in loan programs across the Upper Valley.

New Hampshire has the highest monthly cost for assisted living in the entire country. [80] CEDAC wrote, "Overall, about a third of HMLP beneficiaries reported avoiding the annual cost of long-term care in Massachusetts by modifying their homes using the HMLP."[81] It is possible that a program like HMLP could alleviate significant financial stress for residents in New Hampshire and Vermont. Additionally, a broad loan system to modify homes in New Hampshire and Vermont for accessibility purposes currently does not exist in any form.

5.2.4 CASE STUDY IV - MINNESOTA

Minnesota's "Emergency & Accessibility Loan Program" (RLP/ELP) is a zero-interest loan program to assist Minnesota residents in need of funds to address problems with safety or accessibility in their homes.[82] This program is for both emergency and accessibility repairs, so it aims to help people both with and without disabilities.

The program stipulates that those receiving loans may not have assets exceeding $25,000, with the maximum loan amount being $27,000.[83] The maximum loan terms are 15 years for single and multi-family homes and 10 years for mobile homes. Additionally, the loans cover the rehabilitation of single-family homes, condominiums, duplexes, townhomes, and an eligible one-unit dwelling in an eligible Planned Unit Development (PUD). Eligible accessibility improvements are defined as modifications that address "an accessibility need that prevents a Household Resident with a Disability from inhabiting the home."[84] These loans are forgiven at the end of the loan term if the borrower does not sell, transfer the title, or move elsewhere.

5.2.4.1 Cost

The RLP is funded through state appropriations to the Minnesota Housing Finance Agency. This contrasts with Massachusetts' bond-funded program. Biannually, the state has appropriated $5.544 million to the RLP since FY 2014. The program then costs roughly $2.7 million per year over the last 12 years.[85,86]

In New Hampshire and Vermont, the size of the program would scale in conjunction with the amount of money appropriated to it. Thus, a larger program would require a very similar, if not the same, policy construction, with the only difference being the budget. Given the limited scope of this project in Minnesota, it is possible that a similar program in New Hampshire and Vermont could cost a similar amount of money. The program would require recurring financial costs that the state

would have to take into account. There are currently no similar programs in New Hampshire and Vermont that these funds can be easily incorporated into.

5.2.4.2 Ease of Implementation

The RLP was initially implemented in 1974 after the creation of the Minnesota Housing Finance Agency (MHFA) in 1971, but funding mechanisms and the basic policy have changed significantly since the policy began.

There are many aspects of the 1974 policy that do not exist today. The initial policy had eligibility and interest rates based on the income of the applicant, instead of a zero-interest rate program. Additionally, the initial policy does not mention accessibility, livability, or visitability. Instead, the intention of the program was to make a home more marketable and desirable.[87] The current policy uses many of the same principles as the original policy, but the implementation is vastly different.

Today, the program works in conjunction with lenders across the state. The MHFA runs the program and pays the lenders, but lenders ultimately administer the program. The MHFA website states: "Minnesota Housing is neither an originator of loans nor a creditor and is not affiliated with any lender."[88] Lenders become approved to administer loans by applying to both U.S. Bank Home Mortgage-HFA division and Minnesota Housing.[89] After being approved, local lenders can administer loans through all of MHFA's loan programs, which includes the Fix Up program, and the RLP and ELP.

Like the program in Massachusetts, the RLP is administered by private organizations instead of the state government. By working with private lenders throughout the state, the MHFA can shift the administrative burden on other organizations.

5.2.4.3 Flexibility

Like the Massachusetts program, this program is highly flexible to suit a variety of mobility needs. The nature of the loan program allows people to use the money for a wide range of accessibility modifications depending on their need. Additionally, the loan stipulations allow for emergency repairs, making the program incredibly flexible and wide-ranging.

