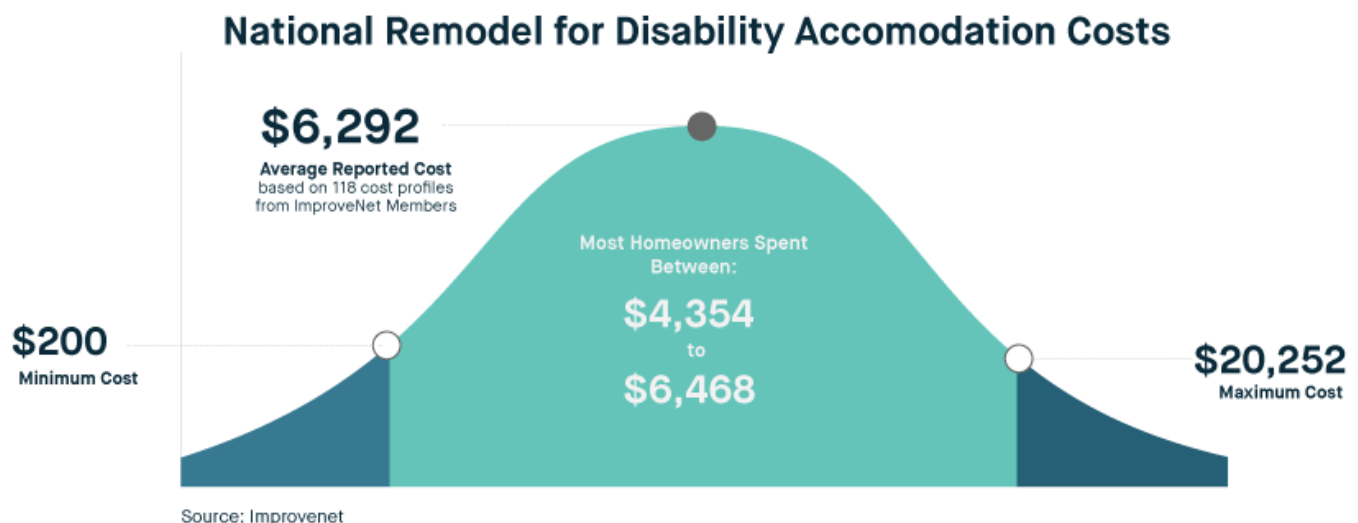


Home Remodeling for People with Disabilities: What You Need to Know

by Michael Sledd | June 17, 2015 | 17 min read

For many people, owning and maintaining a home is one of the most significant investments they ever make. But for individuals and veterans living with disabilities, or seniors aging in place, the fact that much of the world outside is not built to accommodate their needs magnifies the value of a comfortable home. It's vital they and their loved ones have access to the best resources about how to make their homes livable and enjoyable.

Unfortunately, without access to the right resources, creating a comfortable home can be an expensive task.



I've spent more than seven years working in the construction, home improvement, and

health and safety fields, and created this resource to cover essential information for disability home remodeling. This guide will identify legal and financial resources available to citizens, seniors, and veterans, offer tips to [hire the right home remodeler](#), and suggest modifications throughout the home to make the space as accommodating as possible.

1 Federal Resources for Veterans, Seniors, and People with Disabilities

While the details of any remodeling project depend on specific needs, the issues of cost, available assistance programs, and legal rights should be answered before you get started. Fortunately, there are many resources available nationwide specifically for people who are elderly or disabled.



One of the best places to collect information about laws, programs and services that serve people with disabilities in the United States is [disability.gov](#), the Federal Government's website dedicated to the subject.¹ In this guide, we'll cover many of the federal programs and laws you need to know.

The most relevant law regarding residential remodeling for disability is the Fair Housing Act. While you may have to pay remodeling expenses out of pocket, and return the property to its original condition upon leaving (if you're leasing), the law states that a housing provider can't refuse reasonable modifications to your dwelling or common use areas, or refuse reasonable accommodations to rules, policies, practices or services if necessary for equal use of the housing.



The Fair Housing Act Requires

Buildings Completed After Mar 13, 1991 with Elevators and Four or More Units Must Include:

Accessible Light Switches, Thermostats, and Other Environmental Controls

A Wheelchair Accessible Route Through The Unit

Reinforced Bathroom Walls to Accommodate Grab Bars

Kitchens and Bathrooms That Are Usable By Wheelchair-Bound Individuals

http://www.portal.hud.gov/hudportal/documents/huddoc?id=FHEO_BookletEng.pdf

Other important federal laws that could impact your home modifications include:

- Rehabilitation Act of 1973 (Section 504)
- Title II of the American Disabilities Act of 1990
- Age Discrimination Act of 1975
- Architectural Barriers Act of 1968

The first three laws prohibit discrimination in programs using federal or other public funding, while the Architectural Barriers Act contains accessibility requirements for buildings altered, constructed, designed, or leased with certain federal funds after September 1969.²



If you're planning a home remodel for a person with a disability or special need, there many support programs to choose from.

