


Home Remodeling Guide for Seniors with Disabilities

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If you're like the majority of American seniors, you want to live in your own home as you age. Aging in place is a more affordable option for most people and allows older adults to maintain their independence and stay engaged with the community. It also means you get to reside in a home you love, surrounded by happy memories. However, for most seniors, making home modifications is essential to staying safe and healthy.

A [2021 AARP study](#) found that 77% of people aged 50 and older want to stay in their homes long-term. The same study shows that one-third of people would need to modify their homes to accommodate physical limitations, with bathroom safety and accessibility being the most common concerns. In 2016, [the CDC found](#) that around 40% of people aged 65 and over have a disability, while a 2017 study by the [Rehabilitation Research and Training Center on Disability Statistics and Demographics](#) found that number was 35.2%. Either way, it's clear that for many Americans, there's a strong chance that they'll need to plan for a future with some sort of disability.

Home modifications and remodeling can help many seniors adapt their homes to their changing needs. However, it can be difficult to know where to start and what changes can help. This guide has information about the different types of home modifications you can make and who they can assist. There's also information about where to find finances to help pay for renovations.

Planning Your Home Modification Project

There's a lot to consider when undertaking a renovation project, and proper planning can ensure you don't overlook anything.

Plan Ahead

If it's possible, you should plan ahead. It's best to get major renovations done before they're needed. This is because once you urgently require a change, it's likely to be more costly, and quick fixes may not be as safe or effective as well-planned alterations. If you recently retired and are thinking of renovating or downsizing, consider your aging needs now.

Assess Your Health

When future-proofing your home, it's important to consider your current health and any possible future health issues. If you already have a health condition, think about how it may progress and what accommodations will aid you as you age. It can be helpful to talk to your doctor about what support you may need. An occupational therapist is another good source for home modification information.

Set Your Budget

You must also think about the practical considerations of a renovation project. Your budget will put constraints on what you can achieve. Costs can vary widely depending on the work you're doing, where you live and the materials you use. Always get multiple estimates to help you make an informed decision, and look for a contractor who has good reviews.

Decide on a Timeline

Figure out whether you can do all the work at once or have to spread it out over a number of years. Remember that in many instances, changes are more affordable if you do them all at the same time. This is especially true for modifications in the same room. Delaying the installation of bathroom grab bars won't save you money if you have to remove recently installed drywall and tiles at a later stage for a secure fit.

How an Expert Can Help Plan Your Home Remodeling Project

In addition to doctors and occupational therapists, you can seek help from a [Certified Aging in Place Specialist \(CAPS\)](#). The CAPS program is a certification the National Association of Home Builders (NAHB) offers. These specialists receive training on the unique needs of older adults and have expertise in home modifications, remodeling projects and solutions to common barriers to aging in place.

As CAPS are typically builders, they understand building codes and standards and the costs and time required for remodeling. Their additional education allows them to recommend updates to help you live independently. They can also consider your unique circumstances, such as your health requirements and the building's specifications, and make realistic plans to adjust your home.

The NAHB has an [online directory of builders](#) where you can search for a CAPS. You can also call it at (800) 368-5242 to ask about a local specialist.

An Overview of the Types of Home Modifications



There are many kinds of home modifications to help seniors with different requirements. Below is a preview of the most common types with examples and who they can help. Keep reading the guide for more details on each category of home modifications and tips for making these safety-enhancing changes to your home.

Type of Modification

Examples

Who Can Benefit

Accessibility

Ramps, wide doorways, even paths

Seniors who use mobility devices, such as canes, walkers and wheelchairs. People with poor balance

Flooring

Non-slip flooring, soft flooring, eliminate height changes

Seniors with balance issues and those who use mobility devices

Bathroom

Grab bars, shower benches, walk-in showers, comfort-height toilets

Seniors with poor balance or muscle weakness, those who use mobility devices

Kitchen

Easy-turn faucets, lower countertops, seated workspaces

Seniors who use mobility devices, those with muscle weakness or arthritis

Bedroom

Adjustable beds, easy-access storage, ceiling lifts, bed rails

Seniors with mobility issues, muscle weakness, those who need help climbing out of bed

Multi-floor Homes

Stair-lift, elevator, sturdy handrails, widen stairs

Seniors who use mobility devices, those with muscle weakness or balance concerns, people future-proofing a house

Electrical

Raise outlets, lower light switches, add fire and carbon monoxide detectors

Seniors with cognitive impairment, those who use mobility issues or have trouble stretching or bending down to use switches

Smart Homes

Home security, emergency response system, robotic vacuum cleaner

Seniors who live alone, those with cognitive impairment, people with mobility issues

Modifications for Accessible Approaches, Landscapes and Doorways

Being able to move freely is essential for independent living. For people using a mobility aid, or even those who don't move as easily anymore, this means having accessible approaches and doorways. An accessible landscape helps ensure you can continue to enjoy your yard.

