



# Accessible Real Estate Update ~for the Bay Area~

Stephen Beard, Real Estate Consultant & Accessibility Specialist, Keller Williams Realty, Oakland, CA



## Featured Homes

### 1001 Shoreline Drive #405, Alameda, CA

#### 2BD, 2BTH, \$559,900

Stunning Bay Views from this sparkling, clean & spacious top-floor condo, across the street from the beach. Upgrades include laminate flooring in hallway, kitchen, and bathrooms. No steps or thresholds makes access easy for folks with physical challenges.



### 20295 Eyota Road, Apple Valley, CA

#### 3BD, 3.5 BTH, \$414,900

Custom built single story home, wheelchair accessible. 3 extra-large bedrooms. One bedroom separate from house - with own entrance. Large number of built in cabinets. Large covered patio over-looking a park like setting.



### Greetings!

As our society ages, there is more need than ever for home owners to think about accessibility as they consider where they live.

I am a Realtor in our area who specializes in Accessible Real Estate.

This newsletter is designed to address the concerns of existing and future home owners who are interested in finding accessible homes and making the homes they currently live in more accessible.

I hope you enjoy this issue. Please send comments to [stephen@stephenbeard.net](mailto:stephen@stephenbeard.net) and if you know anyone who is buying or selling a home, please call me. I'd love to help them.

Enjoy the newsletter!

## Free Accessible Home Ownership Seminars!

Attend **FREE Accessible Home Ownership Seminars** conducted regularly!

Learn how you can find an accessible home and be able to afford it!

Seminars feature experts who discuss finding accessible real estate; affordable home loans for people with disabilities; how to improve your credit; & ways to modify a new home to make it more accessible

### Upcoming Seminars:

- ♿ April 27, 2006, Walnut Creek, CA
- ♿ May 24, 2006, Oakland, CA

*Dates & Location subject to change. Please register early as space is limited*

**Call 510-364-6795 for location, times, and registration or visit [www.stephenbeard.net](http://www.stephenbeard.net) for more info**



## Access to the Disability Community

### Companies, Organizations, and Services you can use



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*For a FREE Accessibility  
Needs Analysis, please  
call me today!*

**510-364-6795**  
[stephen@stephenbeard.net](mailto:stephen@stephenbeard.net)

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*Please visit our resource  
booth at the Alameda  
County 2006  
Developmental Disability  
Transition Information  
Faire!*

**March 25, 2006**  
**San Leandro Marina**  
15301 Wicks Blvd.  
San Leandro, CA

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#### Accessible Renovations

[Complete Construction](#) - Contact Mark Feinman for all wheelchair lifts, ramps, and other accessibility mods. (510) 528-8800

[Lift & Transfer Specialists, Inc.](#) - Contact Craig Coogan for wheelchair lifts, ramps, hoists and ceiling track systems. (877) 542-5438

#### Advocacy

[Silicon Valley Independent Living Center \(SVILC\)](#) - The Silicon Valley Independent Living Center, located in San Jose, offering a myriad of services to support independent living in the community. (408) 894-9041 [www.svilc.org](http://www.svilc.org)

[World Institute on Disability \(WID\)](#) - International Advocacy organization, based in Oakland, CA, for persons with disabilities. (510) 763-4100 [www.wid.org](http://www.wid.org)

#### Estate Planning & Special Needs Trusts

[The Dale Law Firm, PC](#) - Specializes in estate planning; trusts; special needs trusts; probate; and conservatorships. (925) 280-0172

#### Home Ownership Counselling

[ACORN Housing](#) - Provides one-on-one mortgage loan counseling, first-time homebuyer classes, and helps clients obtain affordable mortgages through their unique lending partnerships. For more info, call (510) 436-6532

[Lao Family Community Development, Inc.](#) - Provides free multilingual and culturally sensitive housing counseling and support. For further information, call (510) 533-8850

#### Social Activities and Entertainment

[Access Northern California](#) - Promotes greater access to travel and recreational opportunities in Northern California for people with physical disabilities. [www.accessnca.com](http://www.accessnca.com)

[Piedmont Yoga Studio](#) - Offers classes specifically designed for people with disabilities. Contact JoAnn Lyons at (510) 652-3336 or [joannlyonsyoga@aol.com](mailto:joannlyonsyoga@aol.com)

*For more extensive listings, please access the Links section of my website by going to [www.stephenbeard.net](http://www.stephenbeard.net), and clicking on "Info Center" at the left. If you have a business or service that you would like to promote in this section or on my website, please email me at [stephen@stephenbeard.net](mailto:stephen@stephenbeard.net)*



## How Accessible is your home?

A newer concept in the architecture world these days is “Universal Design”. The idea is that a home should be designed to be accessible to all people...disabled or not.