The Federal Housing Administration's **(FHA) Section 203(k)** can help you buy and renovate a house, or remodel an existing home.³ For less extensive remodeling or improvements, the FHA also has a Streamlined **203(k) Mortgage** program.⁴ Another option from the FHA is the **Title 1 Home Improvement Loan** program, which you can combine with a 203(k) Rehabilitation Mortgage.⁵

Determining the best FHA loan for you will depend on the amount you need to finance, how much equity you have in your home, and much more. If you are unsure of which option to pursue, the Department of Housing and Urban Development (HUD) sponsors housing counseling agencies throughout the country and provides an online search tool to find a local office.⁶

Lastly, you might be able to claim a medical tax deduction for home improvements related to a disability or other medical needs. For more information, be sure to consult a financial advisor.⁷



Beyond these broad types of financial resources, the federal government also offers many resources for more specific groups.

The Department of Veterans Affairs (VA) offers several programs which may be useful to veterans, including the Specially Adapted Housing (SAH) and Special Housing Adaptation (SHA) Grants, which have similar names but different eligibility requirements.^{8, 9}



SAH Grants Can Be Used To

Build A Home On Purchased Land, if It Is Suitable for Disabilities or Special Needs

Construct an Adapted Home On Land To Be Bought

Remodel an Existing Home to Be Suitable For Disabilities or Special Needs

Pay the Unpaid Principal Mortgage Balance of an Adapted Home Previously Acquired without the Assistance of a VA Grant

Source: http://www.portal.hud.gov/hudportal/documents/huddoc?id+FHEO_BookletEng.pdf



SHA Grants Can Be Used To

Adapt a Home the Veteran or a Family Member Already Owns

Adapt A Home the Veteran or a Family Member Intends to Buy

Help A Veteran Purchase a Home Modeled to Their Needs

Source: http://www.portal.hud.gov/hudportal/documents/huddoc?id=FHEO_BookletEng.pdf

Another option offered to veterans by the VA are **Cash Out Refinance Home Loans**.¹⁰

These loans enable eligible homeowners to take cash out of their home's equity and use it for home improvements.¹¹

The U.S. Department of Health and Human Services (HHS) provides an online [Eldercare Locator](#) to help connect senior citizens and their families with the right resources, including possible financial assistance.¹² The Department of Agriculture (USDA) also offers grants to remodel the homes of low-income senior homeowners who can't secure affordable credit.¹³

Lastly, while a more specialized remodeling need, the HHS's Office of Community Services' Low Income Energy Assistance Program helps households which need weatherproofing or energy related repairs and meet income eligibility requirements and have residents who are elderly, living with a disability, or younger than 6 years old.¹⁴

Other Funding and Legal Resources

Depending on your location, there are many local financial and legal resources that may be useful . The best way to find out more about these services is to contact a local agency dedicated to helping people with both physical and cognitive disabilities. If

you are unsure about who to contact, there are many websites to point you in the right direction, including:

- The Independent Living Research Utilization program's [Directory of Centers for Independent Living](#)¹⁵
- The National Association of State Directors of Developmental Disabilities Services' [list of state agencies](#)¹⁶
- The U.S. Administration of Community Living, and Centers for Medicare & Medicaid Services' [Local Aging and Disability Resource Center Locator](#)¹⁷

Funding and Legal Resources Outside the United States

Many other nations across the globe have similar provisions to support seniors and those with cognitive and physical disabilities, and anyone else considering home remodeling with disabled needs in mind would be well served to seek help. As a first step, you can consult the Disability Rights Education & Defense Fund's list of laws broken down by country.¹⁸

2 Planning Your Remodeling Project

Hiring an Expert

More important than having a vision for your project is hiring an expert home remodeler. They not only can get the job done well, but can work to customize your home to your needs.



A GOOD REMODELER ISN'T HARD TO FIND. SEARCH HERE TO FIND YOURS.

