

Buying a Home When You Have Accessibility Issues

If you or someone in your family has physical challenges that require specific accessibility in terms of housing, it can be challenging to find a home that fits your needs. Fortunately, you can identify properties that can be modified to meet all of your accessibility needs. Today, [NeighborWorks Southern Colorado](#) has some tips and resources to help.

Consider the Short and Long-Term

Any time you're considering buying a home, it's wise to consider your short- and long term needs. For example, if you're just starting your family, you may want a large home with multiple bedrooms and a big yard; if you're empty nesters, you may want something smaller, with lower maintenance and upkeep; and if you have a physical condition that may deteriorate over time, you'll want to think ahead to issues like how easy a layout is to navigate, and whether you'll be able to manage stairs.

Also, as you weigh your options, also consider the [intricacies](#) of mortgages, which could provide the funds for the modifications you need. Furthermore, United Disabilities Services Foundation offers [several tips](#) on which modifications to implement first for accessibility. Location is important as well. If you rely on public transportation, you'll want to be in a spot that has easy access.

Also, carefully consider how much you can spend on a home. When determining how much you can spend on your mortgage each month, take into account your income, any benefits you receive, expenses, and debts.

You'll also want to keep in mind how easy it is to access places you need to go if you're not able to drive. Is your home near public transportation that is accessible for people with physical limitations? Are the shops nearby wheelchair-friendly? Is there a farmer's market where you can easily navigate shopping for fresh produce?

Work With an Agent

Working with a [qualified](#) real estate professional can make it a lot easier to search for a home that's already outfitted with the features you need for special access. For example, if you need a single-story home with a wheelchair ramp, wide-frame bathroom doors, and an accessible bathing area, or you're looking for a layout that is conducive to navigation for someone who is visually impaired, an experienced agent can locate appropriate properties.

Make Necessary Modifications

If you can't find a house that fits your needs, consider consulting with a qualified general contractor to inspect the properties you're considering. These pros can offer advice about the [types of modifications](#) that can be made to the existing structure to create an environment that's better suited for your specific requirements - for example, ensuring even flooring, automatic door openers, and hand grips. It's smart to check out individual contractor's online [reviews](#) before hiring one, and make sure you get a written estimate related to anticipated cost and construction time.

Buying A House As-Is

When it's a seller's market, buyers may have a challenging time finding a home, simply because inventory in a seller's market is lower than usual. If you find something you like, you may need to act fast, bringing a solid offer and limited contingencies to be the successful bidder.

You may consider buying a home "[as-is](#)," which means you don't ask the seller to make any concessions in terms of fixes or repairs, agreeing to buy it in its existing state. You can save money using this approach, but in order to protect yourself, you'll want to hire your own property inspector to check out major structural features of the house, and possibly consult with a lawyer who can examine land records for potential red flags before you sign anything on the dotted line.

While this can be a great option in some cases, it's not something to be taken lightly – especially if you have accessibility issues. After all, many "as-is" defects can be major, like [structural damage](#), or damage from termite infestation. If you're already weighing the costs of modifying your home, these repairs could add to the cost. In the end, you'll have to weigh the "as-is" advantages against the negatives.

Finding the perfect home is always a bit of a challenge, and if you have accessibility concerns, there is additional planning to consider. The tips above can help ease some of that burden and aid in the process.

At [NeighborWorks Southern Colorado](#), our mission is to promote healthy, vibrant neighborhoods and serve as the first choice for homebuyer resources in Southern Colorado. We'd love to [hear from you!](#)