Modifications such as wider doorways, ramps and even walkways mean that people who use wheelchairs, scooters and walkers can still access their homes. Without these modifications, seniors are at risk of trips or falls, or they may need assistance to move around.

These modifications are a good idea for anyone future-proofing their home. One study found that 35% of people age 70 have mobility limitations, and that number continues to increase as people age. It's not just the changes in muscles and bones that impact a person's mobility; cognitive decline can also affect their balance and ability to move around.

Changes that can make approaches, doorways and landscapes more accessible include:

- Widening doorways inside and outside to accommodate a wheelchair or walker
- Adding ramps to the home entrance and any steps at the front door
- Building even paths throughout the landscaping
- Creating a low maintenance garden by adding composite decking, vinyl siding, native plants and a time-activated sprinkler

- Installing raised flower beds so you can tend to them without bending

Flooring Modifications

Your flooring choice can make a big difference in how easy it is to move around your home. Uneven or slippery floors can lead to falls, which can cause broken bones or other injuries. Updating floors can make a big difference to the safety of people with poor balance, muscle weakness and other mobility issues.

When replacing flooring, seniors should consider choosing something soft as it's less likely to cause bruising and broken bones in the case of a fall. Carpet is one choice, though it can be difficult to move across if you use a mobility aid. Linoleum and vinyl floors provide a soft but smooth surface.

Other changes to consider include:

- Adding non-slip pads
- Choosing something that's easy to clean
- Having fewer transitions between flooring types and eliminating height changes when transitions are essential, such as between a hallway and bathroom

Bathroom Modifications

Bathrooms present a number of hazards for everyone. Even someone young and healthy can slip on wet floors. As people get older, they're more likely to have weak muscles or balance issues, increasing the risk of falls. Additionally, weaker bones mean that the consequences of a fall can be more serious. This is why bathroom modifications are often a priority for seniors.

Unfortunately, full bathroom renovations can be expensive, and there are a lot of places where you can make improvements. However, there are also some more affordable options that can help, with durable medical equipment such as shower seats offering a budget-friendly alternative to adding a bench in the shower.

Changes to consider include:

- Installing grab bars for support and balance
- Adding benches in the shower to sit as you're washing
- A walk-in bath or shower to eliminate the need to step over the bathtub's rim
- A wheel-in shower for wheelchair accessibility
- A comfort-height toilet for easier standing and sitting
- Hand-held shower heads or height-adjustable shower heads for people who sit down to shower

- Setting the water temperature to 120 degrees Fahrenheit or lower to avoid scalding as people lose sensitivity to temperature as they age

Kitchen Modifications

Like bathrooms, kitchens present many hazards and can be costly to renovate. In most cases, people with mobility issues have problems in kitchens, as countertops are difficult to use when in a wheelchair or can strain the back if they're too high. Seniors with arthritis may also find it difficult to use certain appliances due to pain or an inability to grip knobs. Seniors with cognitive decline can also be at risk, with an increased chance of leaving an appliance on and starting a fire.

Changes that can create a senior-friendly kitchen include:

- Adding easy-turn faucets that don't require a twisting motion to operate
- Lowering countertops and cabinets for easy access for people in wheelchairs
- Creating storage that doesn't require excessive lifting or stretching, such as pull-out drawers
- Installing a second sink near the stovetop to fill and empty pots easily
- Adding seated workspaces
- Ensuring the microwave is easy to reach
- Installing a wall oven for easy access

You should also carefully look at your appliances to make sure they work well for your circumstances. Find a stovetop where you don't need to reach over burners to adjust the control, consider getting a drawer-style dishwasher, so you don't have to bend down as often and choose appliances with buttons rather than dials for easy adjustments. You can also buy appliances and plug-in devices that automatically shut off if left unattended for a certain amount of time to help protect against fires.