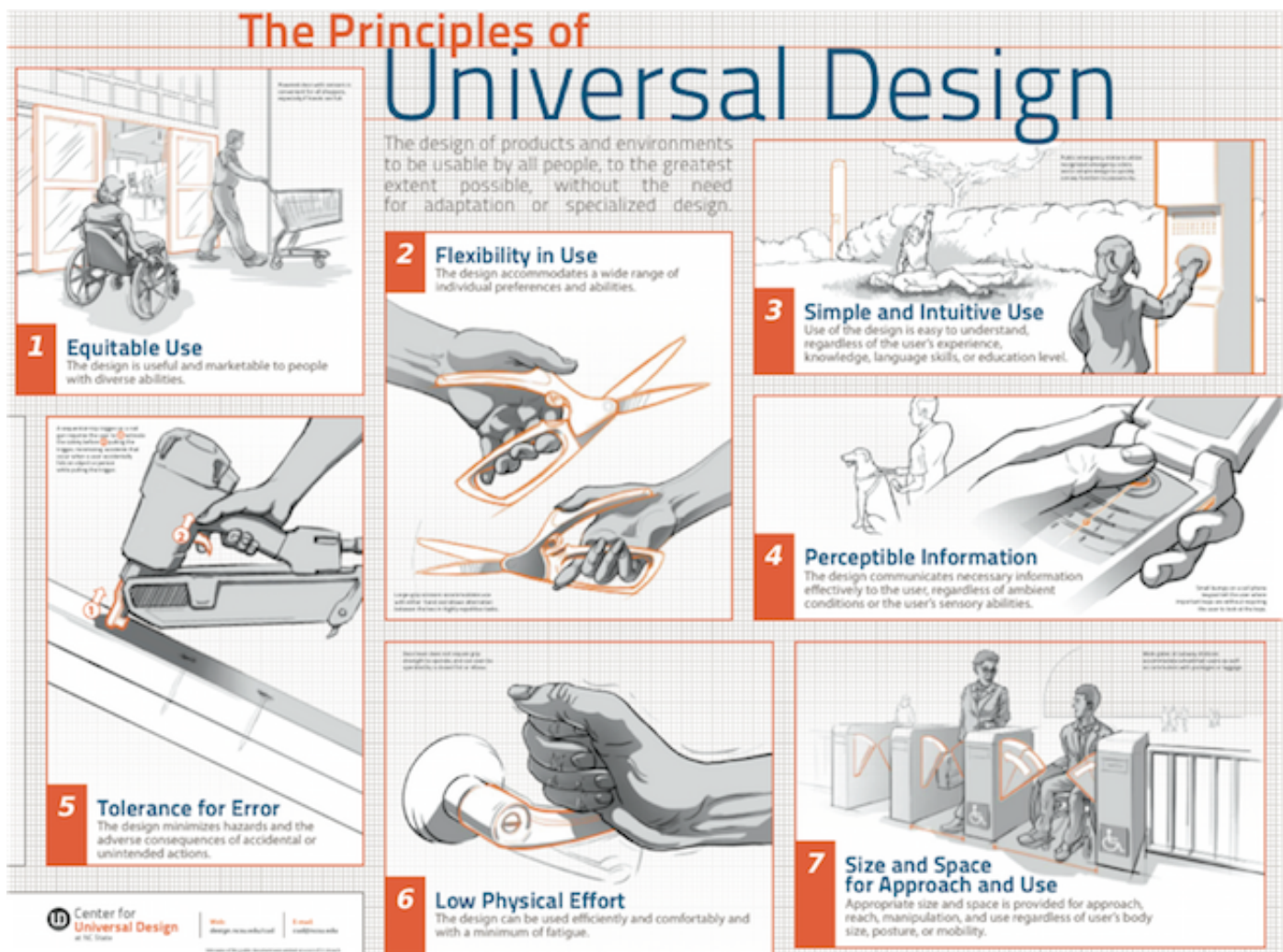
City State Zip Code Within Miles

Search by Specialty

Search by Company Name

When searching for a disability remodeler, you may want to find a **Universal Design Certified Professional** (UDCP) with through the National Association of the Remodeling Industry (NARI).¹⁹ While there are many other viable options, finding certified experts is an easy way to filter through candidates.

Universal Design is a valuable concept for disability remodeling because it emphasizes “the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.”^{20, 21}



Source: <https://udlhcpss.wordpress.com/>

Whether you choose a certified professional or not, before you hire anyone make sure to thoroughly explore your options. You can review our [guide to hiring home remodelers](#) for steps to take before agreeing to any contract.

Getting Started

Now that you have considered regulations, funding, and who you want for the job, it is time to think about what specific modifications might be beneficial to you or your loved ones.

