



# Accessible Real Estate Update ~for the Bay Area~



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



## House Hunting 101

### Finding the Right Real Estate Agent

Working with a real estate agent is important for anyone buying a home, but finding the right one is critical for the disabled homebuyer. Agents bring knowledge of the housing market, understanding of contracts and disclosures, and expertise about the home purchase process. But for the disabled buyer, the agent is literally going to be the client's legs, arms, eyes, or ears.

Since there are not many real estate agents who specialize in working with clients with disabilities, you'll need to have a variety of points in mind as you look for an agent who will be committed to meeting your needs.

The agent you choose must be an advisor to you - a consultant rather than a salesperson - helping you to make good decisions. You should not have the feeling that they are trying to get you to write an offer on the first place they show you that has a ramp.

Most agents you consider will not themselves be disabled, but that doesn't mean they can't be sensitive to your needs. Inquire about their experience working with disabled clients and disabled family members.



Your agent should be knowledgeable enough about the homes in your area to describe to you how much accessible property is available, and in which neighborhoods it can be found. Ideally, they should be able to connect you with contractors who have experience installing wheelchair lifts, ramps, and other accessibility features.

The agent's office should be physically accessible to you, as should the office of anyone they refer you to (such as a lender or insurer). If they cannot provide an accessible meeting location,

*(Continued on page 3)*

### 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 first issue...and if you have any suggestions or comments about the newsletter, please email me at [stephen@stephenbeard.net](mailto:stephen@stephenbeard.net)

Thanks for reading!

## Free Accessible Home Ownership Seminars!

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

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

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

*(Continued on page 3)*



## Access to the Disability Community

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

#### Accessible Renovations



[City of Oakland - Housing Rehabilitation](#) - Provides grants for accessibility modifications to owner-occupied properties. To request an application, call (510) 238-3909

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

#### Advocacy

[Center for Independent Living - Berkeley \(CIL\)](#) - The Berkeley CIL is the most active in the East Bay, offering a myriad of services to support independent living in our community. (510) 841-4776

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

#### Disability Benefits

[Disability Benefits 101](#) - Superb web site explaining the ins and outs of federal, state, and other benefits available for person with disabilities. Go to: [www.disabilitybenefits101.org](http://www.disabilitybenefits101.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

#### Mobility Aids

[Johnston Medical Supplies](#) - Sells canes, walkers, and wheelchairs, as well as a huge selection of medical supplies. Call (510) 843-2488 or visit them at 2801 Shattuck Avenue, Berkeley CA

#### Social Activities and Entertainment

[Axis Dance Studio](#) - Dance studio for people with disabilities. (510) 625-0110

[Mobility Golf](#) - The mission of Mobility Golf is to increase opportunities for those who can't walk, to play golf. Check them out at [www.mobilitygolf.com](http://www.mobilitygolf.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)*

---

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

**510-364-6795**

---



## House Hunting 101 (continued)

*(Continued from page 1)*

they should willingly come to your current residence or any other place that works for you.

As much as possible, the agent should preview the homes they show you **before** taking you to see them. The agent should check for all of their accessibility features, and take digital pictures of areas within the home that may not be accessible for you to view. They should also check that the street and adjacent neighborhood are accessible if you are a chair user. Make sure the agent understands that the absence of steps or thresholds is only part of the equation; they should also be evaluating your ability to navigate narrow hallways and bathrooms.

The agents you interview probably will not have accessible vehicles to take you around to preview properties. If you do not have access to your own car or van, discuss transportation arrangements, and ask them to make it as convenient as possible for you.

If you cannot hold or read documents, ask the agents you interview if they can provide digital versions of all of their paperwork and all of the legal documents involved in the transaction.

Many agents are used to dealing with buyers who can preview properties on their own. Some expect to show these clients five, six, or more properties at a time. For many buyers with disabilities, this just isn't realistic. Some agents may hesitate to work with clients who are going to take a longer time to evaluate properties, especially knowing that the amount of accessible housing stock is low to begin with. Make sure all agents you speak with understand your limits in terms of your time and energy, and make sure the agent is prepared to take whatever time it takes to support you in your search.

Real estate agents are fiduciaries. This means they are supposed to put themselves in your shoes and represent your interests as if they were their own. When

interviewing agents, listen carefully to the words they use and their tone. It should be all about how they are going to provide excellent service to you, not how many homes they sold this year, or how many awards they have won. Make sure you ask each of them for references to other buyers they have worked with, ideally buyers with physical disabilities. Call the references and ask them specific questions about the level of service they experienced.

Finally, make sure you interview at least three different agents before you make your choice. By speaking with several agents, you will get a clear sense of which ones are service-oriented and you'll dramatically increase the likelihood of a pleasant, low stress buying experience. ♿



---

*“As much as possible, the agent should preview the homes they show you **before** taking you to see them”*

---

This article was originally published in SCI Life, the newspaper of NSCIA, the National Spinal Cord Injury Association, [www.spinalcord.org](http://www.spinalcord.org)

## Free Seminars (continued)

### Upcoming Seminars on Accessible Home Ownership:

♿ November 16th, 2005

♿ January 26th, 2006

*Space is limited - Please register early!*

*For times, locations, and to register, call or email Stephen Beard at:*

510-364-6795

[stephen@stephenbeard.net](mailto:stephen@stephenbeard.net)





## Accessible Real Estate for the Bay Area

### Stephen Beard

Real Estate Consultant & Accessibility Specialist  
Keller Williams Realty  
4341 Piedmont Avenue, 2nd Floor

Phone: 510-364-6795  
Fax: 510-743-4264  
Email: [stephen@stephenbeard.net](mailto:stephen@stephenbeard.net)  
[www.stephenbeard.net](http://www.stephenbeard.net)



### *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.

Joe Bohannon of CitiMortgage is a lender who has many mortgage options to fit your situation. And above all else, Joe 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's just some of the options he offers:

- Special Financing for First Time Buyers (up to 100% financing for Qualified Borrowers)
- 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 Joe at the Citibank Financial Center at 37 Orinda Way in Orinda, CA to get one step closer to owning that dream home!



## Accessible Real Estate for the Bay Area