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GOVERNMENT

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HOUSING FOR PHYSICALLY HANDICAPPED FAMILIES AND PERSONS

HEARING

BEFORE THE

SUBCOMMITTEE ON HOUSING

OF THE

COMMITTEE ON BANKING AND CURRENCY

HOUSE OF REPRESENTATIVES

EIGHTY-EIGHTH CONGRESS

FIRST SESSION

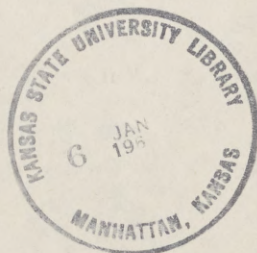
ON

H.R. 7394

A BILL TO AMEND TITLE II OF THE HOUSING ACT OF 1959
TO EXTEND THE PROGRAM OF LOANS FOR HOUSING FOR
THE ELDERLY SO AS TO INCLUDE HOUSING FOR HANDI-
CAPPED FAMILIES AND PERSONS

OCTOBER 21, 1963

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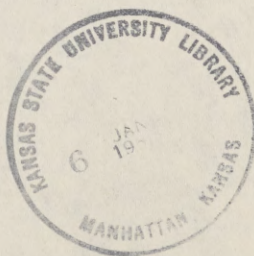
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III



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1. The first part of the report deals with the general situation of the country and the progress of the work during the year. It is followed by a detailed account of the various projects and the results achieved. The report is then divided into two parts, the first of which deals with the work of the various departments and the second with the work of the various committees. The report is concluded by a summary of the work done during the year and a statement of the progress made towards the completion of the various projects.

HOUSING FOR PHYSICALLY HANDICAPPED FAMILIES AND PERSONS

MONDAY, OCTOBER 21, 1963

HOUSE OF REPRESENTATIVES,
SUBCOMMITTEE ON HOUSING OF THE
COMMITTEE ON BANKING AND CURRENCY,
Washington, D.C.

The subcommittee met, pursuant to notice, at 10 a.m., in room 1301, Longworth House Office Building, Hon. Albert Rains (chairman) presiding.

Present: Representatives Rains (presiding), Ashley, Stephens, St Germain, Widnall, and Harvey.

Mr. RAINS. The committee will please be in order.

The Housing Subcommittee is meeting this morning for the purpose of considering H.R. 7394, introduced by Mr. Ashley, of Ohio.

(H.R. 7394 follows:)

[H.R. 7394, 88th Cong., 1st sess.]

A BILL To amend title II of the Housing Act of 1959 to extend the program of loans for housing for the elderly so as to include housing for handicapped families and persons

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the heading of title II of the Housing Act of 1959 is amended by striking out "HOUSING FOR THE ELDERLY" and inserting in lieu thereof "HOUSING FOR THE ELDERLY OR HANDICAPPED".

SEC. 2. Section 202 of the Housing Act of 1959 is amended—

(1) by striking out "elderly families and elderly persons" in subsections (a) (1) and (a) (2) and inserting in lieu thereof in each instance "elderly or handicapped families";

(2) by inserting at the end of subsection (a) (2) the following new sentence: "Not more than half of the dwelling units in the housing assisted by any loan under this section may be occupied by handicapped families.";

(3) by amending subsection (d) (1) to read as follows:

"(1) The term 'housing' means structures suitable for dwelling use by elderly or handicapped families which are (A) new structures, or (B) provided by rehabilitation, alteration, conversion, or improvement of existing structures which are otherwise inadequate for proposed dwelling use by such families.";

(4) by amending subsection (d) (4) to read as follows:

"(4) The term 'elderly or handicapped families' means families which consist of two or more persons, the head of which (or his spouse) is sixty-two years of age or over or is handicapped, and families which consist of a single person who is sixty-two years of age or over or is handicapped. An individual shall be considered handicapped (and his family a handicapped family) (A) upon certification by a physician that such individual has a physical impairment which can be expected to be of long-continued and indefinite duration and (B) upon determination by the Administrator that residence in a housing unit for the handicapped would assist such individual to engage in useful, productive activity."; and

(5) by amending subsection (d) (8) to read as follows:

"(8) The term 'related facilities' means (A) new structures suitable for use by elderly or handicapped families as cafeterias or dining halls, community rooms or buildings, workshops, or infirmaries or other inpatient or outpatient health facilities, or other essential service facilities, and (B) structures suitable for the above uses provided by rehabilitation, alteration, conversion, or improvement of existing structures which are otherwise inadequate for such uses; and the term 'workshops' means rooms, including tools and equipment, which are determined by the Administrator to be appropriate (but not elaborate or extravagant) for use by the elderly or handicapped families who are tenants of the housing for woodwork, painting, or employment of other skills, or for the production of items which can, if desired, be a source of income to the families who produce them."

Mr. RAINS. I would like to include in the record, prior to the beginning of the testimony, a letter addressed to our chairman, Mr. Wright Patman, from Dr. Robert C. Weaver, the Administrator of the Housing and Home Finance Agency, copies of which are on the members' desks, which supports the objectives of the bill.

(The letter referred to follows:)

HOUSING AND HOME FINANCE AGENCY,
Washington, D.C., October 17, 1963.

Subject: H.R. 7394, 88th Congress (Representative Ashley).

Hon. WRIGHT PATMAN,
Chairman, Banking and Currency Committee,
House of Representatives, Washington, D.C.

DEAR MR. CHAIRMAN: This is in further reply to your request for our views on H.R. 7394, a bill to amend title II of the Housing Act of 1959 to extend the program of loans for housing for the elderly so as to include housing for handicapped families and persons.

This bill would amend section 202 of the Housing Act of 1959 (the housing for the elderly direct loan program) to authorize loans under that program to be made for housing projects to be occupied by handicapped families or individuals as well as the elderly. Not more than one-half of the dwelling units in a project assisted by a loan made under section 202 could be occupied by handicapped families. An individual would be considered handicapped (and his family a handicapped family) upon certification by a physician that the individual has a physical impairment which can be expected to be of a lengthy or indefinite duration and upon determination by the Housing and Home Finance Administrator that residence in a housing unit by the handicapped would assist the individual to engage in useful, productive activity.

The bill would authorize loans made under the direct loan program to be used for the rehabilitation or conversion of existing structures for use as housing for the elderly or handicapped families. This provision would have the effect of making loans under section 202 available for the rehabilitation or conversion of existing structures for any housing for the elderly financed with a loan under the program. Authority to finance rehabilitation of housing for the elderly was removed from section 202 by the Senior Citizens Housing Act of 1962.

In addition, the bill would expand the definition of "related facilities" which may be covered by a section 202 loan, to permit inclusion of workshops, including rooms, tools, and equipment determined by the Administrator to be appropriate for use by elderly or handicapped families for various types of work that may provide a source of income to the families who produce them.

The Housing Agency recommends enactment of the bill with certain strengthening amendments. There is a need for a program to assist the handicapped so that they may occupy housing which is especially designed to meet their physical needs. There are an estimated 227,000 chronically handicapped people who are confined to wheelchairs. Many of these people cannot at present pay the rentals necessary to maintain the living quarters and facilities that would be provided under the bill.

We recommend that a provision be added to the bill to grant special authority for assisting housing for the handicapped under the section 207 demonstration grant program administered in the Housing Agency. If such legislation were

enacted, grants could be provided for assisting dwelling units for the handicapped in conjunction with housing for low-income families being provided under the FHA below-market-interest rate rental housing program (the sec. 221(d) (3) program), the direct loan program for housing for the elderly, and the public housing program. This authority would enable us to gain valuable knowledge and experience needed to guide our programs in the field of housing for the handicapped.

Suggested amendments to H.R. 7394 are being prepared and will be ready for presentation to your committee when the Housing Agency appears at the hearing you have scheduled for October 21.

The Bureau of the Budget has advised that it has no objection to this report from the standpoint of the administration's program.

Sincerely yours,

ROBERT C. WEAVER, *Administrator.*

Mr. RAINS. Members of the committee, because of the long interest that Mr. Ashley has had in this, and, in fact, this is his brain child completely, I am going to turn the gavel over to Mr. Ashley and he is going to preside and call the witnesses today. So you can take the chairman's seat, Mr. Ashley.

Mr. ASHLEY (presiding). Thank you very much, Mr. Chairman, for according me this courtesy.

I must say that it is typical of the consideration which you have shown to members of the subcommittee certainly in the 9 years that I have served on it.

The first witness this morning is Mr. Sidney Spector, Assistant Administrator, Housing for Senior Citizens, of the Housing and Home Finance Agency.

**STATEMENT OF SIDNEY SPECTOR, ASSISTANT ADMINISTRATOR,
HOUSING AND HOME FINANCE AGENCY; ACCOMPANIED BY ASH-
LEY FOARD, ASSISTANT GENERAL COUNSEL**

Mr. ASHLEY. Mr. Spector, will you come forward, please?

Mr. SPECTOR. Thank you, Mr. Chairman.

Mr. ASHLEY. Mr. Spector, we are very happy to have you here this morning.

I must say that, speaking personally, in light of the letter of October 17, expressing the views of the Housing and Home Finance Agency, which I am sure you had a hand in preparing, I am personally delighted to have you here.

I think it was an excellent letter, and I am very deeply pleased that the Agency and the administration has seen fit to endorse this legislation.

If you have a prepared statement, as I am sure you do, why, you can proceed with that or you can proceed extemporaneously or whichever way you wish.

Mr. SPECTOR. Mr. Chairman, thank you. It is a pleasure to be here this morning.

I do have a prepared statement, which is not too long, and if you do not object I will go ahead and read the statement.

I have with me Mr. Ashley Foard, who is Assistant General Counsel to the Housing and Home Finance Agency.

Mr. Chairman and members of the committee, it is a great pleasure for me to represent the Housing and Home Finance Agency before this subcommittee which over the years has done so much in the field

of housing for all of our citizens. We are grateful for your achievements which have helped to make ours the best-housed nation in the world.

In recent years, your committee has been particularly effective in developing legislation to provide housing for America's senior citizens. We now have a basic set of programs providing Federal assistance to finance good housing for older persons, and I am including, as an appendix to this statement, a brief description of these programs and their progress.

We appreciate your invitation to us to comment on H.R. 7394 which would provide new opportunities for the housing of handicapped persons. This would be done by broadening the present authority of the Housing Administrator to make direct loans for housing for the elderly. Loans would be authorized for housing projects to be occupied by handicapped families or individuals as well as by the elderly. Not more than one-half of the dwelling units in the project could be occupied by the handicapped. The bill would also permit workshops to be provided in the projects, including rooms, tools and equipment which would be appropriate for use by the elderly or handicapped families for various types of work that may provide a source of income to the families.

The Housing Agency recommends enactment of the bill with certain strengthening amendments and the addition of special authority for demonstration projects in this field, which I will discuss later.

THE PROBLEM

There is a great need for additional housing with the special design features required for occupancy by handicapped persons. No Federal program is designed specifically to meet that need.

Over 19 million persons suffer from various chronic conditions which limit their activity to some degree.

And I might say that the data that we are using here are taken from the U.S. National Health Survey.

Almost 4 million of them are completely unable to go to work, keep house or go to school. Another 5 million are also limited in mobility. Almost a million of this group are so restricted that they are confined to their own homes except in emergencies.

One or more chronic conditions may cause limitations of activity. Among the major causes, the two most frequently reported are heart conditions and arthritis or rheumatism, each including over 3 million persons. Some suffer from both. These are also the two groups which include the largest number of persons unable to carry on their major activities. High blood pressure and visual impairments each limit the activity of over a million persons. Back or spine impairments and difficulties with the lower extremities and hips, and several other chronic conditions also limit activities. Paralysis limits activity for nearly 700,000 people and over 55 percent of them (the highest percentage of any group) are unable to continue their major activities.

The most severe limitations in mobility, where people are confined to their homes, occur among those with heart conditions, paralysis, arthritis, and rheumatism, and visual impairments. The number totals well over 600,000 persons. About half of the 250,000 persons who must

use wheelchairs are confined to their homes. Eighteen percent of those with wheelchairs are in the age group from 65 to 74 and 43 percent are 75 years of age or over. Nearly 700,000 persons require the use of various braces; nearly 275,000 have lost major extremities, about half of whom have artificial limbs.

