

<http://reversemortgagedaily.com/2016/06/29/how-reverse-mortgages-can-fund-innovative-home-design-features/#more-25760>

## How Reverse Mortgages Can Fund Innovative Home Design Features

June 29th, 2016 | by Alana StramowskiPublished inReverse Mortgage

When aging, many people don't consider making the necessary changes to ensure their future needs until it's too late and upgrading their home for aging in place often falls into this category. People don't want to take the time and have renovations done until they are already in a less than ideal situation. A popular use for reverse mortgages often includes home renovations or upgrades to help the homeowner stay in their home for the long haul.

Universal design is one way that homeowners can use the proceeds from a reverse mortgage and inexpensively prepare their homes for the future. Typically, even if a home is built from scratch, with universal design, it will only cost about three to five percent more than a home without universal design, explains **Bob Aquilino, president of Accessible Design & Build, based in the Raleigh, N.C. area.**

There are certain renovations that are simple such as installing grab bars or changing a bathroom shower to be curbless, but there are several renovations that are at a more foundational level and sometimes are less expensive, and easiest to achieve, when building a brand new house.

One newer innovation that the builders at Accessible Design & Build have started implementing into their builds and renovations includes two closets, one above the other, on the first floor and the second floor of the home. The closet on the second floor, would be installed with a removable floor, so that down the road, the two closets could easily be transformed into an elevator, explains Aquilino.

"The stacking closet idea can save so much money down the road because the dimensions for an elevator are already there, so you don't have to tear out any walls or flooring," he says.

Some common features that Aquilino shares that they often upgrade homes to have wider hallways and doorways, grab bars throughout the home, low-pile carpet to avoid tripping, curbless entry ways and showers, non-slip tile in the bathrooms, countertops with staggered heights, dishwashers mounted five inches off the floor, and garages that are larger to help those who are wheelchair-bound.

They also have started adding pocket doors throughout homes, as well as in cabinets to allow for easy open and close, explains Aquilino. Pocket doors are doors that disappear when they are fully open by sliding into a compartment into the adjacent wall, or in the case of cabinets, the door disappears into the adjacent part of the cabinet.

Pocket doors are ideal for every stage of life, but especially if someone is in a wheelchair or walks with a walker. These types of doors are easier to open and maneuver through.

Another potential option to consider if someone is purchasing a new house with a HECM for purchase, for instance, is the infrastructure behind the walls. "A lot of infrastructure should be behind the walls," says Aquilino. "This way you can put in rails down the road and it'll be safe and secure."

**Disclaimer:** This web article is purely informative and does NOT constitute a recommendation from Accessible Design & Build, Inc., for products or services in financial instruments or an offer to purchase any products or services in financial instruments to which this web article refers. Accessible Design & Build, Inc., has no obligation or responsibility to or with [www.reversemortgagedaily](http://www.reversemortgagedaily) regarding the offering of financial products or services presented to readers, as described in this web article.