



# Home Modifications for Seniors and People With Disabilities



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According to 2019 U.S. Census population estimates, there are nearly 54 million Americans who are 65 years of age or older, and by 2060, that number will surpass 98 million. In addition, the Centers for Disease Control and Prevention (CDC) reports that older Americans experience 29 million falls a year, resulting in 7 million injuries—and states that falls are the leading cause of injury and death in older Americans.

The CDC also reports that there are 61 million Americans with a disability that impacts major life activities.

With so many people affected by disability in the U.S., many turn to modifying their homes as a way to maintain independence and comfort. However, the possibilities of making a home more accessible can come with a steep price tag.

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Individuals 65 years of age and older are more likely to have a disability, according to the Bureau's American Community Survey of disability characteristics. Regarding specific disabilities, the survey reveals that those over the age of 65 are more likely to have vision difficulty, hearing difficulty, and self-care difficulty. In addition, the CDC reports that older Americans experience 29 million falls a year, resulting in 7 million injuries—and states that falls are the leading cause of injury and death in older Americans.

## Home Modifications

A home's structural design and overall accessibility can go a long way toward allowing older individuals and those with disabilities to maintain independence, or on the other hand to force them out of their homes. From small alterations like grab bars in the shower to large alterations like ramps and stair lifts, home modifications can allow seniors and adults with disabilities to live comfortably, safely, and often, independently.

Here are some key home modifications that can make a big difference:

## Chairlift/Stairlift

Jim Kabel, owner and general manager of [Case Design/Remodeling](#) in San Jose, California, recommends adding a chairlift along the staircase if the home has more than one story. Without a chairlift, Kabel says, many people end up living on the main level since it is too painful to go up and down the stairs.

[Chairlifts \(or stair lifts\)](#) can range in price from \$2,500 to \$5,500 for basic straight chairlifts, whereas stairlifts for curved staircases could cost \$10,000. However, you could get a straight DIY chairlift for approximately \$1,900 from [AmeriGlide](#), and the company projects a 3-hour installation if you use a competent handyman.

## Stairwell Handrails

We mentioned above how many seniors are treated for fall injuries every year. But here's another way to look at it: "Every 11 seconds, an older adult ends up in the emergency room from a fall, and every 19 minutes, someone dies from a fall," says Dan DiClerico, home expert at [HomeAdvisor](#). "In homes with multiple levels, it's critical to install two handrails on every stairway for added stability." And depending on the number of stairways, DiClerico says this project will cost between \$300 and \$1,500.

## Lighting

Lighting is another modification that can reduce accidents, and it can also improve vision. "Additional lighting helps individuals to see level changes, be able to do task oriented work, and the glare that causes falls is reduced," says Chicago-based designer [Leslie Markman-Stern](#), who modifies homes for seniors and the those with disabilities. It also helps to make the additional light sources easy to reach and control. LED lights, which many find to be less harsh than incandescent bulbs might be easier on the eyes for some people.

It's also easy to see why adequate lighting is especially important at the top and bottom of stairs. "For good measure, equip the fixtures with motion sensors so the light will come on automatically — no fumbling for the light switch with a laundry basket in both arms," DiClerico advises. He says an electrician will charge \$100 to \$200 for the installation.

## Shower Modifications

It's easier and safer to get into a shower than a bathtub, so renovating the bathroom can help to prevent injuries. Even walk-in tubs may not be the best idea since they have a threshold. "Showers can be modified so one can walk and or roll in (wheelchair) which means there is no threshold to trip over," Markman-Stern says. "A seat can be added so one can sit in comfortably and the water controls can be operated hands free or by using technology so one doesn't have to worry about getting scalded from hot water."

According to DiClerico, updating the shower to be curbless will typically cost around \$2,000. This is also a good place to add grab bars, which can provide additional safety in the bathroom. "Expect to spend about \$120 per bar, installed," DiClerico says.

## Toilets

Technology has great potential to make lives easier, and that includes those who want greater independence at home — and especially in the bathroom. A popular project at the moment is swapping out the existing toilet for a toilet with a built-in bidet that facilitates cleansing for people with limited mobility, DiClerico says. If a full toilet replacement is out of the question, a bidet seat can be purchased for a few hundred dollars to use with an existing toilet, he says.

Another toilet modification that can make a difference is a comfort height toilet. "Higher or comfort height toilets can be installed for greater accessibility and side transfer from a wheelchair," Markman-Stern says. Comfort height toilets can make sitting and standing a lot easier, since they have a seat height that is comparable to a standard chair. These toilets cost as little as \$100 at [The Home Depot](#).

## Touchless Faucets

Whether in the kitchen or the bathroom, touchless or touch-free faucets are another smart upgrade.

“They turn on and off with a wave of the hand, and not only are they easy to use, they can also help reduce the spread of germs,” DiClerico says. Touchless bathroom and kitchen faucets are available at a variety of price points, starting under \$100.