Of course, the greater the disability of the handicapped person, the lower his income will be in most cases. His ability to obtain housing is reduced accordingly.

UTILIZATION OF EXISTING PROGRAMS

Housing with special design features can now be provided under the programs of the Housing Agency for senior citizens for a significant portion of the handicapped population—that is, those who are 62 years of age and over. Over 40 percent of the handicapped who are wholly or partially limited in their major activity—unable to go to work, keep house, or go to school—are 65 and over. These are people who often suffer not only physical handicaps but, in addition, the limitations of low incomes, declining health, more chronic conditions, widowhood, and the loss of role in society.

However, handicapped families or persons who are not elderly are generally not eligible for admission to housing for the elderly provided under programs of the Housing Agency. The bill would amend the authority for our direct loan program to permit handicapped persons and families who are not elderly to occupy housing provided under that program.

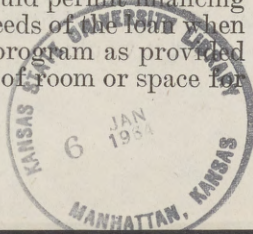
In addition, we suggest that provisions be added to the bill which would make handicapped persons or families eligible for admission to housing provided under the special FHA mortgage insurance program for the elderly.

We suggest that individual low-income handicapped persons be made eligible for admission to low-rent public housing, including that specially designed for the elderly. Under the present public housing law low-income handicapped families may occupy low-rent housing units, but a single low-income handicapped person may not, unless he has attained the social security retirement age, or is under a disability as defined in the Social Security Act, or is the remaining member of a tenant family.

Also, a low- or moderate-income handicapped person should be permitted to obtain low- or moderate-income housing provided under the Federal Housing Act section 221 program, including the below market rental housing program. Federal Housing Act section 221 housing is available only for families and not individuals under the present law.

WORKSHOPS

The equipment and operations of workshops for use by the handicapped and elderly come within the experience and under the programs of the Department of Health, Education, and Welfare rather than the Housing Agency. It is therefore suggested that H.R. 7394 be amended by removing the provisions which would permit financing the equipment and tools for workshops with proceeds of the loan when a housing project is built under the direct loan program as provided in the bill. The loan could finance the provision of room or space for



a workshop either in the housing project or near the housing. The Housing Agency would work with the HEW in carrying out this phase of the program.

ADDITIONAL AMENDMENTS

The bill would provide that up to 50 percent of the units in a housing project for the elderly financed with a direct loan could be occupied by handicapped families or persons. We question whether such a high proportion of the handicapped in any one housing project is socially desirable for all concerned. We suggest, on the basis of the best advice we can get, that no specific percentage should be enacted into law, but that the agency have the opportunity to learn through demonstration what the proper proportions might be. Consideration must be given to advantages which may result from handicapped persons associating and living with a normal mix of people. The law should therefore, for the time being at least, leave this to administrative discretion.

Before a handicapped person could be admitted to a housing project provided for the handicapped and elderly under the direct loan program, the Housing Administrator would be required by the bill to make a specific finding that the "residence in a housing unit for the handicapped would assist such individual to engage in useful productive activity." A provision now in the direct loan law would be deleted which gives the Administrator authority to prescribe regulations for admission to and occupancy of housing constructed under the law.

We think that the requirement of "useful, productive activity" might be too limiting in its implications. Many handicapped persons can live relatively independent in specially designed housing, although they might not be able to engage in "productive" activity, especially if it only means vocational activity. They should, nevertheless, have an independent living arrangement, preferably offering opportunities for crafts or other purposeful activities, not necessarily "productive."

We therefore suggest eliminating the requirement for this finding in H.R. 7394, and retaining the present authority of the Administrator to prescribe regulations for admission to and occupancy of housing constructed under the direct loan program.

DEMONSTRATION PROGRAM

There has been relatively little research on the special housing needs of the handicapped. It would seem, however, that some of the special design features and characteristics of housing for the elderly might also have application to the handicapped of all age groups. These features include avoidance of steps and thresholds; easy-to-reach kitchen equipment; sitdown sinks, nonskid floors, sitdown tubs and showers; wider doors and corridors; safety and grab bars in the bathroom; higher heat controls; waist-level ovens and safety shutoffs on stoves; easily accessible wall plugs; and dwelling units whose size and design permit easy maintenance.

With the addition of ramps and design refinements to fit individual cases, it would be possible to test out the extent to which senior citizen

projects could provide suitable housing for handicapped persons who do not need continuous nursing attention.

In assisting housing for the handicapped, we need facts and guidance which can come only from experience. We currently are providing substantial assistance to the construction of a 150-unit, low-rent housing project to be built by the Toledo Metropolitan Housing Authority; 75 units would be designed for the handicapped of any age, and the remainder for the elderly. The design and testing of this project will be financed by a grant of approximately \$106,000 under the low income housing demonstration program authorized by the Housing Act of 1961. The development cost will be financed under the regular low-rent public housing program. We hope this project may provide answers to some of our questions.

There is a need to explore other ways of providing housing for the handicapped and to learn more about the types of housing required. We believe specially designed housing for the handicapped should be provided in both rental units and individual homes, and in a variety of types of housing and methods of financing. This would provide opportunities for evaluating the kinds of housing environment which would be most likely to succeed, would permit experimentation with designs and standards, and would offer the opportunity to test the market among various groups of the handicapped—all of which we know far too little about. At the same time we would be building while we are learning.

We therefore recommend that a provision be added to H.R. 7394 which would authorize up to \$2 million in grants to be made to public or private bodies for demonstrations of low income housing for the handicapped and means of providing the housing. We suggest that this be made a separate authorization in the existing demonstration program authorized by the Housing Act of 1961 for low income housing.

Under the suggested demonstration program for housing for the handicapped, the grants could be used in conjunction with other programs of the Housing Agency. For example, a grant could be combined with a below-market interest rate FHA insured mortgage to build a low rental housing project, part of which would consist of specially designed units to be occupied by low income handicapped persons and families. Grants could also be used in conjunction with Federal assistance to housing under the low-rent public housing program, and the direct loan program for housing for the elderly. A method of financing specially designed sales housing might also be demonstrated with the assistance of the grant program.

In low-rent public housing, grants could pay for the extra costs of designing and including special features for the handicapped. They could be used for the construction of multipurpose centers and other related facilities. In the direct loan or FHA projects, grants could be used to pay for the added costs of special design features and related facilities. Because of their experimental nature, it is likely, that projects sponsored by nonprofit groups or limited-dividend corporations under the FHA below-market program and the direct loan program would require grants for a substantial part of the cost of special units as an incentive to assuming the risks involved in developing such untested housing projects.

We need to build and evaluate various combinations of living arrangements such as, handicapped families living with other families of all age groups in varying proportions, handicapped persons living in a facility with senior citizens, handicapped persons living in a building or groups of residences of their own, but as part of a larger project for all age groups, and handicapped persons in individually owned, but specially adapted homes.

These grants could be available to finance the construction of activity centers, and other related facilities in the projects, as is common in the various programs for the elderly. However, the operation and administration of these facilities should be a responsibility of the community. These centers should be available not only to project residents, but also to other handicapped and elderly persons in the neighborhood.

The development of housing for the handicapped should be accompanied by the social and health services necessary to sustain activity and maximum independence. In this field, as in the elderly programs, we would cooperate with the Department of Health, Education, and Welfare to insure that such services are available and that proper standards will be maintained. In addition, the Department of HEW would assume the vocational rehabilitation aspects since they have on-going programs and a vast amount of experience in this area.

The enactment of H.R. 7394 with the amendments we have suggested would, we believe, provide the basis for a sound program of housing for the handicapped. I would like to submit for the record a draft of our suggested amendments to the bill.

(The draft referred to appears on p. 12.)

The Bureau of the Budget has advised that there is no objection to the presentation of this testimony from the standpoint of the administration's program. Thank you.

MR. ASHLEY. Mr. Spector, thank you very much for an excellent statement. It is very comprehensive and thorough and, I think, quite imaginative. We are dealing in an area to which no considerable attention hitherto has been directed. Is that not true?

MR. SPECTOR. That is true, Mr. Chairman. We have not had special programs in the field of housing in this area of handicapped people. We need to gather a vast amount of information on the kinds of housing that would be suitable for people who are handicapped and yet who could live in an independent environment.

MR. ASHLEY. I think you have indicated your views as to how our housing programs can best meet this objective.

What you are saying is that we have had, in the beginning, a program in the public assistance area, in the public housing, under the demonstration program of 1961.

MR. SPECTOR. Yes, sir.

MR. ASHLEY. And you are saying that this bill that we are considering today would amend section 202 of the direct loan program.

This, you indicate agreement with, and you go further and say that, in addition to this, in order to meet the needs of another very important segment of the population, our handicapped people, that you would amend the bill to permit housing for the handicapped under the mortgage guarantee program, section 221; is that correct?

MR. SPECTOR. Yes, sir. One of the things we feel strongly about is that handicapped persons of all ages ought to have an opportunity to live in a normal environment.

This is the objective of all housing. Handicapped families with children should be able to live in units that are specially designed to sustain independence in regular housing, no matter how it is financed. The below-market, low- and moderate-income program of section 221(d) (3) would be an excellent way of achieving moderate rents for the moderate-income handicapped persons and families as well as an opportunity for them to live in a normal environment. With some assistance in the way of grants that I mentioned, this could be feasible.

Mr. ASHLEY. Yes, I see your point there. Attention has been directed to incorporating the handicapped into the public housing program, and what we would be doing would be blending with our projects for the elderly, handicapped people of various ages, and you think that this might not be totally desirable in terms of the social goals that we are trying to meet?

Mr. SPECTOR. I think, Mr. Ashley, that large numbers of handicapped persons living with the elderly would not be socially desirable either for the handicapped families or the elderly.

One of the reasons that we have housing for the elderly is that many of them desire to live in an environment of older persons, independently, in a regular neighborhood, with children in the area, but not necessarily in the housing project itself.

Secondly, as far as handicapped persons and their families are concerned, large numbers of them living with older persons might create a situation where it would not be fair to the children of a handicapped family to have to live in an environment with just older persons or other handicapped persons. They ought to have an opportunity to live with other normal children.

So what we are thinking of here is to provide housing opportunities for handicapped families in all of our programs rather than in just one.

Mr. ASHLEY. I think that makes good sense, and I certainly am in accord with your view that it should rest with the discretion of the agency rather than to be incorporated into the bill, such as the percentage of the handicapped in a section 202 project or in that type of project, because in the final analysis this should be a matter of determination for the Administrator or somebody acting for him.

Mr. SPECTOR. Yes, sir. What the proportions ought to be is something that we really have to learn.

Mr. ASHLEY. Yes, of course, and under the 1961 demonstration programs there are possibilities for that?

Mr. SPECTOR. Yes.

Mr. ASHLEY. That is all I have at the moment. Mr. Widnall?

Mr. WIDNALL. Yes, Mr. Chairman.

Mr. SPECTOR. I think that this program is highly motivated and you have given a very good statement in connection with it.

I do have some questions mainly in the area of definition. I particularly want to know to what extent you must be disabled in order to qualify under this and who will make that determination? Just the Administrator of the program?

Mr. SPECTOR. Mr. Widnall, in Congressman Ashley's bill there is a definition which states that an individual shall be considered handicapped, and his family a handicapped family—upon certification by a physician that such individual has a physical impairment which can be expected to be of long-continued and indefinite duration and

upon determination by the Administrator that residence in a housing unit for the handicapped would assist such individual to engage in useful, productive activity.

We have suggested in our testimony the retention of part A but not of part B, which, we think, is a little too limited.

Mr. WIDNALL. Well, Mr. Spector, how large can the family be? If the head of the household is disabled and is 62 or over, and is certified to by a physician that he has a physical impairment, which can be expected to be of long-continued and indefinite duration, how many other members of the family, who have an earning capacity, can be included to make this a family to qualify? Is there any limitation on family income at all?

Mr. SPECTOR. In the direct loan program, Mr. Widnall, there is a limitation on income. We have a limitation of \$4,800 per couple and \$4,000 for a single person. So, to be eligible for housing in section 202 of the direct loan program, these limitations would have to be observed.