In Minnesota, the average recipient of loans through the RLP sits at roughly 16.5 percent of the state's income percentile.[90] This program is significantly less wide-reaching than the Massachusetts program and has a significantly lower income ceiling. This can indicate that the intent of the program is to administer loans exclusively for low-income individuals. The RLP has also proven to help individuals with disabilities. In 2025, 57 percent of all recipients of the RLP had a person in their household with a disability. The RLP has been able to reach people with disabilities throughout Minnesota.[91]

5.2.4.4 Applicability to the Upper Valley.

A broad loan program accommodates a primarily rural population because it works to fit the needs of the local population, regardless of where they might be located. Individuals across the country need

financial support to add lifts, grab-bars, ramps, and other features. A generic loan program can help fill those needs.

This program could also be beneficial to residents of the Upper Valley for similar reasons to the program in Massachusetts. New Hampshire has very high costs for assisted living, and a program like the RLP could alleviate some of those costs by working to keep individuals in their homes for as long as possible. Finally, there is no program like this that exists in New Hampshire or Vermont.

6 RECOMMENDATIONS

Following our research on accessible housing in the Upper Valley, a series of recommendations are included that could be implemented in New Hampshire and Vermont.

6.1 COST NEUTRAL SOLUTIONS

6.1.1 UNIVERSAL DESIGN

The first recommendation is to implement universal design in both New Hampshire and Vermont. As highlighted in our case study section, universal design was implemented in municipalities in both Arizona and Minnesota. After researching both programs, we believe a combination would be the best fit for both New Hampshire and Vermont.

In Arizona, specifically, a board of supervisors has the authority to make decisions on a variety of issues, such as zoning changes and ordinances.[92] However, both New Hampshire and Vermont do not grant the same amount of power to county governments, but to town governments. In New Hampshire, under RSA 47 column 17, "city councils are given broad authority to enact ordinances or bylaws… without needing to receive any further approval from other government entities."[93] Similarly, in Vermont, municipalities only have the powers and functions specifically authorized by the Vermont legislature, one of which is the power to create ordinances and effect zoning policy.[94] This means that both New Hampshire and Vermont towns can implement universal design zoning standards through an ordinance. In addition, there are various resources available to assist in the creation of universal design zoning policies, such as those mentioned in the case study. Utilizing local government is a critical aspect of this zoning policy, as it allows individual towns to cater to the specific needs of their constituents, as there may be a significant variation in need. Through implementing universal design, towns in the Upper Valley can address accessibility needs of constituents within a shorter period as compared to other accessibility centered policies.

6.1.2 STREAMLINING ACCESSIBLE DESIGNS

The second recommendation is for townships to implement design packages. To make the transition to universal design seamless, it is important to have additional provisions to support the process. A design package could consist of building and housing designs that already meet universal design standards. In addition, this would not require a significant number of resources and funding to implement existing zoning policies and practices in Vermont and New Hampshire. Recently, Vermont

has been working on developing a program to achieve a similar goal called the 802 Home Catalog. The catalog involves putting "community tested locally pre-permitted home designs in the hands of small-scale developers to accelerate the timeline from site selection to move day."[95] The program is currently in its pilot phase and is administered by the Agency of Commerce and Community Development.[96] Furthermore, because homes have not been built under this program, it would be the best time to ensure universal design and accessibility are taken into consideration when finalizing designs. Similarly, New Hampshire also has a new program called Pattern Zone that focuses on "pairing permit, ready building designs with appropriate zoning and development regulations to streamline the process of building high-quality and fill housing."[97] While the Pattern Zone program is only specific to Lebanon, New Hampshire it not only could be replicated in other towns, but aligns with the implementation of universal design on a micro scale rather than a state level.

6.2 LOW-COST SOLUTIONS

Thinking about accessibility not only means considering immediate solutions but also investing in future generations. Housing accessibility is an equally multifaceted and complex problem that requires a diverse collection of solutions. Based on our case study and survey, both New Hampshire and Vermont can achieve this through considering a soft loan program. This would require time to raise funds, find a suitable organization to work with, build administrative infrastructure, and connect with local communities.

