

# Renovating your home



## **How you can make your house more accessible.**

by Jane Hoback

Anthony Andrade knew he'd have to find a solution if he wanted to stay in his Cranston, Rhode Island, home. "I really struggled getting up and down the steps," he says. So Andrade, who was diagnosed with multiple sclerosis in 2008, had ramps installed over steps leading to two entrances to his house.



Photo courtesy of Glickman Design Build

"Now I can drive my electric wheelchair up the ramp. It's so much easier getting in and out of the house. And I can be home by myself."

Retta Yorns also has made several modifications to her home in Alexandria, Virginia. “I knew things would become more difficult for me, so we started making certain adaptations,” says Yorns, who was diagnosed with MS in 1995. She renovated the bathroom and kitchen, as well as the doorways and floors throughout her house to make them more accessible. “I’m not using a wheelchair now, but I’m trying to think ahead,” Yorns says.

## **Getting started**

That’s exactly the right approach, says Russ Glickman, founder of Rockville, Maryland-based Glickman Design Build, which specializes in accessible home modifications. “Often people don’t want to do something until they need it,” he says. “But you want to stay ahead of the curve, even if you don’t need it right now.”

People living with MS who want to remain in their current homes can undertake a variety of modifications to make their homes safer and more accessible—from installing grab bars to adding elevators—with widely ranging costs.

The idea is based on a concept called universal design, which advocates designing buildings and products that are accessible and usable by everyone, regardless of age, ability or disability.

Deciding what to do and where to begin can be overwhelming. While financial considerations and a house’s structure present limitations for many homeowners, experts say two things are key: safety and planning for future needs, not just your current situation. An occupational therapist can evaluate your home and your needs (today and for the foreseeable future) and help you make some important decisions.

Start with the basics, advises Mark Richmann, home modification manager for VGM Homelink of Waterloo, Iowa. The company works with the insurance industry to help homeowners make accessible modifications. “The first thing is to make it easy to get in and out of the house. Then focus on safety issues and how to maneuver around the home.”

That’s where Andrade started. He had a ramp installed at a side entrance to his house for \$2,200. He had a small deck and another ramp installed at a back entrance for \$3,700.

“If there ever was a fire, now I have two ways to get out of the house quickly,” Andrade says.

Bathrooms should be the next priority, says Richmann. “It’s where the majority of accidents like trips and falls happen.”



Photo courtesy of Glickman Design  
Build

Simply installing grab bars in the shower and next to the toilet can help. A roll-in shower can make hygiene easier for people with mobility issues. Raised toilet seats can accommodate transferring from a wheelchair. Sinks with cutouts allow wheelchairs to roll underneath. Yorns not only did all of the above when she remodeled her bathroom, but she also moved the toilet so there was more space for a wheelchair, and replaced the regular door with a pocket door to make more space. With new tile, paint and other accessories, the total came to a little over \$21,000, but she was able to get some financial relief through a tax credit.

Older homes with small bathrooms might not be able to accommodate a wheelchair. In that case, Richmann recommends a European “wet room” design, where all the curbs and thresholds are eliminated. “There’s not any additional room space, but there’s more floor space.”

Widening narrow hallways for wheelchair access isn’t always possible either. But you probably can widen at least some doorways to 36 inches, which matches the specifications of the Americans with Disabilities Act. If you want wider hallways or a bigger bathroom, you might want to look at taking space from another room, or consider eliminating a room altogether.

“The age, style and design of the house truly does determine what can be done,” Richmann says.

In the kitchen, Glickman and Richmann recommend the following: cooktops with controls on the front and space to roll underneath, countertop microwaves, cutouts under the sink, and

drawers or cabinets with roll-out shelves.

Nonskid hard-surface flooring is also recommended. Yorns removed the carpeting and installed teak floors throughout her home at a cost of \$17,000. A less expensive option is vinyl or a commercial grade carpet, Richmann says.

Lever door handles are easier to open. Lower light switches to below 48 inches and raise electrical outlets to above 12 inches so you can reach them more easily in a wheelchair, Glickman advises.

### **The cost of safety**

Home modifications, including materials and installation, can range in price from \$100 to \$50,000, according to the Center for Universal Design at North Carolina University, a national information, technical assistance and research center that promotes universal design in housing, commercial and public facilities, outdoor environments and products.

Costs vary widely depending on the work being done, and on geographic regions. Golden, Colorado-based HomeAdvisor, a free national service to help homeowners find reputable contractors, says the national average cost to remodel a home for disability accommodation is \$5,585.

To help defray at least some of the expense, financial help is available in the form of federal income tax credits, a handful of state tax credits and grants. The federal government offers an income tax credit for renovations and home improvements for expenses related to your illness and disability.

## **State home-modification tax credits**

These states have enacted legislation offering tax credits and other programs to provide assistance for modifications to make homes more accessible. A variety of conditions apply, so homeowners should contact their individual states for more information.

**Georgia:** Up to \$500 to retrofit an existing home.

**Kansas:** Sliding-scale reimbursement up to \$9,000 for modifications, depending on income.

**Maine:** Tax credit up to \$9,000 for modifications, depending on disability and income requirements.

**Missouri:** Individuals or married couples with income of less than \$30,000 can receive a tax credit equal to \$2,500 per year, or 100 percent of the cost incurred, whichever is less. Those with income over \$30,000, but less than or equal to \$60,000, can receive a credit of \$2,500 or 50 percent of the cost incurred, whichever is less.

**Virginia:** Tax credits are available for up to \$5,000 for the purchase or construction of a new accessible residence, and up to 50 percent of the cost of retrofitting existing units, not to exceed \$5,000.

A handful of states also offers tax credits and others offer grant programs. However, Karen Mariner, vice president of advocacy for the National MS Society, points out that many of the grants are based on income eligibility. “The concept behind tax credits is to provide relief for people who don’t qualify for grants because their incomes exceed the threshold,” she says.

In addition, some counties and other local entities offer programs. Seth Morgan, chair of the Montgomery County, Maryland, Commission on People with Disabilities, and a Society volunteer and district activist leader, says he and others worked with builders for several years to establish the county’s Design for Life program. The program offers property tax credits up to \$10,000 spread out over a number of years to build and modify homes to make them accessible. It also provides information to help find designers and builders as well as assistance in getting building permits.

Yorns received a \$2,000 tax credit as part of the Virginia Department of Housing and Community Development Livable Homes Tax Credit program.

Andrade worked with an MS Navigator and received some assistance for his ramps. He plans to apply for the federal income tax credit as well.

All these different tax credits and programs can be confusing. “It’s like a puzzle, trying to put together all these pieces to minimize the cost,” Mariner says. But an MS Navigator can help, she adds. “We can see what financial assistance and resources may exist so you can be safe and independent in your home.”

The modifications—and the financial help—made all the difference for Andrade, says his wife, Phyllis.

“We would never have made it without the ramps. Anthony is very active. But without the ramps, he would have become housebound. This has made our life so much easier.”

**Jane Hoback is a Denver-based freelance writer.**

For more information, download [“Affordable Accessible Housing: A Guide for People with MS.”](#)

For help determining sources of financial assistance in your area for home modifications, call an MS Navigator at 1-800-344-4867.

To read more about federal tax credits, see details in [IRS Publication 502](#).