We also have limitations, as you know, in section 221(d)(3) of the FHA below-market program.

Mr. WIDNALL. You say \$4,800 for a couple?

Mr. SPECTOR. Yes.

Mr. WIDNALL. Suppose there are more than two in the family? The definition is not limited to a couple. Suppose the family consists of two or more persons?

Mr. SPECTOR. In our program for housing for the elderly, under 202, as it is now, it ordinarily is not the case.

It would be a very rare case where there would be more than two, so these limits have been set on that basis in the past.

Mr. WIDNALL. This definition does not limit it though. This definition enlarges it.

Mr. SPECTOR. Well, this would be the income of the family, and would be the limiting element.

Mr. WIDNALL. Well, I do not feel it is pinned down enough as to definition. It clearly says it means families which consist of two or more persons.

You could, conceivably, have a much larger income than the \$4,800 and still qualify under this bill.

Mr. SPECTOR. I am sure if this bill were passed we would review our income limits and make some determination as to whether the income limits ought to be raised for larger families or not, under the section 202 program.

As of now, this would be the limit that we would think of for a family and—

Mr. WIDNALL. I understand that, Mr. Spector, and I believe you are completely honest in what you are answering on this, but I am bothered as to how far you can go with respect to this because it seems to me that this does expand current limitations.

Mr. SPECTOR. My offhand opinion, Mr. Widnall, is that we would follow the family income limits that we use for section 221(d)(3).

Mr. WIDNALL. Thank you. In giving serious consideration to this, I do believe that the Congress would want to restrict it to the low-income families and certainly have it nailed down pretty well as to what constitutes "disability."

Now, I am particularly bothered by the fact that within Government we have the military departments, public housing, and others, and they all vary in their definitions as to what constitutes "disability."

Is this going to be determined purely and simply by the administrator of the program?

Mr. SPECTOR. Well, under our suggestion, the regulations with regard to admission and occupancy of such housing would be developed by the Administrator of the Housing Agency.

Essentially, we feel that the marginal point is reached when nursing attention is required. In our programs today, for example, older persons can live in such housing if they are housing and if they are not nursing homes.

So the point at which nursing attention, skilled nursing attention, is required would be the margin at which persons probably would not be admitted to such housing.

Mr. WIDNALL. I am interested in your recapitulation of the numbers of people who have chronic conditions that cause limitation of activities.

At the top of page 3 of your statement you say high blood pressure and visual impairment each limit the activities of over 1 million persons.

Now, do you envision that a great many people, who suffer from high blood pressure or from visual impairment, will occupy these new quarters and, if so, what I have in mind is this: The certification is made by a physician. I have seen physician certifications for a number of people with respect to getting them out of the service and with respect to other things, where opinions differ greatly as between physicians, and if it depends on the finding of just one physician in the case of, say, high blood pressure or visual impairment, it seems to me that this program could go pretty far afield.

Mr. SPECTOR. My own view is that only persons who need such housing badly will desire to come into the specially designed units or will be admitted to it. The definitions used, and the administration of the program will be careful to provide such housing only to those who really need it; the added cost would be for those who would be most suitable for such housing.

Mr. WIDNALL. That is all at this time, Mr. Chairman. Thank you.

Mr. ASHLEY. I might just say, in response to a comment of Mr. Widnall's, that Federal agencies and State agencies presently spend \$550 million a year to aid disabled persons: Aid to the blind, aid for crippled children, and all the rehabilitation programs.

The thing that interests me is that in 1961 there were 100,000 handicapped people who became, as it were, "the Class of 1961," who went through rehabilitation programs. This costs about \$600 for each person rehabilitated.

In 1962 the return to the Federal Government in greater tax revenues from these people was about \$200 for each person rehabilitated.

It is the thinking of the author of this bill that an adequate solution to housing needs of the handicapped is likely to reduce direct assistance and to secure continued success of our rehabilitation programs and a more productive life for these handicapped people.

If I understand the thrust of the questions of my good friend from New Jersey, I want him to know that our views on this are very much in accord as far as the purpose of the program is concerned.

Mr. Rains, do you have some questions?

Mr. RAINS. I have a question.

First of all, Mr. Chairman, I would like to suggest that the amendments which Mr. Spector referred to be included in the record for the benefit of the committee in executive session, and I would also like to ask that the appendix or the addenda at the end of Mr. Spector's statement be included in the record.

Mr. ASHLEY. Without objection, it is so ordered.

(The documents referred to follow:)

HOUSING FOR THE HANDICAPPED

AMENDMENTS OF H.R. 7394 PROPOSED BY HOUSING AND HOME FINANCE AGENCY

On page 1, amend the title of the bill to read as follows: "A bill to authorize the provision of Federal assistance for housing for handicapped families and persons."

On page 2, strike out lines 3 through 6 and redesignate the clauses of section 2 accordingly.

On page 2, strike out lines 15 and 16 and insert in lieu thereof the following: "(3) by striking out the first sentence of subsection (d) (4) and inserting in lieu thereof the following:"

On page 2, lines 20 and 21, strike out "families which consist of" and insert in lieu thereof "such term also means".

On page 2, line 22, strike out "An individual" and insert in lieu thereof "A person".

On page 2, line 24, strike out "(A)".

On page 2, lines 24 and 25, strike out "such individual" and insert in lieu thereof "the person".

On page 3, strike out lines 1 through 4 and insert in lieu thereof "to be of long-continued and indefinite duration and the impairment is not of such degree that skilled nursing or hospital care is required."; and".

On page 3, strike out lines 15 through 22 and insert in lieu thereof "inadequate for such uses."

SEC. 3. The first sentence of section 207 of the Housing Act of 1961 is amended by—

(1) striking out "grants, not exceeding" and inserting in lieu thereof "grants (i) in amounts aggregating not to exceed"; and

(2) inserting the following at the end of said sentence before the period: "and (ii) in additional amounts aggregating not to exceed \$2,000,000 to public or private bodies or agencies, subject to such terms and conditions as he shall prescribe, for the purpose of demonstrating the types of housing that will assist handicapped families (as that term is defined in section 202 of the Housing Act of 1959) of low income, and the means of providing such housing."

SEC. 4. Section 221(c) of the National Housing Act is amended by adding at the end thereof the following sentence: "Any handicapped person as defined in section 202 of the Housing Act of 1959 may be construed to be a family within the meaning of the terms 'family' or 'families' as those terms are used in this section 221."

SEC. 5. Section 231 of the National Housing Act is amended by adding at the end thereof the following subsection:

"(f) Notwithstanding any of the provisions of this section, the housing provided under this section may include living units which are specially designed for the use and occupancy of any handicapped person or family as defined in section 202 of the Housing Act of 1959, and such special facilities as the Commissioner deems adequate to serve the handicapped persons or families. The Commissioner may also prescribe procedures to secure to handicapped persons or families preference or priority of opportunity to rent the living units specially designed for their use and occupancy."

SEC. 6. Section 2 of the United States Housing Act of 1937 is amended by adding the following preceding the last comma in the second sentence of paragraph (2) thereof: "or who is handicapped as defined in section 202 of the Housing Act of 1959".

APPENDIX

A BRIEF DESCRIPTION OF SENIOR CITIZENS HOUSING PROGRAMS AND PROGRESS AS OF
JUNE 30, 1963

With the passage of the Housing Act of 1961, the Housing and Home Finance Agency has a basic set of programs which seek to meet the varied housing needs of America's senior citizens primarily by providing several methods of financial assistance, each appropriate to the objectives of the particular program in which it is used. These programs include low-rent housing with Federal contributions, direct loans at low rates of interest, and mortgage insurance for rental and individually owned housing and for proprietary nursing homes.

More effective organization

Early in 1961, the Office of Housing for Senior Citizens was created by the Housing and Home Finance Administrator to assist in coordinating the policies and standards of these senior citizen housing programs. Actual operation and administration, however, continue as the responsibility of the operating agencies: the Public Housing Administration, the Community Facilities Administration, and the Federal Housing Administration.

Types of programs

The Public Housing Administration administers the low-rent housing program for the elderly and provides Federal financial and technical assistance to local housing authorities in this field. Annual contributions are made by PHA to cover a deficit in the debt service charges for bonds sold by the local housing authorities to obtain their permanent financing. By virtue of these contributions, a local housing authority can make suitable housing available to the elderly at very low rentals.

The Community Facilities Administration administers the program of direct loans from the Federal Government to nonprofit groups, consumer cooperatives, and qualified public agencies to assist them in sponsoring rental housing for older families and persons whose incomes are above the public housing limit, but below the amount needed to pay rentals for suitable housing otherwise available.

The mortgage insurance program is administered by the Federal Housing Administration and is available to assist both profit and nonprofit groups in the construction or rehabilitation of rental housing for senior citizens. The regular mortgage insurance program for sales housing is also administered by the Federal Housing Administration and provides assistance to those elderly persons who can afford and want to buy their own homes. The program of mortgage insurance for nursing homes is also administered through the Federal Housing Administration. Nursing homes serve other than just elderly patients, of course, but older people make up the greatest proportion of their patients.

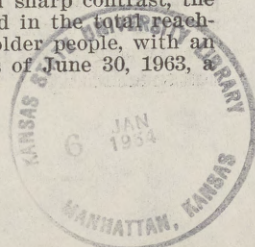
CURRENT PROGRESS

Senior citizens housing

This administration continues, as it has since 1961, to give major emphasis to the acceleration of activity in the field of housing for our Nation's senior citizens. Applications for the three major rental housing programs as of June 30, 1963, totaled nearly 162,000 units and a dollar volume of just under \$2 billion. Over 70 percent of these units were included in applications received since January 1961 and their total number increased by over three and a half times by the end of June 1963 as compared to the total at the end of the 5-year period from 1956-60.

The long-term impact on helping to meet the needs of the elderly is indicated even more significantly by the increase of commitments in these three programs since the end of 1960. As of June 30, 1963, the total number of units under commitment had reached almost 101,000 with an investment potential of almost \$1.3 billion, compared to less than 28,000 units and \$330 million for the 5-year period ending in 1960.

During the 1956-60 period, a total of approximately 4,300 units with a dollar volume of just under \$53 million had been completed. In sharp contrast, the acceleration in activity through June 30, 1963, had resulted in the total reaching over 23,000 units, providing housing for nearly 35,000 older people, with an investment of approximately \$300 million. In addition, as of June 30, 1963, a total of about 28,500 units were under construction.



Nursing homes

The nursing home program has also made rapid progress in the past 2½ years. Applications rose from 2,468 beds and insurance of about \$13 million at the end of 1960 to 38,000 beds and \$243 million on June 30, 1963. Commitments rose from about 900 beds and \$4.6 million at 1960's end to over 20,000 beds and insurance of \$123 million through the first half of calendar 1963. The number of beds insured rose dramatically during this period from less than 200 beds and mortgage insurance of \$600,000 to over 13,000 beds and nearly \$81 million in insurance.

Summary

The Housing and Home Finance Agency's programs offering financial assistance to the development of specially designed housing for senior citizens are continuing to make rapid progress. Already, a total of over 50,000 units, providing good, suitable dwellings for 75,000 older people are either under construction or completed. As with our housing programs, the nursing home program also is expanding rapidly. While activity, especially in 1960 has been accelerating rapidly, current needs are far in excess of the available supply.

Mr. RAINS. I do not think there will be any great difference in our minds, Mr. Spector, about the need.

There will be some—as evidenced by the questions asked by Mr. Widnall—some ideas of trying to tie it down to reasonable limits, and on that I would like to ask two or three questions.

One has to do with the income of the people involved, because under the housing for the elderly program, which this bill would actually serve as an amendment to, we have income limitations and so forth.

I will pose this question: Take a man who is totally disabled but is drawing a total and permanent disability from the Federal Government.

Now, you do not visualize people of that type, with incomes in that range, being able to participate in this type of a program, do you?

Mr. SPECTOR. Well, to be able to participate, for example, in public housing, low rent, he would have to meet the income and means test limits of public housing.

Mr. RAINS. You mean to say that you think the income limits then on this bill would be patterned and fashioned to the income limits of the public housing legislation? Is that correct?