Bedroom Modifications

Modifications for the bedroom can help seniors climb in and out of bed independently. Ensuring that there's enough space in the room also helps people who use a wheelchair or walker. For people confined to their bed, either long- or short-term, there are modifications to help caregivers provide services and ensure seniors remain comfortable.

Many bedroom modifications involve new furniture rather than large-scale renovations, which can make them more affordable. Things to consider when modifying a bedroom include:

- Bed height: A lower bed is easier for people in a wheelchair to use, while higher beds are easier for those with other mobility issues
- An adjustable bed

- Storage solutions that are easy to access without excessive bending or reaching
- Ceiling lifts, grab bars and bed rails
- Room to maneuver around the bed

Modifications for Multi-floor Homes

Multi-floor homes present unique challenges for seniors. It can be difficult to get up and down stairs, especially if you're using a walker or cane. Additionally, falling down stairs can be especially dangerous for seniors, with a risk of concussion, broken bones and hip fractures. As falls and hip fractures contribute to 40% of long-term care facility admissions, preventing them is essential for people who want to remain living at home.

Modifications to multi-floor homes are useful for any senior with muscle weakness or mobility issues and are particularly important for those in wheelchairs. There are two options for people in multi-floor homes: move all living spaces to one floor or make it safer to move between floors.

Single-floor living can be a good option, especially for people in wheelchairs. Unfortunately, it's often a costly process as it involves adding a bedroom and master bath to the lower floor. This can involve new plumbing, walls, electrical configurations and more. Even if this isn't an option, consider adding a half-bath to the bottom floor, so you don't have to navigate the stairs multiple times a day.

Making it safer to negotiate the stairs is often a more affordable choice. Renovations that can help include:

- Adding a sturdy handrail on both sides of the stairs
- Widening the staircase so two people can use it at once
- Adding motion-activated lights at the top and bottom of the stairs
- Adding a stairlift or home elevator

Adding a stairlift or home elevator is the gold standard for safely moving between floors. These devices provide safe transit, allowing seniors to use all parts of the home. They can also be a more affordable option than renovating a lower floor.

If you think you may add a stairlift or home elevator at a later stage, there are adjustments you can make, so installation is easier. Wider staircases are better able to accommodate a stairlift, and adding power nearby means fewer costly electrical renovations. If a home elevator is more likely, try stacking closets. This means adding a closet in the same place on the lower and upper floors. This gives you a ready-made space to add an elevator shaft in the future.

Electrical Modifications

Changing any part of your electrical system can be a big expense, which is why it's important to consider it when making other changes. If you're already removing a wall, it's easy for an electrician to make changes before installing any new drywall.

Adequate lighting is the most important change in a senior's home. Ensure that there is plenty of lighting so you can see hazards clearly. Lighting is also very important for people with dementia, as dark corners can appear dangerous or ominous, leading to distress. People in a wheelchair or those who find it difficult to bend down may also appreciate making switches and plugs more accessible. Electrical changes can include:

- Raising outlets
- Lowering light switches
- Adding more lights
- Ensuring there are fire and carbon monoxide detectors
- Adding age-friendly light switches that you don't need to turn
- Changing to long-lasting light bulbs that you don't need to change as often

Some seniors with respiratory issues use breathing devices that rely on electricity to keep working. If this impacts you, or you think it will in the future, you may wish to add an emergency generator that keeps the equipment operating in case of a blackout.

Technology That Can Enhance Safety



Advancements in smart home technology continue to improve the health, safety and security of disabled individuals. Although some seniors may feel hesitant about adding smart devices to their lives, they're increasingly easy to use and can have a big impact on older adults' independence.

Smart Home Technology

Smart home technology has a lot of benefits for people with mobility issues. You can operate appliances connected to a control panel from a tablet or smartphone, which means you don't have to stand up and risk a fall to open and close your blinds, change the thermostat or turn the lights on and off. Even robotic vacuum cleaners, which ensures your floors stay clean even if you can no longer vacuum, can be controlled from a smartphone.

Home Security Systems

Personal security is another big concern of many seniors. Modern security systems allow you to see who's at the door from anywhere in your home, or even when away from home, as cameras connect to a smartphone. You can operate smart locks and doorbells remotely and even set them up to alert someone else if the resident leaves home. This can be especially important if you live with a spouse with dementia who is prone to wandering.