While it's beneficial to have some concrete suggestions in mind, you should first fully

evaluate your needs and goals for remodeling. Though designed primarily with the elderly in mind, Rebuilding Together, a national non-profit, has an extensive checklist of questions already made that you can use to [assess your remodeling requirements](#).²²

3 Creating Accessible Approaches, Landscapes, and Doorways

Your first remodeling consideration should be how people will navigate into, out of, and through your home. Your rooms can be as comfortable and accommodating as possible, but this won't matter if you or others can't easily enter, exit, and move around.

When looking at alternatives to stairs for people with mobility issues, the two primary options are ramps and lifts. In my experience, ramps are generally less expensive, more reliable, and less prone to needing repairs due to not having electronic or other moving parts.

If you're concerned about costs, or only have a small rise to navigate, you may want to consider a portable ramp. If you are considering installing or buying a ramp, the Northern West Virginia Center for Independent Living is a fantastic resource for getting started.²⁴

Depending on the amount of vertical rise to your entryway and the amount of space you have to work with, a ramp may not be viable. Instead, a lift may be necessary. There are many types of lifts, including inclined platform, vertical platform, and stair lifts. Many companies specializing in lifts can help you select the best option. A good

way to ensure you're working with a reputable vendor is to check with your local Better Business Bureau chapter.²⁵

While remodeling your entryways and exits, you should also survey your yard for ways to make it more accommodating. Leveling the ground, installing wheelchair friendly paths, and removing potential hazards so everyone can enjoy the outdoor spaces are important touches that often go forgotten.

The next parts of your home to consider are exterior and interior doorways. For starters, **doorways should ideally be 36 inches wide or larger to allow for a wheelchair to comfortably maneuver** through. A 32-inch wide door can also suffice as an absolute minimum if a larger door is not feasible, but it will allow little room to maneuver. Depending on the home, widening doors may require extensive remodeling. Before removing any door frame completely, consider installing either wide throw hinges or swing clear hinges, both of which can help add space to the doorway.²⁶

Depending on the room, completely removing the door and hinges might not be a problem. In the case of bathrooms or other locations where privacy is a concern, a potential solution is to install a curtain or screen, or depending on the dimensions of the wall, a pocket door. If you go this route, consider a wall-hung pocket or sliding door, as they are easier to open than those installed in-wall.

You may also want to consider installing doors with handles and locks at lower heights, and switching out traditional door knobs for lever-handle pulls. A more expensive option is installing automatic door openers, but this may be out of your budget. You should also consider the cost and likelihood of needing future repairs if you choose to go this route.

For exterior doors in particular, look into installing a peephole or small view panel in the door at an accessible height. If you choose to install a window or view panel

though, make sure that it is far enough away from the door handle to not create a potential security issue. Another alternative could be to install an intercom to enable identification of visitors.

Lastly, when it comes to doors, minimize the size of doorstops and thresholds, and for doormats, avoid anything too thick that could cause trouble for wheelchairs, and pose a potential tripping hazard for walkers with poor mobility or impaired vision.

4 **Disability Friendly Flooring**

Flooring is a less popular aspect of remodeling around a disability or special need, but is one of the most important, and should be a consideration for every room in the house. Find a material that is durable, smooth, relatively non-porous, and firm, and that is not prone to buckling or bunching. These features will provide a surface that wheelchairs can easily roll on, something that will not be likely to cause slips, trips, or falls, and a surface that is easy to clean. Ease of cleaning can be particularly important in the case of homes with service animals.



The least expensive and most durable materials are usually either vinyl or laminate flooring. Avoid ceramic and stone tile outside the kitchens and bathrooms, and if used at all, make sure it is slip resistant. Wood flooring can work as well, but is generally more expensive, and also difficult to maintain and less resistant to wear. An additional benefit of harder floorings for those with vision impairment is that they will be better able to hear noises in the home.

Another option to consider is cork flooring. Cork flooring is often very stylish looking and easy to clean, and while it is firm and level, it is more forgiving to falls than many of the other flooring types mentioned above. However, due to its soft nature, it is typically not recommended for wheelchairs due to wear issues from the amount of pressure exerted by the wheels.

Regardless of what type of flooring you choose though, it is good to explore all your options and consult an expert to discuss your particular needs. There are many online resources available if you wish to do some additional research on your own.²⁷

5 **Electrical, Lighting, and Smart Home Technology**

At the most basic level, make sure all electrical controls are as accessible to users as possible. This may mean finding controls that do not require fine manual dexterity to operate. Be sure to consider all light switches, thermostat controls, electrical outlets, and anything plugged into the outlets.