Mr. SPECTOR. No, sir; only for public housing. Now, for the direct loan program they would be patterned after the income limits that we have set for that program.

For section 221(d) (3) they would be patterned after the limits of that section, so that the particular programs would determine what the income limits would be.

Mr. RAINS. Then I am worried a little bit about the bill from the standpoint of who would be eligible, as evidenced by Mr. Widnall's questions.

I will say this to Mr. Widnall, if it is as difficult for a handicapped person to qualify as being disabled, as it is for a person under social security to be able to qualify I do not think he needs to have much worry about it, frankly.

That is one of the most difficult things to do that I know. A man has to be in his coffin before they will approve him under the social security program. But I do think that you would have to put some safeguards around the legislation as to who actually would be eligible on the disability angle and also as to the income limit. That ought to be spelled out specifically.

It seems to me that this legislation could, as Mr. Ashley, the author of the bill, has said, and likely would, help to reduce considerably the payments that our Government is now making to all types of institutions for the care of the disabled.

Do you not think it would have some alleviating effect on the cost there if we pass this particular bill; that it would help in a way to cut down on the cost of a lot of the handicapped that we are caring for under other programs?

Mr. SPECTOR. Well, to the extent that it would provide an environment in which handicapped persons could live more independently with rentals within their means, I think it would be a great saving; yes, sir.

Mr. RAINS. Of course, we have under the Veterans' Administration now, a section that provides for the Government to pay 50 percent of the cost of a home, and they are beautiful homes, for paraplegic veterans. Here the Government participates to the extent of paying 50 percent of the cost of their house. I am proud of the help we have given these deserving veterans.

Mr. ASHLEY. I might say, Mr. Chairman, that 7,500 homes have been built under that section out of a total eligibility of 8,900.

Mr. RAINS. In other words, 8,900 people were eligible and 7,500 took advantage of it? That is an amazing figure.

How do you visualize the use of the proposed grants?

Would you think that would be handled by private institutions, or are you thinking about studies to be made by colleges or to be made by certain groups?

What is in your mind as to that statement?

Mr. SPECTOR. We have in mind something of this order: For example, many church groups now are sponsors of housing, let's say, for the elderly, or they might be sponsors of housing for moderate-income families under 221(d)(3), and some of these groups, nonprofit groups or limited dividend corporations, might be willing to have a certain number of units in a regular housing development designed for handicapped persons. In order to make it feasible financially for the sponsoring group, as well as for the other residents who may be living there, we might make a grant to the nonprofit group for the added cost of the specially designed features in the units that would be occupied by handicapped persons and their families—for the elements that would make living easier and more independent for handicapped persons, and that might be financed out of these grant funds.

Mr. RAINS. Several years ago this committee passed a little amendment to the bill that provided a certain amount of money—maybe it was \$500,000, I do not remember the exact figure at this particular moment—to study the specially designed farm housing, that was done by two or three universities, land-grant colleges, in the country.

And while it might be almost a forgotten record down in your agency, it is being used today by the Farmers Home Administration to good advantage.

So I make the suggestion that there are an awful lot of smart people out in these colleges and universities and groups of various types like you have talked about, who have had more experience with these problems than we have, and I would hope that if this bill becomes law that you would use some of those people.

Mr. SPECTOR. We certainly would. We hope that many of these would be tied in with the groups that would be sponsoring housing for handicapped people.

Mr. RAINS. I asked you first about the people with the high blood pressure, or Mr. Widnall did, rather, who to my mind would not be eligible under this. Now, I ask you about the other extreme.

You realize, of course, in the housing field we now have a nursing home program, and we have housing for the elderly. The nursing home will take care of those people who are ill, so to speak.

You would not expect to put in housing for the handicapped, just as we do not put in housing for the elderly, the convalescing cases of people who are ill and so forth, who by right ought to be in a nursing home, would you?

Mr. SPECTOR. No, that is one thing I do want to stress, Mr. Chairman, and that is that this housing would not be for those who need continuous skilled nursing attention.

This would be for those who could live relatively independently without what might be called institutional staffing arrangements.

When skilled nursing is needed, and on a permanent basis, they might have to be moved to a nursing home.

Mr. RAINS. There is no doubt but what there is a field beyond which only the nursing care and the nursing homes, with adequate provisions, would be necessary, but you would not expect to put that type of a case in one of these handicapped housing units?

Mr. SPECTOR. No, sir.

Mr. RAINS. I would like to say that I am delighted to see that you have my longtime friend, Ashley Foard, with you. I am delighted to see you, Ash. That is all I have, Mr. Chairman.

Mr. ASHLEY. Mr. Harvey?

Mr. HARVEY. How many of the present tenants in public housing are handicapped?

Mr. SPECTOR. I did not get your question, sir.

Mr. HARVEY. I say, How many of the present tenants of public housing are handicapped?

Mr. SPECTOR. I do not think we have figures on the number who are now living in public housing, who are categorized as handicapped.

We do know, in New York City, there has been a special program for the handicapped by the public housing authority but as far as general figures are concerned, I do not believe we have any.

They just live normally with the rest of the population, although there are some—

Mr. HARVEY. Would you not think that would be important as to the needs of this type of a program, to know how attractive this sort of program would be to the handicapped?

Mr. SPECTOR. I think, Mr. Harvey, that is why we are suggesting doing this on a demonstration basis. We can thus learn something with regard to the specific demands in the market, and the kind of housing that would be suitable.

Mr. HARVEY. Well, let me ask you this: How many of the handicapped would also be classified as elderly?

Mr. SPECTOR. I believe that the figures are about 5 million of those who are handicapped to some extent in their major activity would also be 62 years of age and over.

Mr. ASHLEY. If I might interrupt for a moment, Mr. Harvey, I have some similar figures from the Public Health Service which might be of interest in this regard.

The numbers of handicapped do not appear to be as bad as those of the elderly, but there are, outside our hospitals, some 4 million handicapped persons, as estimated by the Public Health Service. Of these, 64 percent are members of families receiving less than the national medium income of \$4,000.

Mr. HARVEY. I do not understand this, Mr. Chairman.

First of all, I do not know the source of the information that you are reading from—

Mr. ASHLEY. I said the Public Health Service is the source of the figures.

Mr. HARVEY. Unfortunately, they are not witnesses here today and Mr. Spector is, and it seems to me that they should either be called or we should look to him for the answers.

My question was, How many of the handicapped would also be classified as elderly? And then my other question was the percentage of those living in public housing today who were handicapped. Because I think they are both very pertinent questions to this particular field.

Mr. WIDNALL. Will the gentleman yield?

Mr. HARVEY. Yes.

Mr. WIDNALL. I believe the figures whereby the chairman showed there were 4 million handicapped in the United States, but that is not pinned down to the categories involved in this bill, and I agree with you, Mr. Harvey, that we ought to get some more intelligent figures on that to pin down the age brackets.

Mr. ASHLEY. We do have other witnesses, of course.

Mr. HARVEY. Did you conclude your answer on that, Mr. Spector? I am not certain. Could I ask you to repeat it?

My question was, How many of the handicapped would also be classified as elderly?

Mr. SPECTOR. Mr. Chairman, I think I have a figure here that might be helpful.

There are 14 million who are limited to some degree in their major activities—

Mr. HARVEY. That is 14 million in all age groups who are limited?

Mr. SPECTOR. Yes, sir, that is correct.

Mr. HARVEY. Where do we get the 19 million?

Mr. SPECTOR. 19 million are all limitations in activity.

The 14 million are limitations in their major activity to some degree, that is, the ability to go to work or to go to school, take care of the homes, et cetera.

Forty percent of that 14 million or 5.5 million are 62 years of age or over.

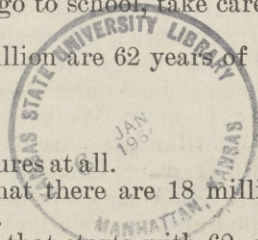
Mr. WIDNALL. Will you yield?

Mr. HARVEY. Yes.

Mr. WIDNALL. I just do not follow these figures at all.

In talking about medicare, it was said that there are 18 million, 65 or over, who are supposed to need medicare.

Now, you are talking about a lower figure that starts with 62, as I understand it.



Mr. SPECTOR. Mr. Widnall, the age that is used in the law for housing for the elderly is 62 years of age or over, and so the figures here are based on that 62 as being—

Mr. WIDNALL. Well, they should be larger than the 65 or over figures used in order to sell the medicare program, and we are told 18 million people 65 or over should come under the medicare program, and you are saying at this point, 62 or over, there are only about 6 million who need this type of help.

Mr. SPECTOR. Well, I do not know how the figures were calculated for medicare, Mr. Widnall.

These figures I have here are taken from the U.S. health survey, indicating 19 million as the total of all age groups who have some limitation in activity.

Mr. HARVEY. And your answer was that out of that 19 million approximately 5 to 6 million would also be eligible. Is that correct?

Mr. SPECTOR. It is approximately correct. Let me do it this way and maybe we can clear it up.

There are 19 million who have some limitation in activity. Of that 19 million, 14 million have a limitation in their major activity.

Five million have other limitations which are not a major activity.

So we have 14 million out of the 19 million who have a limitation in their major activity and of that 14 million, who have a limitation in their major activities, approximately 5.5 million are 65 years of age and over, rather than 62—which I mentioned previously.

Mr. HARVEY. Now, that we have those figures, let me ask you this: 19 million is a lot of people. Now, what is your goal in your particular program?

This is a new program we are embarking on, and I think, the population now is 190 million, and we are talking about 10 percent of the country.

What is the goal of your agency here as far as this program is concerned?

Mr. SPECTOR. The stress here is on a limited program in which we would have demonstrations and in which we would learn something of the magnitude of the problem, the nature of the demand, the size of the demand, and the quality of the housing.

And we are only recommending that \$2 million be available in our demonstration program to assist in this whole idea.

Mr. HARVEY. Let me ask you this then: There is now a \$120 a year subsidy for the elderly. Am I correct?

Mr. SPECTOR. In low-rent public housing.

Mr. HARVEY. In low-rent public housing. Now, how much would you add to that for the handicapped?

Mr. SPECTOR. We would not be amending that particular program.

What we might be doing here is to include a proportion of the cost of some special design features in certain units. Suppose—

Mr. HARVEY. Well, you would be amending it though if you have 5 to 6 million who are handicapped and elderly, would you not? You would be granting a double subsidy?

Mr. SPECTOR. Well, no; as of now, elderly persons, who are handicapped and are relatively independent, can already live in the direct loan program, under section 202 which this bill refers to. They already can do so.

Mr. HARVEY. And handicapped persons can already live in the regular low-rent housing, can they not?

Mr. SPECTOR. Those handicapped persons, who come under the definition of the Social Security Act, who are totally and permanently disabled and who are of all ages, can live in public housing.

Now, those handicapped persons who have slight handicaps, and can live in normal conditions, they can live in public housing just as anybody else can if they meet the income limits.

Mr. HARVEY. But it still seems to me that there is a double subsidy here that we are talking about.

Mr. SPECTOR. Well, there is—

Mr. HARVEY. If you have 5 million who are both elderly and both handicapped then it seems to me that you are not only talking about the \$120 a year subsidy but you are talking about this—

Mr. SPECTOR. Could Mr. Foard comment on this?

Mr. HARVEY. Yes.

Mr. FOARD. The authority for \$120 per unit runs only to the elderly, and the bill—

Mr. HARVEY. Runs only to what? I did not hear you.

Mr. FOARD. To the elderly housing units, and our amendment does not suggest any change in that provision. Also, the existing provision is limited to certain projects needing extra payments to continue operation on a solvent basis.

The grant provisions under our proposed amendment would run only to the units for the handicapped and would serve an additional purpose. There would not be a double or duplicating subsidy, as we see it.

Mr. HARVEY. Well, let me ask you one other question, and I will yield after that, but does not the public housing authority today eliminate income from disability in considering salary limits?

That is not included at the present time, is it?

Mr. SPECTOR. Income from disability?

Mr. HARVEY. Yes.

Mr. SPECTOR. I believe that is correct, that it is not included.

Mr. HARVEY. That is not included at the present time?

Mr. SPECTOR. Yes.

Mr. HARVEY. Well, I have no further questions at this time, Mr. Chairman.

