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for those
you care about

Home Repair and **Universal Design**

When most people purchase a home, they don't think about how it will suit them as they grow old. As people age, declining physical ability can make daily routines difficult. Climbing stairs, bathing, preparing meals, and making home repairs can become challenging. People may not realize or may not want to admit that their home does not meet their needs. As a result, many change or adapt their routine to avoid obstacles. People don't have to live this way — a concept called universal design recognizes and respects the wide range of human ability.

Universal design features create homes that are usable and marketable to people of all ages. Universal design helps to eliminate the need for specialized, expensive equipment. Universal design is about ability, rather than disability. Many of the features such as wide doorways and lever handles instead of doorknobs are designed to meet the particular needs that change as families grow and people age.

A universally designed home is not only pleasing to the eye but also comfortable and convenient. A well-planned home can promote independent living and the satisfaction of staying in control *and* in your own home as you age. However, many people have not seen a universally designed home so they do not know to

ask about the features unique to universal design. This can leave people at risk of having contractors and remodelers repeat the same design mistakes that have been common for so long. It is important for people to evaluate their current home environment and decide on appropriate changes that will create more independence, comfort, and safety.

- Many people are living in older structures that can be dangerous and contribute to falls and injuries.
- Home modification and repair can help prevent accidents and falls. The National Centers for Disease Control (CDC) suggests that one-third of home accidents can be prevented by modification and repair.
- Modification to the home can be a key factor in increasing the chances of older people staying independent and injury-free in their own homes and active in their own community for as long as they desire.

There are several ways to modify and repair your home. Many of the modifications are easy and do not cost a lot of money. You may be able to do some of them yourself, or possibly a friend or relative could help.

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- Grab bars in the shower, by the toilet, and by the tub.
- Rubber strips in the bathtub/shower to prevent slipping
- Hand-held flexible shower head
- Adjustable shower seat
- Telephone in the bathroom that can be reached from the floor
- Lever door handles and faucets that operate easily with a push
- Night lights

Some of the changes will require a contractor. Using a contractor means being aware and doing homework:

- **List the things that you want to have done** *before* talking to any contractor.
- **Get recommendations from family and friends** of their experiences with contractors. Are they satisfied with the work, the price, and the time it took to get the job done? Ask local hardware or home stores for recommendations of contractors they respect.
- **Check out the recommendations.** The Better Business Bureau and Consumer Protection Office are helpful places to find out about any complaints that have been filed against a contractor.

- **Compare the contractors against each other.** Find out if they each do the type of work you want, and how long have they been in business. Ask for proof that they are licensed, bonded, and covered by workman's compensation and liability insurance. Ask for bank and/or supplier references to make sure they are financially stable.
- **Get three estimates.** Have a face-to-face meeting with at least three contractors. Make sure there is a clear understanding of the work to be done. Get written estimates that detail the materials to be used, the labor charges, the start and end dates, and the total cost.
- **Take your time.** The lowest bid may not always be the best. Go over the estimates carefully and ask for explanations of anything that isn't clear. Have someone else look over the contract before signing. Any genuine deal will still be there the next day.
- **Put it in writing.** A well written, clear, and detailed contract is very important. Make sure that everything you agreed to is in writing. Don't approve any plans unless you understand them. Never sign a contract with any blanks and get a copy of everything you sign. Make sure the contract states who is responsible for obtaining building permits.

■ **Be cautious and feel comfortable.**

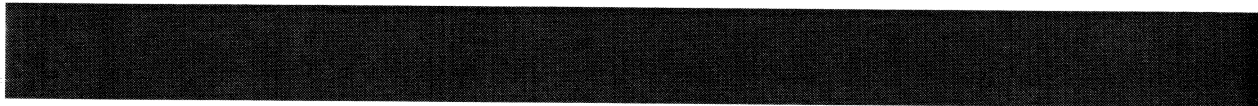
You should feel comfortable with the contractor who will be completing the work in your home. A federal law allows you to cancel any home repair contracts by giving written notice (usually within three business days) to the contractor.

- **Understand the financing.** Be careful if the contractor offers to arrange the financing for the project—you may get a better loan from your bank or credit union. Be sure to understand all the terms and how much interest you will have to pay. Any financial agreement must comply with the federal Truth-in-Lending Act. This law requires the lender to give a very accurate account of credit terms and your right to cancel.

■ **Don't sign the completion certificate until it's inspected.**

Make your final payment only after you and any necessary local building authorities have inspected the work, and when everything is completed the way you want it. And also before you pay, get a written statement that the contractor has paid all of the subcontractors and suppliers.

These simple ideas, from the smallest doorknob change to the largest remodeling job, all can assist older people in maintaining an important aspect of life: independence in their own homes.



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