If you don't get a touchless faucet, consider updating it from a knob style to a lever-style, which tend to be easier to operate.

## Wall-Mounted Sinks

Wall-hung or wall-mounted sinks can be placed at the desired level to ensure they're not too high. “Depending on the style chosen, wall-hung sinks can be installed that have a shroud that covers the hot water pipes (under-sink protectors), and this is important for wheelchair users so they don't burn their knees,” Markman-Stern says. However, there are other wall-mounted styles that don't have exposed pipes. Wall mounted sinks start as low as \$70 at [Lowe's](#).

## Doorknobs and Levers

Other modifications to improve accessibility include changing door knobs to lever handles. Levers are much easier to open if you have limited strength in your arms or hands. DiClerico says this modification should cost \$100 per unit, including the cost of the handle.

## Countertops and Storage

“I also recommend having at least one countertop surface that is no more than 34 inches above the floor, down from the traditional 36 inches, so that someone in a seated position can prepare food,” DiClerico says. You should also remember the “nose to knees” rule. “Create storage options for often-used items, especially heavy or awkward ones, between the nose and knees, so seniors or those with disabilities don't have to stretch far or bend down low when retrieving them,” he says. “Installing pullout drawers in lower kitchen cabinets also improves accessibility.”

## Flooring

Floor modifications can limit falls, and also make it easier to navigate walkers and wheelchairs. “Flooring can be installed that is not slippery and good for the spine such as wood, vinyl or bamboo, or low-level carpeting for greater mobility,” advises Markman-Stern. According to [Home Advisor](#), the cost to install vinyl flooring is approximately \$3 per square foot. Carpeting is closer to \$3.50 per square foot, and wood could cost as much as \$8.00 to \$10.00 per square foot. So if you wanted to replace the flooring in a 1,200-square-foot home, you could be looking at around \$4,000 for vinyl or carpeting, and as much as \$12,000 for wood.

Markman-Stern also explained how color contrast for floors versus walls, and even the treads and risers on stairs (the horizontal steps, and vertical panels behind them), can help improve the ability to see level changes.

## Vibrating and Flashing Devices

Vibrating and flashing devices can be installed to help the hearing impaired, according to Markman-Stern. For example, captioned telephones, which display every word of the call on a large, display window, can be purchased for \$75 at [Harris Communications](#). Also, [wireless doorbell chimes](#) with flashing strobes cost around \$90.

## Paying for Home Modifications

Home modifications obviously aren't free, so paying for them is an important part of the equation.

“There are countless grants available both for seniors and for people with a wide spectrum of disabilities,” Kabel says. “These are some of the top programs that provide ample services for the disabled, offering everything from home remodel to new home construction to in-home assistance – and many more programs exist as possibilities.”

## First Stop: Look Into Medicare and Medicaid

### Medicare Part B



For people in need of home modifications who are age 65 and older, looking into your Medicare Part B benefits is a good first place to look for coverage. Part B provides assistance for **durable medical equipment**, including items like commode chairs, wheelchairs, and patient lifts. While this option may not cover the expense of large home modifications, thoroughly checking your benefits could free up savings that can be put toward altering your home.

## Medicaid

Many of the modifications discussed in this article do not qualify as durable medical equipment in the eyes of the Medicare system. Assistance in covering these costs through Medicaid varies state to state. As Rafael E. Salazar II, CEO and president of **Rehab U Practice Solutions** says, each state manages its own programs.

“Some states utilize waivers to fund these modifications; some waiver programs pay for assistive technology (devices & technology), adaptive equipment (shower chairs etc.), and modifications (structural alterations),” Salazar says. On the other hand, he says Medicare does not cover durable medical equipment such as wheelchairs and hospital beds, or home modifications.

For example, the **state of Colorado** offers benefits to build ramps, modify bathrooms, and a variety of other projects to make homes more livable and accessible.

The bottom line? Refer to your state’s Medicaid Waiver (also known as HCBS Waiver) program to determine your eligibility and assistance level.

## Activate Your Network

Connecting with a social worker is a great first step to accessing the resources and assistance available to you for home modification. Seniors can also consult their local **Area Agency on Aging** for more specialized help. Why connect with a professional? The world of tax credits, grants, and assistance programs is complex, and these people can connect you with the most appropriate help as quickly as possible.

When in doubt, reaching out to friends, family, and local resources is a great way to access assistance. You may be surprised by how willing others are to help you.

“If it were my family member who needed help, I would do three things to find out if there is any help available to alleviate the cost,” advises Emily Wiechmann, clinical program manager at Bloomfield Hills, Michigan-based ComForCare, which provides in-home care services.

- Call the 1-800 number on the back of your insurance cards and ask them if any home modifications are covered;
- Call a local Durable Medical Equipment (DME) company who supplies the equipment and ask them if they are aware of any discounts, grants, or other programs that can help pay for the equipment; and
- Call the local Area Agency on Aging and explain your needs. For people who meet certain eligibility criteria, Wiechmann says the Area Agencies on Aging have great programs set up to pay for things such as meals, home help, transportation, and home modifications for people with disabilities or those who are aging.