Mr. ASHLEY. Thank you very much indeed, gentlemen—oh, excuse me, Mr. Widnall.

Mr. WIDNALL. Mr. Spector, I understand that there are 2 million now in public housing and about 125,000 are in the elderly classification, and around 1 million are children.

Are you familiar with those figures to say whether or not they are correct?

Mr. SPECTOR. I do not know the total figures. Maybe I can get some help on that—that is approximately correct, Mr. Widnall.

Mr. WIDNALL. Public housing has been pushing for some time for medical facilities for their housing.

Now, under the nursing possibility, would not public housing be greatly expanded to shelter the handicapped?

Mr. SPECTOR. Under this proposal?

Mr. WIDNALL. Yes.

Mr. SPECTOR. Well, I do not know that it would be greatly expanded, and I do not feel that there would be medical or nursing facilities included in any of the housing that we would undertake for the handicapped.

Any facilities for nursing or medical care would be provided by the community, as it does for people who are well and living regularly in the community.

Mr. WIDNALL. Well, nothing is contemplated in this legislation with respect to the units that would be constructed, that there would be provisions for this?

Mr. SPECTOR. For nursing or medical care?

Mr. WIDNALL. That is right.

Mr. SPECTOR. No, sir.

Mr. WIDNALL. That is all.

Mr. ASHLEY. Any other questions?

Mr. HARVEY. I have none.

Mr. ASHLEY. Mr. Spector, and Mr. Foard, thank you very much.

Mr. SPECTOR. Thank you. It is a pleasure to be here, Mr. Chairman.

Mr. ASHLEY. The next witness is Russell J. N. Dean, of the Department of Health, Education, and Welfare.

Mr. Dean is Chairman of the Policy Planning and Legislation Staff of the Vocational Rehabilitation Administration.

Mr. Dean, will you come forward, please, sir?

STATEMENT OF RUSSELL J. N. DEAN, CHAIRMAN, POLICY PLANNING AND LEGISLATION STAFF, VOCATIONAL REHABILITATION ADMINISTRATION, DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

Mr. DEAN. Thank you, Mr. Chairman. I have a prepared statement, I can either read it or file it for the record and speak to it.

Mr. ASHLEY. Whichever you choose to do is perfectly all right.

It might be just as well if you read the statement, so, if you will, please proceed with your statement.

Mr. DEAN. Thank you, sir.

I appreciate the privilege of appearing before your committee today to present the views of the Department of Health, Education, and Welfare on H.R. 7394, a bill to amend title II of the Housing Act of 1959 to extend the program of loans for housing for the elderly so as to include housing for handicapped families and persons.

The bill would amend section 202 of the act, the direct-loan program for housing for the elderly, to authorize loans for housing projects to be occupied by handicapped families or individuals as well as the elderly to whom the act now applies. No more than half of the dwelling units in such housing could be occupied by handicapped people.

On this point, we interpret the bill to intend that individuals whose eligibility is based on age, rather than on a handicap as such, would not be counted as handicapped for this purpose, even though they may, in fact, be handicapped.

"Housing" is defined in the bill to mean structures suitable for use as dwellings which are new or are existing structures which have

been rehabilitated, altered, converted, or improved. An individual would be considered handicapped, and his family a handicapped family, upon certification by a physician that the individual has a physical impairment which can be expected to be of long-continued and indefinite duration, and further upon a determination by the Administrator of the Housing and Home Finance Agency that residence in a housing unit would assist the person to engage in useful, productive activity.

The bill also expands the definition of "related facilities" which may be converted by a section 202 loan to include new or converted structures suitable for use by elderly or handicapped families as cafeterias or dining halls, community rooms or buildings, workshops, infirmaries or other inpatient or outpatient health facilities, or other essential service facilities.

The term "workshops" is defined to mean rooms, including tools or equipment, which are determined by the Administrator to be appropriate for use by elderly or handicapped families for various types of activities and work which may provide a source of income to the persons using the workshops.

Mr. Chairman, the Department of Health, Education, and Welfare believes that it is most appropriate for your committee to consider the special housing needs of seriously disabled people. Many of the programs administered by agencies of the Department bring our staffs and their associates in the States into contact with disabled people whose lives could be made much more active and satisfying if they were able to secure special housing that they could afford.

We believe it is a socially desirable step to include in the housing programs of the Federal Government some adequate provisions to encourage and support the construction of more housing aimed at meeting the specific needs of these handicapped men and women.

In considering in detail the provisions of the bill, we have certain comments and suggestions which I should like to convey to you at this time.

The question of where, within the framework of the Federal Government's housing programs, provision should be made for housing assistance for the handicapped, is one on which our Department defers to the views of the Housing and Home Finance Agency.

I would make the observation that there appears to be merit in associating housing for handicapped persons with housing for the elderly, since many of the design features needed by the handicapped are quite helpful to elderly people who are infirm, even though not handicapped in the ordinary sense of the word. At the same time, confining provisions for the handicapped to the program of housing for the elderly has certain drawbacks. For one, housing for the handicapped would become available only where a prior decision has been made to provide housing for the elderly, so that in many places, the benefits of this amendment would never reach the handicapped.

Also, we have encountered some opinion which feels that there are psychological disadvantages to associating housing for the handicapped solely with housing for elderly, since both of these groups are particularly anxious to be accepted as self-sufficient individuals without any connotations of dependency.

We suggest, therefore, that the committee consider making special assistance in housing for the handicapped a part of other phases of the Federal Government's housing program, so that this assistance will be more flexible, and more widely available to meet the needs as they exist in different communities.

In relation to this, the bill includes specific provisions to avoid "colonies" of handicapped people. We believe the idea behind this provision is sound. However, this objective might be accomplished by something less than the 50-percent maximum occupancy by the handicapped which the bill now provides, perhaps a maximum of 25 percent or even less would prove quite satisfactory.

And I might insert at this point, Mr. Chairman, that, having listened to the testimony of the previous witness, when we mentioned 25 percent we are not stating it as our requirement because we share many of the views that were expressed here this morning.

We believe that this can be loosened up to the advantage of everybody concerned.

If this is done, and if it is made clear that persons age 62 and over would not be counted toward this maximum of 25 percent handicapped (even though such elderly persons might in fact be handicapped) the problems mentioned above would be minimized and there would be reasonable provision for housing for the handicapped within the program of housing for the elderly.

Like other agencies which have an active interest in elderly people, we would hope that the enactment of legislation for housing for the handicapped would not have any adverse effect on the amount of housing to be available for the elderly. It is my understanding that proposals are being made to insure against such a result.

We can visualize numerous advantages in including in the bill provisions for such supplementary facilities as dining halls, community rooms, hobby workshops or activity centers, small health facilities, and other service features. It seems unlikely that the availability of such facilities would duplicate activities of agencies of this Department in such fields as health and vocational rehabilitation. On the contrary, such facilities, if properly planned and administered, might well represent preliminary steps toward improved health and vocational rehabilitation services for elderly and handicapped families occupying such housing. At the same time, we have strong reservations about including infirmaries, as such, in housing projects.

In defining a handicapped individual (and thereby establishing eligibility criteria for acceptance for occupancy of such housing) section 2(4) of H.R. 7394 provides, among other things, that there must be a determination by the Administrator "that residence in a housing unit for the handicapped would assist such individual to engage in useful, productive activity." This requirement, while most commendable in motive, could prevent many severely disabled individuals who are urgently in need of housing, from benefiting from the provisions of the bill.

The experience of agencies of this Department, and particularly that of the Vocational Rehabilitation Administration, has demonstrated the great potential for restoring large numbers of severely handicapped individuals to activity and useful work when the necessary services and facilities are made available, of which satisfactory

housing often is an essential. At the same time, this experience has also shown that there are many handicapped individuals whose disabilities are so severe and complicated that there are no means of restoring them to useful, productive activity, even within their own homes. In many instances, the need for special housing for individuals in this latter group is especially acute, and it would seem discriminatory to exclude them, especially when no requirement for useful, productive activity is applied in considering elderly nonhandicapped individuals applying for residence in the same housing project.

Again, Mr. Chairman, I express my thanks for this opportunity to testify and I am available for any questions the committee may have.

Mr. ASHLEY. Thank you very much, Mr. Dean.

I take it that you would agree with Mr. Spector rather than the 50 percent called for in the bill with respect to the number of handicapped persons or families that could be in the project—that this could be better left to the discretion of the administrator of the program.

Mr. DEAN. Yes, we would, Mr. Chairman. And I think we should bear in mind when we mention 50 percent and so forth, that we have always, as this bill was written, been dealing with a maximum, not a minimum.

So the figure itself would never have guaranteed the number of people occupying—handicapped people occupying—such housing. It simply served as a ceiling beyond which one could not go.

Mr. ASHLEY. Well, that, of course, was intended in the drafting of the bill.

Mr. DEAN. To that extent there is left a great deal of latitude to the local housing authority.

Mr. ASHLEY. Precisely.

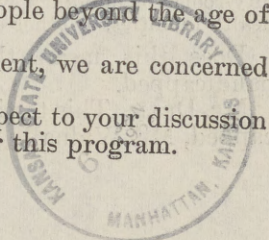
You state on page 4 of your testimony that it would be your hope that enactment of this legislation would not result in a diminution of housing available for the elderly.

Again, it was the purpose of this legislation not to diminish the amount of housing available for the elderly but rather to open up section 202 to persons anxious to provide housing for the handicapped. If this were to prove the case, wouldn't it be true that as a matter of fact there might be more housing for the elderly as a result of enactment of this legislation?

Mr. DEAN. I can visualize that result; yes, sir. Let me comment at that point to say that within the Department of Health, Education, and Welfare we have several agencies, most of whom are directly concerned with both elderly people and handicapped people. And so even in my own agency, which is concerned with vocational rehabilitation of handicapped people, we, too, are quite concerned with people of older years. I think something close to one-third of the total number of people who are rehabilitated annually in our program are beyond the age of 45, and each year—I don't have the specific number—there are several hundred people beyond the age of 62, which is the age consideration here.

So in most of the agencies of our Department, we are concerned with both groups of people.

Mr. ASHLEY. I might just comment with respect to your discussion of the definition of handicapped persons under this program.



Again, it was the purpose of this legislation, which it must be remembered is the first of its kind to be considered by the Congress, not to provide housing for all or even a substantial majority of persons suffering from severe handicaps. The particular purpose was to try to coordinate some of the activities of the Federal Government to assist handicapped people to become self-sufficient and as independent and self-supporting as possible.

Mr. DEAN. I would be happy to speak to that, Mr. Ashley.

Perhaps more than any other agency in Washington, the Vocational Rehabilitation Administration has been concerned now for more than 40 years with the job of evaluating handicapped people in a program which requires, before services may be rendered, that you must make a determination, among other things, that the person will become employable when you have completed the services.

Having administered this Federal-State program over these years, we realize how many people who have difficult and complicated disabilities do get screened out of our program in the States because it is so often difficult or impossible at the outset, based on preliminary evaluation, to say whether or not this person will ever become employable. It is one of the difficulties of our present program, and it is one of the reasons why we now have legislation pending in the House and Senate to make a change in that provision.

I believe that the intent of Congress here, whatever it may be when it passes this law, if it does, will go to helping handicapped people toward activities and usefulness without inserting the same kind of a screen which we now face in the operation of our program.

It would be, I presume, even more difficult for an agency like the Housing and Home Finance Agency and the local housing authorities who are not surrounded, as our State agencies are, with professional talent whose main business in life is to make such predictions.

So I think it would overly complicate the thing and perhaps interfere with what the committee wished to do.

Mr. ASHLEY. Well, one final question on this subject, then.

Would it be your thought that just as the number of handicapped persons being included in a 202 project, for example, should be left to the discretion of the administrator, so it should be left to the discretion of the administrator of the priority, if any, that should be given to handicapped persons applying to a 202 unit, the extent to which such handicapped persons might be better able to work and be self-sufficient.

Mr. DEAN. That would seem probably a big improvement.

Mr. ASHLEY. Mr. Widnall?

Mr. WIDNALL. Thank you, Mr. Chairman.