Perhaps less obvious than the locations of switches, but still important, is the location and angle of the lighting itself. Light locations, angles and reflections that work well for some, may shine directly into the faces of others, so in cases like these, you may need to redirect lighting, or even change out fixtures. Also, for ceiling fans, consider installing longer chains or purchasing a unit with a remote.

Going beyond the basic technology of a point-and-click remote, some homeowners may look into incorporating more complex technologies. These could include motion sensing or voice-activated lighting in individual rooms, all the way up to technologies that allow the user to control almost every aspect of their entire home through a smartphone or tablet.²⁸ While this technology is not affordable to many at the moment, it is becoming accessible and reasonable for more people every day.

6

Accessible Bathrooms

Of all the rooms in the house, bathrooms are along the most important spaces to remodel for seniors and people with disabilities. Doing so not only affords as much privacy and independence as possible, but is also extremely important for safety reasons, particularly when entering or exiting the shower or bath, or using the toilet.



Along with the needs for door width mentioned earlier, the room in general should be open enough allow comfortable maneuvering. Depending on how your bathroom is laid out, this could require rerouting of plumbing.

Sinks

For sinks, it can be better for wheelchair users if the sink is higher than typical, and if the sink has open space underneath. This enables the ability to roll straight up to the sink rather than having to reach or stretch over.

If the existing sink has a cabinet base, it may be possible to remodel the center part of the cabinet and create the same effect without purchasing a new one. Install cabinets in-wall as much as possible to conserve floor space, and so they are not too high to reach. Similarly to doors, faucets with lever-type handles rather than knobs are easier to use, and it may even be worth investigating touch-operated faucets and other fixtures like those often seen in public restrooms.

Toilets

Toilets should also have higher than standard seat heights for more ease and less distance traveled when transferring between the toilet and a wheelchair, or sitting down and standing up. Install grab bars on both sides of the toilet of course if possible, and depending on the extent of the remodel, consider rearranging the room to where a wheelchair can comfortably fit near the toilet.

Showers and tubs

There are many different options for showers and tubs, and the best choice will be dependent on your budget and whether you are completely remodeling or making small modifications.

Substantial remodeling solutions include installing a tub with a vacuum-sealed door, enabling direct walk or roll-in entry, or an open shower that is curbless or has a minor curb. If neither of these options is feasible, you can also buy various types of specialized lifts. Simpler steps that every remodeling budget should include for

bathrooms are installing a grab bar, handheld shower head, and lever-handled water valves.

7 Accessible Kitchens

Many of the principles that apply to bathrooms also apply to kitchens. Install sinks and stoves that are wheelchair friendly, cabinets at an accessible level, and valves that are lever-handled. For maximum ease of use, also make sure that:

- Sinks are shallow-basined
- Hose faucets
- Pipes below the sink are insulated to prevent risk of scalding

It is also worth exploring ADA compliant appliances, as there are many that may need little to no other remodeling.

For cabinets, installing drawers for cleaning supplies near the sink and cooking utensils near the stove will make these areas much easier to use, and having adequate lengths of countertop is more important than depth.



Other options include motorized adjustable-height cabinets, countertops, and sinks. While these sorts of options may be out of the price range for many, if your budget allows, they are worth investigating.

8 **Remodeling for People with Disabilities**

Many of the basic remodeling tips already shared for accessibility and safety will certainly be of value to seniors and people with disabilities. That said, there are also some particular renovations to consider for individuals coping with cognitive disabilities such as an autism spectrum disorder, down syndrome, dementia, Alzheimers, or other challenges that present significant hurdles beyond physical.

It is imperative in these situations to take into account how features stimulate all the senses and emotions. Being mindful of how things around the home feel, look, smell, sound and even taste can make a massive difference in both the lives of those with disabilities, and any loved ones caring for them.

Those providing for an individual with disabilities are often the most knowledgeable about the particular obstacles their loved one is facing, but there may also be experts available with special insight to changes you can make around the home. Because of this, your best next step after making the modifications you have already thought of is to contact a local agency that can assist you through one of the sites mentioned earlier.^{14, 15, 16}

Conclusion

While the challenges presented in this guide are significant, they are not insurmountable. Creating a comfortable home is achievable with time and work, and there are plentiful resources available to assist you and your loved ones in getting there.

I hope this guide offered insight into the many financial and legal resources at your disposal, and some of the major considerations for a few core rooms in every home. If there are any particular remodeling options that interest you but not mentioned, or you have recommendations you have based on situations you have personally dealt with, feel free to weigh in with a comment below.

Sources

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