The main way a soft loan program can be funded is through bonds, like Massachusetts's program. Bonds are an important feature of the policy because they are a low-risk way for New Hampshire and Vermont to obtain funding without having to appropriate money from their current budget. In addition, New Hampshire and Vermont both have a history of using bonds to fund statewide programs. The New Hampshire Affordable Housing Fund, for example, is a loan fund financed partially through tax-exempt bond fees.[98]

One of the most important components of a soft loan program is having an organization for a state to partner with. In Massachusetts, their program worked with a community economic development assistance corporation (CEDAC), which is a public-private community development finance institution.[99] As a public-private institution, CEDAC not only has access to certain powers through serving as a government agency but also has some aspects that come from being a nonprofit organization. In addition, they're also well-funded as the institution brought in $44.5 million in early-stage financing and their 2024 fiscal year report.[100] Although New Hampshire and Vermont may not have identical institutions, the role of CEDAC brings attention to the importance of working with institutions that have strong community ties, impactful economic initiatives, and serve as certified community developmental financial institutions (CDFI). By working with this kind of institution while utilizing bonds, the twin states would be able to reduce administrative burdens while running an effective program.

6.2.1 POSSIBLE PARTNERSHIPS FOR THE TWIN STATES

In New Hampshire, the best organization for them to partner with is the New Hampshire Community Loan Fund. This institution is a certified CDFI and "makes loans to people for a manufactured home, purchases repairs and upgrades."[101] Furthermore, the institution's experience in providing loans to community members shows they have the administrative and logistical framework necessary to execute an interest-free loan program, if given the opportunity.

The best institution for Vermont legislators to partner with would be the Vermont Center for Independent Living. This institution features a home access program which works to "provide home entry in bathroom access accessibility modifications for low-income homeowners with physical disabilities so they can remain in their home."[102] Implementing an interest-free loan home modification program would not only lessen the burden on the state level but also further expand the home access program. This can be done through offering loans for projects that are not just limited to bathroom ramps and entrance door modifications. Improving and supporting accessibility in Vermont can be achieved by accommodating the diverse needs of constituents with disabilities.

7 CONCLUSIONS

Due to a lack of accessible housing, many residents of the Upper Valley are denied the ability to have a home which allows them to live safely and with dignity. To take a step towards addressing this crisis, our research focused on two research questions: what is the need for accessible housing in the Upper Valley, and what strategies have other states and municipalities used to make their housing more accessible for individuals with disabilities?

To answer these research questions, we used three distinct methodologies: case studies, expert interviews, and a survey. Through our survey, despite significant limitations on the generalizability of the data, we developed four major findings:

1. Most respondents live in single-family homes and live with other family members
2. Respondents have and need a large variety of home design modifications
3. A significant portion of homeowning respondents had completed a home improvement project, but cost appears to be a major constraint on the scope of these projects
4. A small but meaningful subset of the homeowning respondents expressed interest in interest-free loan programs

Through our case studies and interviews, we evaluated two potential policy solutions to increasing the amount of accessible housing: universal design and interest-free loan programs. We researched these policy solutions in four specific states/municipalities: Pima County & Tucson, Arizona, Bolingbrook, Illinois, Massachusetts, and Minnesota. Each case study was completed using four specific criteria: cost, ease of implementation, flexibility, and applicability to the Upper Valley.

Based on the findings from our case studies and interviews, we recommend that both Vermont and New Hampshire implement universal design and interest-free loan programs. Since both of these states are resource-constrained, we also provide suggestions for how these programs may be implemented while reducing potential costs. Despite the unique challenges of increasing accessible housing in the Upper Valley, there are meaningful steps that both state governments can take to ensure that people with disabilities can access the housing that they need.