Mr. Dean, on page 2 of your testimony you say:

The bill also expands the definition of "related facilities" which may be covered by a section 202 loan to include new or converted structures suitable for use by elderly or handicapped families as cafeterias or dining halls, community rooms or buildings, workshops, infirmaries or other inpatient or outpatient health facilities, or other essential service facilities.

Does this mean that—this will apply both to elderly and handicapped.

Mr. DEAN. This testimony was directed to its effect upon the handicapped, Mr. Widnall.

I assume, however——

Mr. WIDNALL. Can you speak a little louder? I have difficulty hearing you.

Mr. DEAN. This statement was directed to the handicapped, sir.

Mr. WIDNALL. I take it that amendment, though, would expand the program to include that for both.

Mr. DEAN. I presume it would. Let me mention——

Mr. WIDNALL. Mr. Spector previously said that handicapped needing nursing facilities would not be eligible. I just wonder why the change in definition as to related facilities.

Mr. DEAN. I believe, Mr. Widnall, that the inclusion of any of these types of facilities, other than actual housing, is something for which our Department is largely going to have to take the direction of the Housing and Home Finance Agency. There are portions with which we are concerned because agencies of the Department are now responsible under law for certain of these things. I mention my own agency first which presently has a law which authorizes the use of funds made available to the States to help construct workshops for handicapped people. It may not include new construction, it may only provide for equipment, alteration, and conversion of workshops.

There is, however, as I mentioned before, legislation pending which would, if enacted, authorize new construction of workshops through our agency.

Mr. WIDNALL. This I understand, Mr. Dean. What I am particularly interested in was the inclusion of infirmaries or other inpatient or outpatient health facilities, which is a very broad extension of existing law.

Mr. DEAN. That was my second point, sir. The Public Health Service has, as you know, certain responsibilities under the Hospital Survey and Construction Act, popularly known as the Hill-Burton program. And that fact is the main reason why my statement includes this reservation about infirmaries. I think it goes to the question of whether or not the Federal Government should undertake Federal support for the same kind of thing through several sources.

Mr. WIDNALL. I have one other question.

In Mr. Spector's testimony on page 7 it relates to substantial assistance being given to a pilot project in Toledo, for a 150-unit low-rent housing project, which would be specially designed for the handicapped—a part of it for the handicapped, a part of it for the elderly.

Now, if you are presently able to do this, why is new legislation necessary?

Mr. DEAN. First let me say, sir, that I am familiar only in a very general way with the project in Toledo.

It is my understanding that it is a single piece of business constructed on a demonstration basis for a particular kind of housing.

If I understand your question correctly, sir, I would gather that this and other types of demonstration things could be conducted under present authority, and that Mr. Spector has recommended that under this particular part of the Housing authority there be an expansion and an earmarking which would make specific provisions for this sort of thing for the handicapped.

Now, as to why there is need for other legislation, it is my understanding—and, believe me, I am not at all familiar, as you gentlemen

are, with the Housing Act—it is my understanding that authority specifically does not exist in law for other phases of the housing program.

Mr. WIDNALL. Well, actually I do not believe there is any additional money authorization involved in this. I do believe that it might be a matter of direction as to the construction of certain units and utilization of those units.

As I am reading the bill now, and actually getting into it for the first time, it seems to me that its most important function is to redefine certain things with respect to handicapped persons, and one is as to eligibility for occupancy, and also to define the additional type of facilities that can be built.

Would you agree with that?

Mr. DEAN. That seems to be two of the major reasons; yes, sir.

Mr. WIDNALL. Well, could you name some others that you feel are major reasons for the new legislation?

Mr. DEAN. Well, let me repeat, Mr. Widnall, that when I get very far into the Housing Act I am out of my depth.

Mr. WIDNALL. I do not want to be unfair to you as a witness.

Mr. DEAN. It is my understanding, however, that whenever the Congress wishes to do something specific, they take specific action. It is my understanding that it was possible, for example, for elderly people to occupy public housing prior to the time there was a special program of housing for the elderly.

Now I think what is being considered is whether or not the Congress wishes to give special attention to provisions for handicapped people.

As the gentleman mentioned, when Mr. Spector was testifying, there are some unknown number of handicapped people, I am sure, occupying places in public housing at present. So it is not that it cannot be done technically.

I think the question is whether or not the Congress wants to give special attention to see that the needs of handicapped people are met as fully as we can meet them.

Mr. WIDNALL. Public housing, as a matter of fact has by far the largest number of housing units presently in existence are the housing for elderly program.

As I understand, about half of the number of units contracted for during the last year were for housing for the elderly.

That is all, thank you.

Mr. ASHLEY. Mr. Harvey?

Mr. HARVEY. Mr. Dean, on page 4 of your statement, the second paragraph, the first sentence—

We can visualize numerous advantages in including in the bill provisions for such supplementary facilities as dining halls, community rooms, hobby workshops, or activity centers, small health facilities, and other service features.

This is a relatively new venture here, I take it, is it not?

Mr. DEAN. I believe, sir, this paragraph probably will give us as much trouble as anything else in this statement.

It was an effort to reflect the views, as I said, of several of the agencies of our department, all of whom were trying to be in a positive position with respect to this bill, and all of whom do, as I said, have some responsibilities under law for some of these things.

If I am not misquoting Mr. Spector at this time, I believe he made a suggestion that the bill make provision for space, perhaps even specially prepared space for some of these activities, and that then the equipping, staffing, and operating of them, I assume, would be what he said—a community responsibility with local officials and others.

And I believe this probably represents as good an analysis of the discussions in our department as I know of.

Mr. HARVEY. Well, then, you have in mind it would entail no additional Federal funds, is that right, to operate the dining halls, the community rooms, workshops, small health facilities?

Mr. DEAN. Well, let me first disassociate myself from such things as community rooms, for which our department, so far as I know, has no responsibility.

On the other things, I repeat that it does raise a question of the extent to which the Federal Government would wish to undertake support of the same kinds of facilities through more than one source and more than one agency.

Mr. HARVEY. Well, let me ask you this: Before we went ahead and built such rooms, buildings, or facilities, or whatever you want to call it, certainly we would have to sit down in advance with the communities and find out whether they actually would take the responsibility of operating them. Isn't that right?

Mr. DEAN. That is a very good observation, sir, because our experience, dealing with rehabilitation centers, workshops, and so forth is that the greatest mistake you can make is to provide the brick, mortar, and equipment without prior consultation with the people who have not only to operate it, but find an income to make sure that it operates successfully.

Mr. HARVEY. Mr. Dean, in your position with Health, Education, and Welfare, could you tell us how many persons you think would be helped by this program?

Mr. DEAN. I doubt, sir, whether reasonably satisfactory figures, satisfactory to everyone, will be available.

The people in our department, including my own agency, and numerous people in statistical work, have conferred with the Housing and Home Finance Agency and tried to be helpful.

The figures mentioned by Mr. Spector earlier give certain global estimates of disabled people based on certain criteria that he used from different studies. As he mentioned, the main part of it comes out of the National Health Survey.

Now, exactly how many handicapped people might be benefited by this is highly conjectural.

Let me use one figure, because sometimes categorical figures bring these things to light better than general statistics.

The best figures that are available, for example, on the number of paraplegics in this country, are about 125,000. And certainly when we talk about paraplegics, people paralyzed from the waist down, we are talking about a group of people who obviously would be quite directly interested in such legislation.

Now, of the 125,000, some proportion are children who do not, by themselves, occupy homes. But if we were to use any sort of comparison, such as Mr. Ashley mentioned a little earlier with respect

to special housing for paraplegic veterans, I believe out of 125,000 you would get far beyond the majority of them interested in such housing.

Mr. HARVEY. Where are these people living today? They are living in private housing of some sort, and they are living in public housing, are they not?

Mr. DEAN. Well, as long as we are talking of paraplegics, let me take about half a minute to tell you a story.

One of my good friends, who died about 3 years ago, was John Price. He was a paraplegic. He was a leader in work for paraplegics in this country, editor of the Paraplegia News, an official of the National Paraplegia Foundation.

He told me a story of frustration one time.

He edited the magazine from Frostburg, Pa., where he lived. He went into New York City about once a week, because that is where the headquarters of the National Paraplegia Foundation is located. He received at home in Frostburg one day a letter from a girl, 28 years old, a paraplegic. She had been injured and paralyzed when she was 22. And she wrote a nice, literate, but still rather pitiful letter, asking if they could furnish any kind of information, reading material, and so forth.

John put the letter in his pocket and made a mental note to go to see her when he was in New York City the next time which he did.

This girl was living in a third-floor walkup. She had not been out of that third-floor walkup since she came home from the hospital 6 years before. Her parents were of very modest means. She was an intelligent girl. She had finished high school. She was probably about as rehabilitable, about as good a prospect for a young woman to go to work, to perhaps marry and lead a good life, as you will find. But instead she had been 6 years in this room.

The crowning irony of this thing, the reason why John Price told me the story, was that she lived right around the corner from the National Paraplegia Foundation.

Mr. HARVEY. But the question is, I think, would this legislation have solved her problem. Maybe I do not understand it. I do not think it would.

Mr. DEAN. Here is a low-income family which was doing the best it could with what money it had, and with a very disabled daughter. If there had been available adequate housing to get that girl out of there, she would probably have ended up making at least as much money as her father made. But she would never negotiate those three flights of stairs.

Mr. HARVEY. Well, let me ask you this, Mr. Dean. Time is fast running out here.

The present HEW rehabilitation program as I understand it is a joint Federal-State program.

What would your thought be with regard to the grants that we are talking about here? Do you feel they should be entirely Federal grants? Is there any reason why, like the rehabilitation program itself, they should not be joint Federal-State grants? After all, the Congress here cannot operate on conjecture, like the figures you tell us about, and so forth, nor on speculation, but rather we have to look at existing programs and then try and fit it in with what is being requested at the present time.

It seems to me we have a very fine program under HEW, with the joint Federal-State—a joint Federal-State program. And I am wondering why the approach on this one is different.

What are your thoughts on this?

Mr. DEAN. Frankly, sir, I do not have any. This gets into the basic question of how a Federal housing program should be financed. I have some views on how our own program should be financed, but not on housing.

Mr. HARVEY. All right. I thank you very much, Mr. Dean. I appreciate this testimony. I have no further questions, Mr. Chairman.

Mr. ASHLEY. Mr. St Germain?

Mr. ST GERMAIN. No questions at this time, Mr. Chairman.

Mr. ASHLEY. Thank you very much, Mr. Dean. We are grateful to you for your contribution this morning.

Mr. DEAN. Thank you, Mr. Chairman.

Mr. ASHLEY. Our next witness this morning is Mr. Alvin D. Puth, assistant director of the National Rehabilitation Association.

Mr. Puth, we welcome you to the committee this morning. We are very pleased to have you here.

We will be happy to have you either read your statement, Mr. Puth, or proceed as you wish.

In view of the fact that your statement is of moderate length, Mr. Puth, we would be pleased to have you proceed with the reading of your statement.

Mr. PUTH. Thank you, Mr. Chairman.

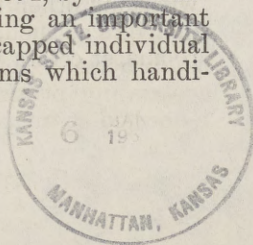
STATEMENT OF ALVIN D. PUTH, ASSISTANT DIRECTOR, NATIONAL REHABILITATION ASSOCIATION; ACCOMPANIED BY WILLIAM W. LAMPRELL, FIELD CONSULTANT, NATIONAL REHABILITATION ASSOCIATION

Mr. PUTH. Mr. Chairman, my name is Alvin D. Puth. I am assistant director of the National Rehabilitation Association, which is an organization of 19,000 individuals and organizations concerned with the rehabilitation of handicapped individuals. Established in 1925, the organization has the longest continuous history of any organization in the rehabilitation field.

Members include physicians, counselors, administrators, in fact, representatives of all of the professions who work in the rehabilitation field. In addition, we have thousands of members who are not employed in the rehabilitation field but who support the association's objectives through membership.

The association publishes the Journal of Rehabilitation, conducts an annual conference and eight regional conferences each year, and performs many other services which may be anticipated of such organizations. It has also been active in the legislative field, being the voluntary sponsor of much of the existing vocational rehabilitation and related legislation.