Medical Alert Systems

One piece of technology that's been around for some time is the personal emergency response system (PERS), or medical alert systems. These are pendants or bracelets that allow seniors to call for help in the case of an emergency. Technology has improved these systems, with some relaying activity to doctors or families and others able to sense if someone hasn't moved and call for help without the wearer's active participation. Some people also pair it with other smart devices, such as a wireless speaker, allowing the senior to simply say "call for help" and initiate the call, even if the pendant is in another room.

Video Calls

Smart systems intelligently set up for seniors allow them to have video calls with friends and family and possibly join online social and support groups. This technology can improve seniors' mental health. A 2020 study found that around one-quarter of seniors who live in the community are socially isolated. Regular connection—even over a video call—can help ease depression and anxiety and improve or maintain a number of health conditions, including heart disease, low blood pressure and cognitive decline.

Federal Resources for Home Modifications

There are a variety of resources available to help seniors and disabled people pay for home modifications. Each resource has different eligibility criteria and ways of assisting people, whether through loans or grants. The table below lists resources that you may be able to access.

Program

Description

Eligibility

How to Apply

Contact

HUD Title 1 Property Improvement Loans

This is a mortgage insurance program provided by the Department of Housing and Urban Development. It helps people access finances from private lenders for alterations, repairs and improvements.

- You must own the home and have occupied it for at least 90 days
- Be able to repay the loan

Apply at any lender that's approved to make Title 1 loans.

(800) 767-7468 and request item 2651

FHA 203K Mortgage Program

The Federal Housing Administration provides mortgage insurance to people who want to finance the purchase or refinancing of their house, plus the cost of renovations in a single loan. The rehabilitation cost must be at least \$5,000, and you can use the funds for a range of improvements, including enhancing accessibility.

- Must be, or intend to be, the owner/occupier of the home
- Must be able to repay the loan

Apply at any lender that's approved to make FHA loans.

(800) 767-7468 and request item 2571

VA Home Improvements and Structural Alterations (HISA) Grant

HISA provides veterans with funds to make improvements that increase the accessibility of their homes. This can include adding ramps and roll-in showers, lowering countertops and improving plumbing or electrical systems to accommodate a medical device.

- You're a veteran
- The improvements are medically necessary
- This program is available to people with service-connected and non-service connected disabilities, though the amounts available differ

The application is available online, and you must return it to your local VA Center

Find local numbers

VA Specially Adapted Housing (SAH) and Special Home Adaptation (SHA) Grants

SAH and SHA grants provide money to veterans with service-connected disabilities. They use the funds to buy, build or change their home to meet adaptive needs.

- You or a family member own or will own the home

- You have a qualifying service-connected disability
- Note: if you have a service-related disability that has gotten worse due to age, you may be eligible

[Apply online through eBenefits](#)

(800) 827-1000

USDA Rural Development Home Loans and Grants

Grants and low-interest loans are available to people in eligible rural areas. You must use grant funds to remove health and safety hazards, while loans can also repair, improve or modernize homes.

- Be the owner and occupier of the house
- Are unable to obtain affordable credit
- Have a household income lower than the county's limit
- If applying for a grant, be aged 62 or older and unable to repay a loan

Contact your local Rural Development Office to begin an application

[Find local numbers](#)

Medicaid

Many states have Medicaid waivers that provide home- and community-based care. These waivers may pay for certain home modifications, such as grab bars and ramps.

Each state has separate Medicaid eligibility requirements. In most cases, you must show that the modification is necessary to be able to get access to funds.

Contact your state's Medicaid office

[Find local numbers](#)

Special Considerations for Renters

Renters should note that the Americans with Disabilities Act and the Fair Housing Act require housing providers to make reasonable modifications for renters with disabilities. This includes structural changes such as installing ramps, widening doorways and adding grab bars to bathrooms.

The legislation says the housing provider must perform and pay for these modifications unless it would cause an undue financial or administrative burden. If you're renting, talk to your landlord about changes they can make to your home and the building's common spaces to help you as you age.

Other Funding Resources for Updating Your Home

In addition to federal assistance to pay for home modifications, there are many state and local government and nonprofit programs that can help. This assistance may be in the form of low-interest loans, grants, or access to workers who do the work for free or at a low cost. Your local Area Agency on Aging should be able to direct you to resources in your area.