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The More You Know: Understanding Differently Abled House Hunting

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For many of us, accessible homes are necessary to ensure comfort and quality of life, but with such a vast range of home and modification types, it can be difficult knowing where to start (and keep things under budget). Thankfully, there are plenty of methods that can help you to identify the right property and navigate the complicated buying process.

Property Characteristics

There are a number of variables that come into play when it comes to deciding which property is most suitable for your needs. A good place to start is with the floorplan - a home's layout can directly affect your quality of life, and it's [important to pay close attention](#) to measurements, stair access, and other relevant features. It's also important, even at this early stage, to

consider modifications such as ramps, widened doorways, or stairlifts and whether the home itself will be able to accommodate these.

Another key consideration is the location of your property. As a differently-abled person, you may require certain amenities in close proximity to your place of residence (hospitals, pharmacies, shops, and banks, for example). If you feel you might be vulnerable to theft or assault, [take into consideration crime statistics](#) and local income levels.

It goes without saying that the affordability of the property will be a key consideration. It's important, therefore, to figure out what you can truly afford to spend on a new home. Once you have a figure in mind, you can begin to research ahead of time. If owning a home isn't currently in your budget, consider renting instead. You can find rental properties by perusing online listings and filtering by home type, cost, and types of amenities.

Purchasing

During this budgeting stage, you'll also be able to research the various mortgage types and work out how they might affect your purchasing options. When applying for a home loan, lenders will review your credit score, current income, and employment and take into consideration how much you want to borrow. Remember, as a differently-abled individual, you may be [entitled to grants or programs](#) that seek to fund, advise, educate or subsidize you in your efforts.

Your best asset during the purchasing stage is a realtor who understands your needs. Sometimes, [realtors specialize in identifying accessible homes](#) and helping purchasers to acquire them. These individuals can even connect you with reliable contractors to assist with modifications.

Modifying

The key difference when shopping for an accessible property is the modifications you may need to install to make the place living-proof. These will differ depending on your circumstances. However, the constant variable here is the contractor - finding someone (or an agency) who you can rely on to do a good job and remain ethical throughout the process is crucial. The right company will be able to carry out the job but also help you to secure the right permits.

If you're new to this process, it's important to carry out plenty of prior research - this means understanding pricing, timeframes, and measurements and even taking a brief look at the methods employed to see how these might affect your living situation/other aspects of the household. [Custom chair lifts](#), for example, can cost as much as \$10k, and installation costs run

as high as \$3k, but many services carry this out for cheaper or charge more. By carrying out a background check, you can better understand why - whether they've received good reviews, if it's a new company or if they're a service to be avoided.

Planning and research are the two keys to a stress-free, successful transition into accessible housing. If buying a home isn't in your budget, consider renting instead. With the right know-how, you can save money, oversee operations, and ultimately benefit from this challenging process.

[Disability Rights of West Virginia](#) is committed to protecting and advocating for West Virginia residents with disabilities. Visit our site to learn more.