Of course, most of our homes are not designed this way and most of us probably never think about it...until we have a guest who arrives using crutches or a wheelchair. Or when we are forced to deal with a more permanent disability on a day-to-day basis.

We would be prudent to consider some of the elements of Universal Design for our own homes...especially if our home has become a barrier to access for friends and loved ones who want to visit.

Here are some issues to consider:

- ♻ Does your home have at least one “barrier-free” entrance accessible without steps, and with a door that is easy to open?
- ♻ Is there a bench or place to sit outside the front door for people who may need to sit to remove

their shoes or until you are able to greet them?

- ♻ Are the doorways and hallways in your home wide enough for a person using a wheelchair or a walker?
- ♻ Does your home have a main-floor bathroom? Is it large enough for someone using a wheelchair or a walker? Could a disabled visitor (or a child) easily use the toilet and sink?
- ♻ Do your area rugs or transitions between the flooring of different rooms create a trip hazard for someone using a cane or crutches?
- ♻ Does your kitchen have multi-level counter spaces to accommodate small children, tall adults, and people with motion limitations? Is the kitchen large enough for a person in a wheelchair to maneuver?
- ♻ Do the rooms in your home have adequate lighting for a person who is visually-impaired?
- ♻ Do the inside doors of your home have levers instead of door knobs for guests with limited

gripping ability?

- ♻ How easy would it be for a guest using a wheelchair to get to your backyard, patio, or deck?

The issues seem intimidating, but the good news is that there are resources out there to help you ask the right questions and get the right answers. Here are few online resources you might check out:

American Society of Interior Designers: [www.asid.org](http://www.asid.org)

Center for Universal Design: [www.design.ncsu.edu:8120/cud/](http://www.design.ncsu.edu:8120/cud/)

Universal Design Principles: [www.design.ncsu.edu/cud/univ\\_design/princ\\_overview.htm](http://www.design.ncsu.edu/cud/univ_design/princ_overview.htm)

Universal Design Modification Center: [www.aarp.org/families/home\\_design/](http://www.aarp.org/families/home_design/)



*“There are resources out there to help you ask the right questions and get the right answers”*

## Happy Couple Finds Dream Home

Becky & Andy Donohoe, pictured at right, are thrilled with their new accessible home. Their home search had been one of frustration until they hooked up with Stephen Beard. Now they are living happily in their new 2 bedroom, 1 bathroom place in Berkeley, CA. Says Becky, “Stephen's knowledge and expertise in real estate and disability issues, as well as his genuine interest in helping us make good decisions, enabled us to purchase our first home. He is diligent and meticulous. We felt completely taken care of.”



02\_22\_2006 16:17



# Accessible Real Estate for the Bay Area

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*My Commitment is Your Peace of Mind*

Not intended to solicit properties currently listed for sale.  
Each office is independently owned & operated.

## Lender's Corner

I'd like to introduce you to a mortgage lender that can make your loan process easier and more productive. A lender who has many mortgage options to fit your situation. And above all else, who can handle all of the financing details for you, so you can focus on what you want: Getting the keys to your new home.

Here are just some of the options he offers:

- Special Financing for First Time Buyers (up to 100% financing for Qualified Borrowers as well as a

“HOME CHOICE” Underwriting feature that allows additional flexibility for the Disability Community)

- Interest Only Mortgages (Cash Flow Management, up to \$3,000,000 or more)
- Fixed Rate Mortgages
- Adjustable Rate & Combination Mortgages (fixed rate now, adjustable later)
- Jumbo and Super Jumbo Mortgages (up to \$3,000,000 or more)
- Construction Financing (1 time close, purchase or rehab, up to \$3,000,000)

- Combo HELOC (mortgage plus Home Equity Line Of Credit, all with one application and closing)

Please call **Joe Bohannon**, of CitiMortgage, at (866) 272-4141 or visit him at the Citibank Financial Center at 3614 Mt. Diablo Blvd. in Lafayette, CA to get one step closer to owning that dream home!



# Accessible Real Estate for the Bay Area