



DPC Issue Brief

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for Texans with disabilities.*

Title: Support efforts to establish a “discount or reduction” in homeowner’s insurance rates for homes that are built ‘visitable’ through the ‘EasyLiving Home Texas’ certification program

Background: The ‘EasyLiving Home Texas’ Project Advisory Committee members are exploring the potential for a discount or reduction in the homeowner’s insurance rates due to the increased ‘safety’ of a home without ‘steps’. With such a discount as an additional selling point for such homes, there could be a demand for more homes with such features. The EasyLiving Home Texas project supports access for everyone through the promotion of accessibility in single-family homes through a voluntary certification of homes. The features of an EasyLiving Home Texas include a step-free entrance from a driveway or sidewalk for access to the home; widened doorways throughout the house to allow for easy passage from room to room and larger bathrooms.

The EasyLiving Home Texas certification should offer enhanced marketability for prospective buyers to demonstrate that they can live in this home today and tomorrow. With the addition of a reduced homeowner’s insurance rate, the homes would be more marketable and builders would have an extra incentive to create more of these homes under this certification. This effort could be legislative or a policy effort through the State Board of Insurance. More research is underway.

A change in legislation or state agency rule could lead to the promotion of more accessible single family housing being developed across Texas

Recommendation: The Disability Policy Consortium (DPC) recommends that the Texas Legislature supports efforts to lower insurance rates for home that promote visitability.

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