APPENDIX A. Interviewees

- Mary Alexander-Basta, Mayor of Bolingbrook, Illinois
- Ethan Handelman, Executive Director, Community Economic Development Assistance Corporation
- Susan Gillam, Outreach & Program Coordinator, Community Economic Development Assistance Corporation
- Dr. Kendra LaRoche, Executive Director, Special Needs Support Center
- Clayton Trevillyan, CBO, Building Official, City of Tucson

APPENDIX B. Additional Survey Results

Table B1: What Home Design Modifications Do Respondent's Homes Currently Have?

Home Design Modification	Frequency
Step-free, seamless entrance to backyards and outdoor spaces	6
Bedroom located on the ground floor	6
Clear, step-free pathway into the property that is wide enough to fit mobility devices	5
Flooring that is seamless, non-carpeted, and non-slip to prevent trips and falls	5
If stairs are present, a handrail to reduce risk of falls and mitigate effort involved	5
Larger bathrooms located on the ground floor	5
Step-free shower with grab rails to prevent falls	4
Level access throughout the property (no stairs)	3
Wider internal doorways and corridors to allow mobility devices to be used without damaging the property	2
Larger room sizes to allow circulation space for wheelchair users	2
Higher toilet to allow easier transfers	2
Lowered height of benches, cabinets/drawers, and appliances in the kitchen and laundry to allow access from a sitting position	2
"Non LED lighting, no overhead lighting but instead using multiple, soft and warm lighting"	1
"Custom changing table in a custom ADA bathroom"	1
"Flashing fire alarm"	1
"Extra loud fire alarm & another person in the house in case of emergency"	1

N = 11, "" indicates that the home design modification was not listed in the survey
Source: PRS Accessible Housing Survey, 2026

Table B2: What Home Design Modifications Did Respondents Add During Improvement Projects?

Home Design Modification	Frequency
Step-free, seamless entrance to backyards and outdoor spaces	1
Bedroom located on the ground floor	1
Clear, step-free pathway into the property that is wide enough to fit mobility devices	1
Flooring that is seamless, non-carpeted, and non-slip to prevent trips and falls	1
Larger bathrooms located on the ground floor	1
Level access throughout the property (no stairs)	1
Wider internal doorways and corridors to allow mobility devices to be used without damaging the property	1
"Lighting changes"	1
"Added a flashing fire alarm"	1

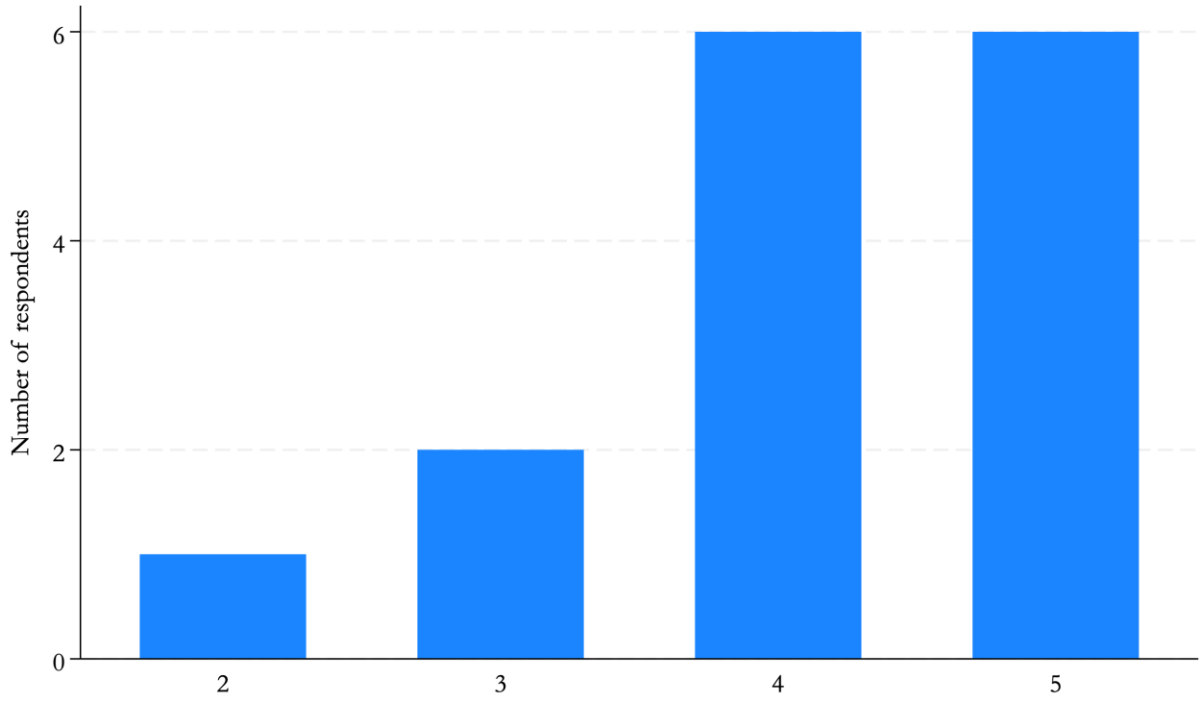
N = 4, "" indicates that the home design modification was not listed in the survey
Source: PRS Accessible Housing Survey, 2026

