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By **Beth Braverman** • Posted: 07/07/17 • Updated: 07/10/17

Presented by [Chase Home Lending](#), this article is part of "The Evolution of Homebuying," a new Chase series that showcases industry insights and evolving trends to support your home buying experience.

When Barbara Fischer realized that her husband Ray's muscular dystrophy would eventually leave him wheelchair-bound, the couple spent months meeting with contractors to figure out how to renovate their two-story suburban New York home to make it comfortable and accessible to him going forward.

Eventually, they decided the best move would be to purchase a single-story home. They found one a few towns over, but still needed



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to do significant work on the property. They built a garage that could accommodate a van and a wheelchair ramp leading into the home. They widened doorways, installed grab bars and a no-slip floor in the bathroom, and made other small changes throughout the house.

The work was extensive, but it was worth it. "Ray's years in that house were very comfortable," Barbara says. "He loved it there."

Whether you're remodeling a home you've just purchased, or retrofitting your existing home, it can be a stressful and expensive experience. The task can feel particularly daunting when you're doing it amid a medical crisis or to accommodate an aging loved one.

Here are four tips for adapting your home for a relative who has a disability:

1. Hire the right professionals

Depending on how handy you are, you may be able to

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tackle many smaller projects on your own or with the help of a handyman. This includes tasks such as replacing doorknobs with levers, installing brighter lighting and even installing basic handrails in a bathroom don't require too much expertise.

In many cases, you'll need to make larger modifications to a home, such as installing a bathroom and bedroom on the first floor, widening doorways or lowering kitchen countertops to make them accessible to someone in a wheelchair. Look for a licensed contractor with experience working with homeowners to improve accessibility, or a designated Universal Design Certified Professional or a Certified Aging-in-Place Specialist.

Universal design is a way to design products and environments so that it can be used by as many people as possible, without adaptation. A no-step entry to a home, for example, would benefit not only a

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person in a wheel chair, but also someone pulling a suitcase, a furniture delivery person, or a toddler. Some universal design elements may even add value to your home.

2. Cover your costs

It can get fairly pricey to renovate your home, but there are some programs available to help. The National Resource Center on Supporting Housing and Home Modification offers a good state-by-state directory of local agencies that offer grants and other assistance. Veterans should also check in with their local Veterans Affairs office, to see whether they qualify for additional grants and loans.

While most health insurance programs won't typically cover permanent home modifications, there are some exceptions, so it's worth checking to see whether your policy will cover any of your costs. If you have a long-term care policy, it may offer some coverage for qualified

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renovations, and you may be able to use funds from a health savings account as well.

Medically necessary home renovations do qualify as deductible medical expenses for tax purposes. The cost of such renovations, in addition to other medical expenses, must total 10 percent of your adjusted gross income, in order for you to claim the deduction. The rules for valuing renovations get tricky if they also improve the value of your home, so it may be worth consulting an accountant. A home equity line of credit can also be an attractive option, given the added benefit of a potential tax deduction. "Keep all the receipts for work," says John Barnes, a Massachusetts-based certified financial planner. "The IRS is going to want to see documentation."

3. Incorporate technology

Many of the new advances that make our homes "smarter", by incorporating the internet into everyday

life, can also improve the accessibility of a home. The ability to control systems like the lights, locks, and temperature via voice or a smartphone, eliminates the need to physically relocate the switches or the thermostat.

"These products are designed for the wider market, but they have really great uses for people with disabilities," says Louis Tenenbaum, founder of HomesRenewed, an advocacy group focused on accessible housing.

4. Don't ignore design

The safety of all members of your family will be your primary goal, but that doesn't mean you'll need to sacrifice aesthetics. It's possible, for example, to use landscaping to create a natural-looking, sloped path to a front door, rather than installing a clinical, metal wheelchair ramp. Opting for improvements that blend into the design of the house will make them assets when you sell the property down

the road.

CHASE  [Learn more about how to take steps towards your dream home.](#)

Beth Braverman is a Chase News contributor. She writes on personal finance and education topics, and her work has appeared on CNNMoney.com.