Homeowners can also get creative to make these modifications. For example, they can set up a GoFundMe page, ask their local religious organization for help, and solicit friends and family members to provide the labor for free.

## Grants and Assistance for Home Modifications

### Local Grants

While this guide offers a variety of specific national grant resources available, we recommend you first turn to your city, county, and state to see which grants they offer that you may be eligible for.

- **Rebuilding Together** is a state-by-state organization which assists veterans, people with disabilities and older adults with projects to improve the health and safety of



their homes.

- Private organizations like the [Joni and Friends Christian Fund for the Disabled](#) offer assistance to specific groups of people.

## Grants for Veterans

- [The Specially Adapted Housing Grant \(SAH\)](#): As we've written about before, [SAH grants](#) can help veterans find a home or fund changes to a home that can accommodate a disability. For veterans who have a service-related disability, this extra funding can be critical in creating an independent living environment.
- [The Special Housing Adaptation Grant \(SHA\)](#): Similar to SAH grants, a SHA grant can help with housing costs related to accessibility. Veterans with service-related disabilities can use SHA grant funds to alter an existing residence, update a new home or help you purchase an already-adapted home.
- [The HISA Grant](#) offers assistance for medically necessary home improvements for veterans, such as lowering counters and sinks, widening entrances and pathways, and even wheelchair accessible ramps.

## Grants for Seniors

- [The Rural Housing Repair Loans and Grants](#) program offers adults age 62 and older both loans and grants that can be used to remove health and safety hazards from their homes.
- [The USDA Single Family Housing Repair Loans & Grants](#) (also known as the Section 504 Home Repair program) offers financial assistance for homeowners to modernize their homes or remove health and safety hazards.
- Some [states offer programs](#) to assist seniors in paying for home modifications to help them age in place. Funds vary greatly and are not available in every state.

## Grants for Specific Home Modifications

Search your local area for organizations that focus on providing certain home modifications for free, instead of grants to cover the cost of the work. Providers like the [Texas Ramp Project](#) focus on wheelchair accessibility.

## Government Loans for Qualifying People

- The HUD [Title I Property Improvement Loan](#) and [Section 203\(k\) Loan Program](#) offers low-interest loan options for qualifying people, including those over 62 and those in a very-low-income bracket. Additional help can also be found through the [USDA Section 504 Home Repair program](#).

## Tax Deductions

For modifications that must be paid out of pocket, keep careful records for tax time. Legal advice website [NOLO](#) reports a wide variety of big-ticket medical home improvements are tax deductible, including

- Stairway modifications
- Grab bars and handrails
- Changes to door hardware (including handles)
- Lifts

A word to the wise: Bundling these modifications into a single tax year can help you maximize your tax deduction, as this is a threshold-based deduction.

Making home modifications may also qualify you for a tax credit, such as the [Livable Homes Tax Credit](#) in Virginia or the [Home Modification Tax Credit](#) in Colorado.

## A Special Note for Renters

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### You're entitled to reasonable accommodation by your landlord.

People with disabilities who are renting are entitled to reasonable accommodation by their landlords, according to the Fair Housing Act. Within reason, landlords must make accommodations (or amend their policies) so people living with disabilities can access rental units. **According to the Tenants Union of Washington State**, "reasonable accommodations may include providing rental forms in large print, providing a reserved accessible parking space near a tenant's unit, allowing a resident to have a service animal in a building with a no pets policy, or permitting a resident who has developed mobility limitations to move to the ground floor of their building. Housing providers may not require people with disabilities to pay extra fees or deposits as a condition of receiving a reasonable accommodation."

### There may be other options to help assist with paying rent.

Paying for home modifications can be a major financial burden when added to the cost of rent or a mortgage. People with disabilities may also be able to access assistance to help offset the cost of their rent, which may free up funds to pay for accessibility modifications:

- **The HUD Voucher Program** assists individuals and families that are very low income with housing costs.
- **HUD Section 811 Supportive Housing for Persons With Disabilities** offers subsidized rental housing that includes access to support services
- **Social Security Disability Insurance (SSDI)**: People who receive assistance through SSDI can use that money toward utilities and rent.

## What About Insurance?

No doubt, modifying one's home for accessibility is a huge investment. Homeowners who are spending big money on major changes like wheelchair ramps or accessible decks should remember these structures may not be covered by their normal **homeowners insurance policy**. Especially if you have a caretaker or other non-family member coming to the home, liability coverage is an important aspect of consideration.

Additionally, remember that any costly medical equipment like a power chair may be prone to theft. Your homeowners insurance policy should cover personal possessions, but it's a good idea to contact your provider to ensure your independence (or a loved one's) isn't at stake.

## About the Authors

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