We appreciate the invitation to testify on H.R. 7394, by Mr. Ashley. In our opinion, the author of the bill is making an important contribution to the general well-being of the handicapped individual by calling the attention of Congress to the problems which handi-



capped families and individuals confront as they seek adequate housing. This is a real problem for many.

Let me say, first, Mr. Chairman, that we consider this to be an appropriate field for Federal activity. The problem is nationwide. It is a problem of great magnitude. It is one that cannot be dealt with effectively on an individual or State basis.

It seems appropriate that Federal housing legislation include provisions which will facilitate the development of housing units which are suitable as residences for handicapped individuals. A precedent has been set in housing legislation for the elderly. As is true of the elderly, one of the really great problems of handicapped people is to secure appropriate housing at costs they can afford.

Rather than speaking specifically on the details of H.R. 7394, we shall discuss some general considerations which we feel should prevail in planning housing for handicapped individuals.

We feel that any program undertaken by Congress must be experimental in nature until enough experience can be gained to enable the Congress to proceed with certainty on a long-range program. This means that in the beginning a variety of approaches should probably be taken to provide housing for handicapped people.

For instance, it would be desirable if special housing for handicapped people could be made available through the regular mortgage insurance program as well as through a special program which is available for the elderly.

It would be well if the special housing projects could be developed in both large and small cities, under both public and private auspices, in both large units and small units, for handicapped exclusively, and for handicapped individuals living in the same projects as the non-handicapped.

We believe emphasis should be placed on getting the maximum number of suitable units within the ability of handicapped people to pay. Principal consideration should be given to the general population of the handicapped, rather than to special organized groups or classes of the handicapped.

What we would like to see is the availability of housing units suitable for handicapped people in a multitude of housing developments throughout the country. Knowing of the availability of such units, handicapped individuals would apply for admission, just as any other individual would apply for housing projects for the handicapped, but we are pointing out that far greater need will be met through adaptations in the general housing program.

The added cost of adapting housing units to the handicapped would not be great. Street level entrances or suitable inclined ramps, elevators large enough to use wheelchairs without crowding, wider doors, particularly bathroom doors, specially adapted bathroom equipment, and kitchens designed particularly for the use of severely handicapped individuals, are among the special needs of handicapped people. Standards are already available in all of these areas.

Another consideration we believe important, and which is consistent with our other recommendations, is that emphasis be put on living quarters as such, rather than on extras such as cafeterias, community rooms, et cetera.

The important consideration, as we see it, is to have the housing unit so the individual can get in and out, and be able to carry on all normal activities within his house with a minimum of difficulty.

It is assumed that he will work outside, go to church outside, participate in the community's general recreational activities, and otherwise live as normally as it is possible for him to live. Any housing development should, of course, have space built into it for general recreational uses.

Particularly we would like to emphasize the fact that production workshops should not be considered as part of such structures. We believe it is a general community responsibility to provide workshop opportunities for certain handicapped individuals.

Hundreds of American communities are meeting their responsibilities along this line. In addition, administration proposed legislation, which we are supporting, calls for a special program for the construction, equipping, and staffing of workshops for the severely handicapped. The proposed legislation would be administered by the Department of Health, Education, and Welfare.

Mr. Chairman, let me summarize by stating again what we think the ultimate objective should be in any program to assist in providing housing for handicapped individuals. There should be available in every community throughout the land, in both public and private housing, units which have been designed to meet the needs of handicapped individuals.

These units should be made available in the housing covered by FHA mortgage insurance as well as in special housing developed under other programs. Handicapped individuals, as a rule, do not want to consider themselves as different or special. They want to have the opportunity to make the most of their abilities and to do this, it is necessary to remove some of the barriers that their disabilities impose.

Traditional housing may often constitute such a barrier. The committee will make a real contribution by recommending legislation that will help to remove this barrier. Thank you, Mr. Chairman.

If I can answer any of your questions, I would be delighted to try.

Mr. ASHLEY. Thank you very much, Mr. Puth.

The committee is aware of the broad experience, the intimate experience which you have had in this general area. Your statement will be valuable to us.

I must say that I think your objectives and your attitude and perspective on this question are most commendable.

I do not personally think that your objectives are extreme or too broad. I am particularly taken with your emphasis on the point that handicapped persons do not want to be treated as a group apart, but on the contrary the most they desire is to have removed those barriers which might keep them from leading a normal productive life. And this of course is the objective of the legislation, the objective you subscribe to.

Mr. Widnall, do you have any questions?

Mr. WIDNALL. Just a couple. Mr. Puth, I want to compliment you on a very fine statement.

Mr. PUTH. Thank you, sir.

MR. WIDNALL. I think you have made some very sound proposals, and really a little bit more in keeping with the need of what we might be considering today.

I take it that your emphasis is very much on the dignity of the home and the ability of the individual to provide for himself as much as possible without forcing him into segregated community living, which could happen under fully specialized designed projects that would merge the interests of many people.

In your own consideration of this problem, Mr. Puth, the consideration of your association over a period of years, have you been able to come up with any figures as to the number of people—of course, this is not pinned down to one or two—who might be looking for this kind of housing?

MR. PUTH. Mr. Widnall, we do not have either the facilities or the money, or I am not sure the ability, to do any national studies and surveys. I was interested and respectful of your frustrations in the first part of your testimony to try to define this problem nationally, as I know as a national legislator you must do.

I cannot give you any national figures. But from the practical point of view of the person who is out in the field operating, and who tries to keep nuts and bolts and monkey wrenches still in his pocket and not get on an ivory tower level, to give you a good illustration—we have within 100 miles of us the Woodrow Wilson Rehabilitation Center in Virginia, one of the finest facilities in the United States.

They have a population at any one time of the year of about 400 severely disabled persons at that center trying to be rehabilitated. One of the major problems in handling about 10 to 15 percent of these people is if you do provide them with an adequate vocation, if you do retrain them, if you do give them the skills, how do you put them to work.

Many of these people, for example, are living on a hillside in the Shenandoah Valley on a muddy road. There is no way in or out. You cannot push your wheel chair through mud.

Another illustration is a paraplegic living on the fourth floor apartment in Charlottesville. Another one might be a severe cardiac case who lives at the bottom of the hill within adequate bus transportation who has to walk six blocks to a bus, with a severe cardiac condition.

With the respect to the State-Federal program that has been mentioned before, in which now they are able to take in round figures approximately 100,000 people a year, we have to realize that for every 1 that they rehabilitate, there are 2 or 3 that they must turn down as either infeasible or ineligible or too severely disabled, or for a number of other factors.

My personal practical estimate would be on an extremely conservative level that there are somewhere between 20,000 and 30,000 people each year whom they must turn down who might have their feasibility greatly enhanced for this service if they had adequate housing, and if we could tear down the barriers of getting in and out of the house and to and from work. Because I know this to be an operating problem with rehabilitation counselors in the field, and I think I know either socially or else intimately the majority of these 2,000 counselors, which are the backbone of the vocational rehabilitation movement in

the United States. And each of them will tell you again and again for many of their several disabled cases there is nothing they can do unless they have adequate housing which enables these people to more effectively manipulate their environment.

MR. WIDNALL. Mr. Puth, on page 3 you said something that certainly pointed up a clear need, when you spoke about the added cost of adapting housing units to the handicapped would not be great—street level entrances, suitably inclined ramps, wider doors, particularly bathroom doors, and so forth.

Now, in many buildings I think it has been a complete lack of foresight on the part of the builder rather than skimping with respect to the accommodations provided.

I know that when I was in the State legislature in New Jersey we had very inadequate fire safety laws, and many of the properties who are operating even college dormitories, tenement houses, apartments, did not realize the fire hazards they had provided in those buildings. Doors opening in rather than out, and simple things like that, or the failure to enclose their elevated facilities in fireproof material of some kind.

This would not cost much money. It could easily be provided for. And certainly we could provide it for the future with respect to Government-financed housing projects of all kinds. And it certainly could be very helpful where we do not have any rehabilitation housing in the United States—multi- and single-family.

I appreciate your suggestion here. And I am sure the other members of the committee do.

Also, I think it is quite pertinent, what you say. Of course in some instance it would not be true—but you say, "Another consideration we believe important and which is consistent with our other recommendations is that emphasis be put on living quarters as such rather than on extras such as cafeterias, community rooms, et cetera."

We certainly can make an awful lot of progress there, to give some self-satisfaction to the handicapped. And it is far more necessary, I think, than providing these other facilities at the very beginning.

I would like to be helpful in any way, just as one member of the committee, to follow out your suggestion in the very next paragraph where you say, "The committee will make a real contribution by recommending legislation that will help remove this barrier."

I want to be helpful, and I am sure the other members of the committee do.

MR. PUTH. I am sure there are many handicapped people that will appreciate your efforts.

MR. ASHLEY. Mr. Harvey?

MR. HARVEY. It is a very excellent statement, Mr. Puth. Mr. Widnall, I think, put his finger on the parts of it he approves of, and I also approve of particularly. I say that because it seems to me that we will do much better by making regular housing available to the handicapped than we would by providing a special program for the handicapped.

I have in mind—let me say this morning is my first contact with Mr. Ashley's bill, and I am not as familiar with it as I should be. But I am bothered by the part of it that suggests that it should be a special program—because it seems to me I have always heard that

the handicapped wanted to be treated as an ordinary person. Therefore I welcome the statement of yours on page 3 that the added cost of adapting units to the handicapped would not be great.

It would seem to me—if we can have some program here for making homeownership easier by way of making our existing mortgage policy easier, it would be helpful.

I have a certain repugnance also toward lumping the handicapped with the elderly. It just seems to me although there is much in common between the two groups, in that there is an overlapping between the elderly and the handicapped—nevertheless, there is really nothing in common in from 60 percent of the cases. And the handicapped I know and respect very highly in my own age group and in younger age groups would much prefer, I think, being in housing which is altogether different, which is housing that the ordinary person has—whether it be to go out and buy his own house, or to live in an ordinary low-rent housing project that everybody else lives in that has been adapted to his use.

I think the comments you made in your statement are very, very fine.

Mr. PUTH. Thank you, sir. We do not feel, though, we are in conflict with the chairman's bill. This is not going to happen unless we have some real national leadership on this.

Mr. ASHLEY. In that connection, Mr. Puth, I was just wondering—I am not personally upset by having the bill characterized as a special program, or special legislation. But in view of the objectives which I am sure all of us share—Mr. Harvey, yourself, Mr. Widnall, myself, and the other members of the committee—can you think of any other approach than to amend section 202, to amend section 221, to amend the other provisions of the act that we have been discussing this morning, both provisions specifically set forth in the act and the amendments testified to by the previous witnesses?

Can you think of any other approach that would better satisfy the needs of the disabled people that you know, the people that you work with, the people that you see every day?

Mr. PUTH. No, sir. I think you are going to have to have a bill substantially as yours is, which in effect puts Congress on record with respect to how these housing programs shall be administered and for whom they shall be administered. I think you are going to have to have a bill which spells out such factors as eligibility. You are going to have to have a bill that has such appropriate definitions as are necessary in order to see that handicapped people do in fact get into housing facilities, do have FHA loans, and something is going to have to be spelled out with respect to their needs and their problems, so that the intent of the total housing administration will be clear.

Mr. ASHLEY. Thank you very much, Mr. Puth, for joining us this morning. You have given us a good deal of insight into an important problem.

Mr. PUTH. Thank you, sir.

Mr. ASHLEY. Our next witness is Mr. Wellington F. Roemer.

Mr. Roemer is a resident of Toledo, Ohio. He is past president of the Lucas County Society for Crippled Children, a member of the board of Toledo Society for Crippled Children, a member of the

executive board of Indoor Sports, Inc, and a member of the board of Goodwill Industries.

Mr. Roemer is not himself afflicted with a handicap, but I can say, on the basis of having known Mr. Roemer for many years, that he is personally concerned with the handicapped and their opportunities for a better life.

This is not a new interest. Mr. Roemer has devoted a good deal of his time and effort since he was a youngster in seeking to bring about improved conditions and improved opportunities for people who are less fortunate because of their disabilities.

It is a personal pleasure for me to welcome you this morning.

