House Hunting for Accessibility: How to Get Into Your Dream Home

House hunting is an adventure and sometimes a rollercoaster ride, especially in tough markets with an ever-changing inventory. If an accessible home is on your wishlist, check out the guide below for tips on how to make it happen.

Before You Window Shop, Get Prequalified

Before you fall in love with a home by window shopping, speak with a trusted lender to determine how much you can afford. Mortgage lenders review your credit history, income,
and employment details before setting a maximum loan amount. You may qualify for more or less than expected based on the loan type; ask about options and rates.

Once you have pre-approval, start reviewing listings in your price range. Casually browsing introduces you to the market and gives a glimpse of the inventory. Next, you'll want to find a realtor who can curate listings that meet your needs — and budget.

Your pre-approval will likely have an expiration date, though it's not set in stone, so time is a variable as you begin your home search.

**Work With a Realtor to Find Listings**

Searching local property listings may turn up promising leads. Yet there's more to a home than its listing details, and a knowledgeable real estate professional knows this.

An agent can search for homes within your budget and in the desired location on the Multiple Listing Service (MLS). MLS is an exclusive database not accessible to the public; many public real estate sites pull from the MLS but may not have all the insider info that an agent can access, notes Bankrate.

Your realtor can also contact listing agents to get more information. Real estate professionals may also know about unpublished listings that are for sale by the owner or have "pocket" listings that are kept quiet until the right buyer comes along.

Either way, your agent will be instrumental in finding a home and helping you close the deal.

**Find a Home That's a Perfect Fit**

Finding a dream home can be an adventure for many homebuyers. When your must-have list also includes accessibility features, the experience becomes more challenging.

When it comes to accessibility, making modifications is always a possibility. Yet many modern homes come with accessible features built in. As Angi explains, a property built to universal design principles accommodates all people in various life stages.

The adoption of these standards in many new builds means you can find curbless showers, lever door handles, and wide doorways and halls in model homes.

**Modify Your Dream Home to Suit**

Even if a home does not offer accessible features, modifications may be an affordable alternative. Various home modification assistance programs may offer help with
remodeling after you close. Or, your loan may cover the property plus improvements — be sure to ask your lender about this possibility.

Once you’re in your new home, there are simple swaps that can make daily life easier. For example, home improvement projects for accessibility could include changing door knobs for lever handles. New door handles are inexpensive yet make it easier for you (and visitors) to get around. Improved lighting and devising well-thought-out furniture arrangements can also make daily living safer and more accessible.

If you’re looking for more substantial modifications, you’ll want to bring in professionals. You can get recommendations of qualified contractors by using a home management app: repairs and maintenance. Simply answer a few questions about the house and the app will provide you with a list of well-reviewed professionals in your area. Call a few options, get quotes, and make a selection to get your renovation projects started right away!

Make Your Move Less Stressful

It’s no secret that moving households is stressful, but some pre-planning can save the day. Make packing and relocating easier by hiring help to do the heavy lifting and outlining a packing and transport plan.

Gear up for the move by collecting free cardboard boxes and creating a packing list. Break down each step into smaller steps so that you have tasks to check off one by one.

Organized, slow-paced packing helps you discard unwanted items (versus packing them out of convenience) and feel accomplished at each stage. By the time moving day arrives, you’ll be neatly packed and ready.

Start on the Path to Accessible Home Ownership

From researching mortgage options to packing your entire life into a set of moving boxes, homeownership will present many challenges. With a well-thought-out roadmap, it’s only a matter of time before you can enjoy your new (accessible) home.

If you have questions about your rights as a person with disabilities in West Virginia, visit Disability Rights of West Virginia for resources.

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