Table B3: What Home Design Modifications Do Respondents Still Need to Complete?

Home Design Modification	Frequency
None	2
Step-free, seamless entrance to backyards and outdoor spaces	3
Clear, step-free pathway into the property that is wide enough to fit mobility devices	3
Step-free shower with grab rails to prevent falls	3
Lowered height of benches, cabinets/drawers, and appliances in the kitchen and laundry to allow access from a sitting position	2
Bedroom located on the ground floor	1
Flooring that is seamless, non-carpeted, and non-slip to prevent trips and falls	1
If stairs are present, a handrail to reduce risk of falls and mitigate effort involved	1
Larger bathrooms located on the ground floor	1
Level access throughout the property (no stairs)	1
Wider internal doorways and corridors to allow mobility devices to be used without damaging the property	1
Larger room sizes to allow circulation space for wheelchair users	1
Higher toilet to allow easier transfers	1
Lower handles and switches and/or automated controls for temperature, lighting, doors and windows to allow easier access to these features	1
"Overhead lift in bathroom/changing room"	1

N = 6, "" indicates that the home design modification was not listed in the survey
Source: PRS Accessible Housing Survey, 2026

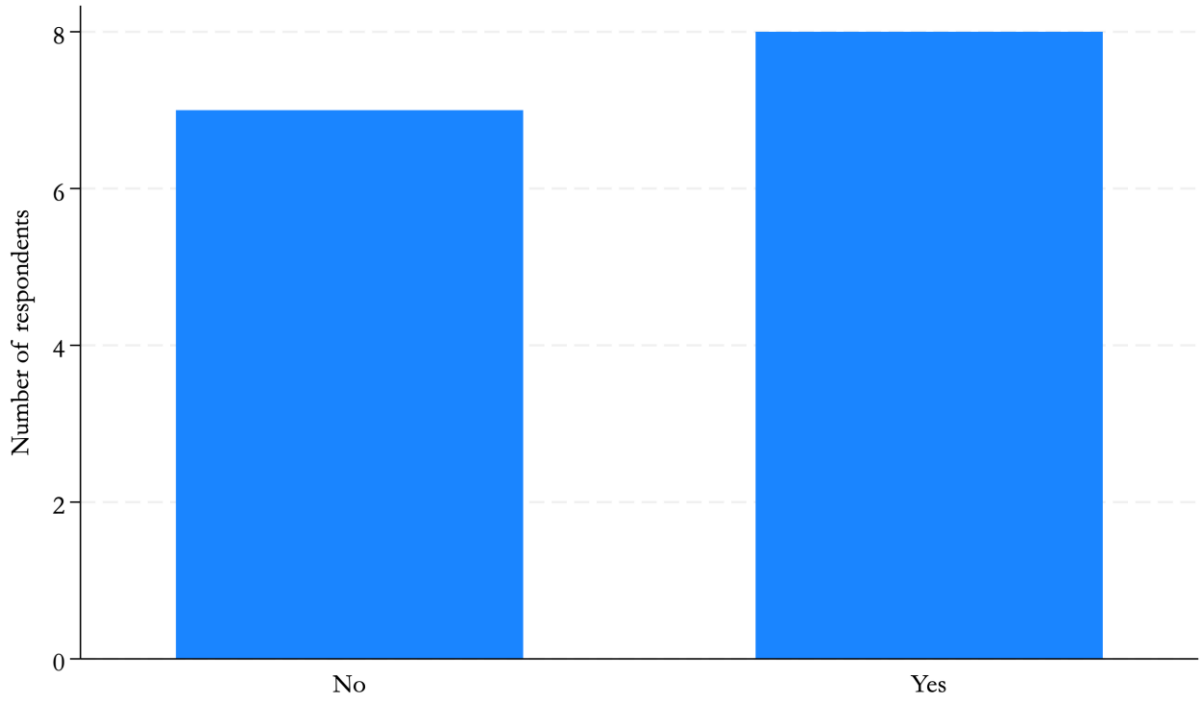
Figure B1: Respondent's Rating of How Well their Current Housing Supports their Accessibility Needs



N = 15

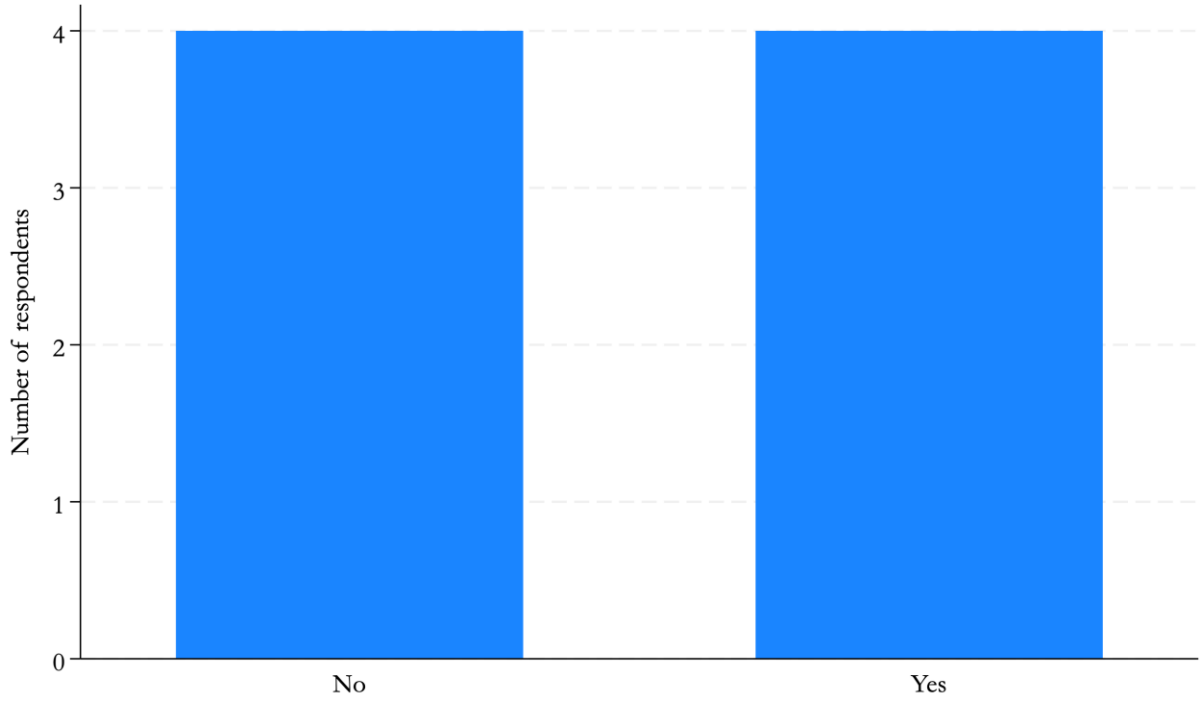
Source: PRS Accessible Housing Survey, 2026