I am proud that you are with us. I cannot think of anybody I know who can bring us, as a businessman concerned with this broad area, a keener insight into what might be done by people such as yourself if this legislation is enacted.

So I welcome you here this morning. And I would invite you to proceed in any manner that you might wish to.

If you have a statement, you can read it. If you would care to testify in an extemporaneous fashion—

MR. HARVEY. Mr. Chairman, I wonder if Mr. Roemer would excuse me. I have had an opportunity to read over his statement. I certainly want to thank Mr. Roemer for appearing. I had only one question, and I have to leave. I just wonder if I could ask that one question.

MR. ASHLEY. Absolutely.

MR. HARVEY. For that matter, I notice Mr. Widnall said he has read the statement also, while it has been on our desk.

Perhaps we could just proceed with the questioning.

STATEMENT OF WELLINGTON F. ROEMER, PRESIDENT, LUCAS COUNTY SOCIETY FOR CRIPPLED CHILDREN; MEMBER, BOARD OF TOLEDO SOCIETY FOR CRIPPLED CHILDREN; MEMBER, EXECUTIVE BOARD OF INDOOR SPORTS, INC., AND MEMBER, BOARD OF GOODWILL INDUSTRIES

MR. ROEMER. That will be fine. I am sorry the statement is not better prepared, but I thought it was going to be next week.

MR. HARVEY. I think it is a fine statement.

MR. ASHLEY. If there is no objection, the statement will be inserted at this point in the record.

MR. ROEMER. I am Wellington F. Roemer and have my own insurance business in Toledo, Ohio. I have worked with handicapped people from the time I was a young boy and old enough to know who they are and what they are because my father was actively interested in them and was responsible for many projects for the benefit of handicapped children and adults.

I am associated in various capacities with the following organizations: Goodwill Industries, Toledo Society for Crippled Children, Lucas County Society for Crippled Children and Adults, the Conlon Service Center, and the Easter Seal Camp and in an advisory capacity for the Toledo Chapter of the Indoor Sports Club, Inc. I have no visible disabilities myself but am deeply interested in all of my friends who have disabilities.

I do support Congressman Thomas L. Ashley's bill, H.R. 7394, which would amend section 202 of the Housing Act of 1959 (the housing for the elderly direct loan program) to authorize loans under that program to be made for housing to be occupied by handicapped people and their families as well as the elderly. We in Toledo strongly support this bill for the following reasons:

1. One out of every seven Americans have a handicap which is either visible or invisible and are in need of homes suitable to their needs and incomes.

2. The bill would be a sound investment for our country since it is helping the physically handicapped to help themselves and would give them the opportunity to increase the longevity of self-support and self-aid and be independently useful, taxpaying citizens for many years to come.

3. It will enable the physically handicapped to live in independent ways with very limited assistance from anyone since this bill will make it financially possible for many handicapped people in the community to build or buy already constructed moderately priced homes which would have many needed items for handicapped people in their construction. Many physically handicapped are not able to pay these high rents or build homes of their own. If through this bill before you, people such as these could improve their living conditions to an extent by building homes or remodeling by obtaining Government-protected long-term mortgages with a low interest rate they would then be able to purchase or remodel such places and their payments per month would be approximately what they are paying now or just a little more and it would remove them from purely existing.

4. There are also today families where there is a totally handicapped individual being provided for by parents or relatives and because of the expense of keeping these individuals alive and comfortable the parents are financially unable to choose and live in suitable houses. This bill would also assist such parents in building or buying homes.

5. This bill should have full support because it will make it possible for some of these handicapped self-employed workers to build or buy small establishments to be used for homes and business purposes. For example, we in Toledo have handicapped shoemakers, radio and TV repairmen, telephone solicitors, stenographic services, lawyers, and many other professions. Some are doing this type of work in their homes which are not suitable for people to work in or customers to enter.

We in Toledo feel that our community has been a leader in the education and job-finding fields for physically handicapped. Here the handicapped ask only for a chance to prove they can be assets instead of liabilities in our community.

When bill H.R. 740 for housing for the physically handicapped was introduced to extend the program of loans to include the physically handicapped in building programs in addition to the elderly many people who knew the need in Toledo went to work to prove there was a need. A survey was taken in Toledo to find the eligible handicapped people who were qualified under the bill and it was determined there were 165 individuals and families who wanted to move into the newly planned apartment building for handicaps. Many other people were interested and wanted to know more about the building and the

qualifications. Many of these people are not only interested in the possibility of moving into an apartment that will suit their physical needs but are interested in the possibility of having shops and sheltered work facilities right in their own apartments.

Many of these handicapped people are capable of doing fine work but it is hard for them to go to and from work particularly in inclement weather. I have worked closely with the indoor sports club which is made up of physically handicapped men and women. It is a national organization and is the only organization in the country that is composed entirely of severely handicapped people who make their own decisions and policies. It is a nonprofit corporation and there are no salaried offices, no age limit, no distinction as to race, color, or creed. It presents a united front under God and its country to attempt to aid the physically handicapped as a whole and to help them become socially rehabilitated. There are over 3,000 members throughout the country.

In the survey made in Toledo and in chapters throughout the United States we found that many handicapped people have small incomes and with rents at high levels ended up in small single rooms, boarding houses, and cheap hotels and there was a great need for Government housing. In this survey we found that many of the handicaps were interested in the apartment building that has already been approved for the Toledo area with a grant for the research and architecture for a study and for the construction but many others with large families were interested in living in a home. Many of these people do have homes but they are not large enough and suitable for their residences as well as a commercial enterprise to provide their livelihood.

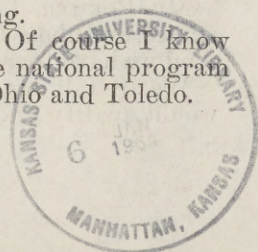
We in Toledo realize that much time and money has been spent to rehabilitate many physically handicapped people with taxpayers' money and these people who are willing and able to earn a living must have an opportunity to build and remodel their homes.

We in Toledo also have been instrumental in assisting architectural barriers and every Governor and architect in the United States belonging to the American Architect's Association has been sent a copy of the American Standards Specifications A-117-1 making building and facilities accessible to and usable by the physically handicapped. President Kennedy has issued an order that all post offices must have a ground level entrance and Governor of New York Nelson Rockefeller has ordered all present and future State-owned buildings be modified to provide easy access for the physically handicapped. Toledo was one of the first communities to take advantage of the bill that Mr. Ashley presented, H.R. 740, and is having plans drawn for the apartment under the grant.

We have had in Toledo calls and letters from many communities throughout the United States asking about the progress of our apartment for the handicapped and aged for there is a great national need for it. From the surveys and knowledge that we have learned we feel also there is a national need for the bill, H.R. 7394, which provides help for the handicapped as well as the aged.

Mr. ASHLEY. We will proceed with the questioning.

Mr. ROEMER. Fine. One thing I might say. Of course I know about Toledo and Ohio. I do not know about the national program and the needs exactly. But I think they follow Ohio and Toledo.



Only yesterday, when I was preparing this statement, as it is prepared, I was in the home of two handicapped people that are married, and there were four other handicapped people there, and they discussed this with me, the need of homes for them. That is why I feel I am prepared to talk right down for the basic facts.

Mr. HARVEY. I was just curious—in the first paragraph, the paragraph numbered 1 on the first page of your statement you say—

One out of every seven Americans has a handicap which is either visible or invisible and are in need of homes.

Mr. ROEMER. That is a very broad statement, I realize. But there are that many. I have the facts to prove that. But all of those people are not qualified for our program. I realize that—

Mr. HARVEY. That would total up somewhere in the neighborhood of 27 million.

Mr. ROEMER. That is right. And I think that a lot of those probably are not in real good health. But I am talking about the national figure. But those people are not all qualified.

Mr. HARVEY. How many of that figure, if you can tell us, Mr. Roemer, would you feel would be qualified?

Mr. ROEMER. Well, I am not in a position to give a national figure. All I can talk about is the fact that in Toledo, after this program was developed 3 years ago, on this apartment building, we took a survey in Toledo. We discussed with 600 people the need, and 165 people were qualified, wanted to move into the apartments immediately, they were all set for it. We took a survey from Indoor Sports on a national basis and found that same percentage in a community where there was a large number of people that were qualified, that were not living in proper homes, and who did need this type of home.

Mr. HARVEY. I certainly thank you for appearing, Mr. Roemer. I hope you will excuse me.

Mr. ASHLEY. Mr. Widnall?

Mr. WIDNALL. Mr. Roemer, I have read your statement with interest. It certainly is a good statement. My own questions would just follow the same line started by Mr. Harvey.

When you are talking about 27 million people, in that 1-out-of-7 category—have you got that broken down as to age groups at all?

Mr. ROEMER. No; I do not. That is a broad statement. I should have had it broken down, but I did not have the time to have it broken down.

Mr. WIDNALL. We are used to a lot of figures being picked out of the sky, and sometimes if they are left unchallenged the American people would believe everybody in the United States needs this kind of help. We try to pin it down.

I just wondered how many of these people are actually self-supporting and how many are able to take care of their own needs at the present time. I think we ought to know this and pin it down better. You may not have the figures. But in order to understand the scope of the program—

Mr. ROEMER. I am in a position only to talk about Toledo, for instance, and about Ohio. That is the only place we have made a survey. And we have found that this 7-percent figure is just the general figure.

We are talking about Toledo. One percent of the people in Toledo would qualify under this—under the needs of this housing program.

Mr. WIDNALL. You are including the mentally, physically disabled?

Mr. ROEMER. We are including old age—not infirmity—old age and handicapped people.

Mr. WIDNALL. Now wait. Let me understand that. You are saying one out of seven in Toledo would qualify?

Mr. ROEMER. No, sir; I said 1 percent.

Mr. WIDNALL. What would that mean in Toledo? What is the population?

Mr. ROEMER. 350,000 people.

Mr. WIDNALL. One percent of that?

Mr. ROEMER. Yes, sir.

Mr. WIDNALL. I think we are going to have a very interesting opportunity to observe firsthand as to what you can do with the private program being set up for Toledo.

Mr. ROEMER. There is a great deal of interest not only in Toledo, but they are receiving letters and calls from all over the country, because there has been a lot of publicity about this program in Toledo. There is a vast need for it.

Mr. WIDNALL. That is all, thank you.

Mr. ASHLEY. Mr. Roemer, in addition to the public housing demonstration program that has been set up in Toledo under the direction of McClinton Nunn, Mr. Speaker, and the other members of the metropolitan housing authority, there also exists an interest in taking advantage of legislation such as we are considering today.

Mr. ROEMER. That is very true. In discussing this with many of the handicapped people, some of them have the fear of being put with a group of all handicapped people and all older people. They want to live their own lives. And they are interested in living in a home that is set up and qualified for them.

Mr. ASHLEY. I am wondering if there has been, in your experience, an interest on the part of such people as yourself in undertaking a project which would be, if this legislation was passed, possible under section 202, or section 221—in other words, under the direct loan program or under the mortgage guarantee program, the latter being the 211(d)(3) program.

Would it be of interest to you if this legislation were passed? Is it your notion, is it your judgment that there would be an interest in utilizing the expanded sections of the Housing Act in order to implement a project for handicapped persons, not under the public housing section of the law, but, as I say, under the mortgage guarantee or the direct loan program?

My thought, of course, is that it is one thing to adopt legislation, and it is another thing entirely for that legislation to be taken advantage of.

Mr. ROEMER. I do not think there is any doubt about it being taken advantage of. But I have not directly talked with many people about the facts about that.

Mr. ASHLEY. Yes. There has been an interest in it, but you feel that it would have to be adopted or come closer to enactment before there would be a demonstration of specific interest; that is, a group of people who would be sitting down to discuss the possibility of developing a project of the kind that would be possible under the law as amended.

Mr. ROEMER. I think that is correct.

Mr. ASHLEY. If there are no further questions, the committee will be in recess until 10 o'clock tomorrow morning, when we will begin hearings on "Urban Renewal."

Tomorrow we will hear the distinguished mayors of Pittsburgh and Little Rock.

Until 10 o'clock tomorrow morning, the committee stands adjourned.

(Whereupon, at 12:15 p.m., the committee recessed, to reconvene at 10 a.m., Tuesday, October 22, 1963.)