Figure B2: Do respondents own their homes?



N = 15
Source: PRS Accessible Housing Survey, 2026

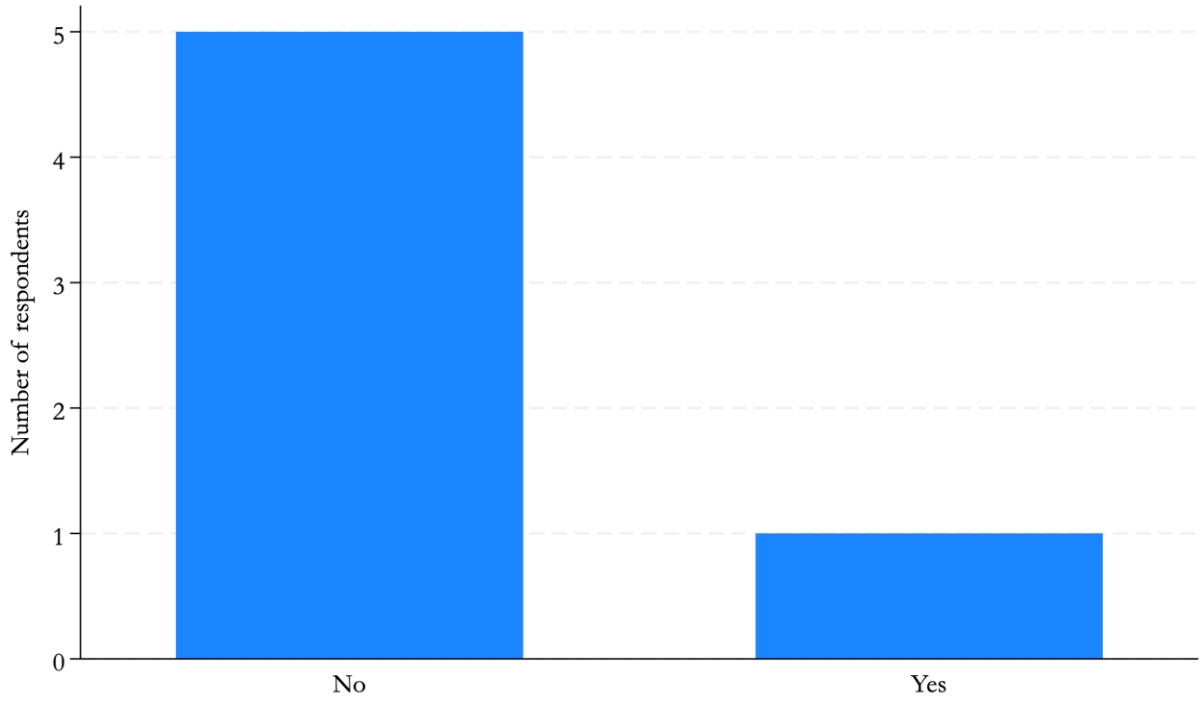
Figure B3: Have Homeowning Respondents Completed any Home Improvement Projects?



N = 8

Source: PRS Accessible Housing Survey, 2026

Figure B4: Have Homeowning Respondents Heard of Any Programs Which Offer Low- or Zero-Interest Loans?



N = 6
Source: PRS Accessible Housing Survey, 2026

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