What an aging-in-place remodel costs in San Diego, 2026

Design-build pricing in San Diego County, checked against the public anchors named in the article. Every figure is a 2026 range for a project designed, permitted and built by one team; small items are handyman work. Full guide: kaminskiyhomeremodeling.com/blog/how-to-design-a-home-for-aging-in-place-in-san-diego-top-tips-and-considerations/

The cost ladder

Change	2026 range	What decides it	Permit
Grab bars into blocking, lever handles, comfort-height toilet, brighter lighting	$500 to $5,000	Whether the wall has solid blocking; tile removal if not	None
Stair lift	$4,700 to $15,000	Straight run or curved rail; outdoor models cost more	None (electrical outlet may)
Widen an interior doorway to 36 inches	$3,000 to $8,000 plain wall; $10,000 to $20,000 bearing wall	Bearing walls need a new header and engineering	Bearing wall: plan check
No-step entry or ramp	$5,000 to $25,000	Rise at the door: a 1:12 ramp needs a foot of run per inch of rise plus landings	Depends on height and attachment
Walk-in tub, installed	$20,000 to $29,000	Tub model; a larger water heater often needed	No-plan if fixture count stays
Tub to curbless shower, rest of the room kept	$30,000 to $45,000	Slab cut for the flush pan and linear drain; waterproofing; tile	No-plan permit, about $441
Full universal design bathroom	$55,000 to $90,000	Finishes, glass, a 36-inch door, blocking, lighting; Cost vs. Value put the national-spec version at $37,616 in San Diego (2024) and $45,921 in the Pacific region (2025)	No-plan if fixtures stay put; plan check if a wall moves
Ground-floor bedroom and bath in existing space	$90,000 to $150,000	The new bathroom's plumbing in the slab; egress window; closet	Plan check
Ground-floor suite addition, 400 to 500 sf	$250,000 to $350,000	$350 to $650 per square foot; engineering, energy compliance, school fees above 500 sf	Plan check
Garage converted into a unit for a parent	$140,000 to $180,000	Kitchen and bath inside the existing walls; own entry	Plan check; 60-day state clock

What the alternative costs (CareScout Cost of Care Survey 2025, California medians)

Assisted living (residential care facility)	$7,000 a month, $84,000 a year	Nursing home, semi-private room	$12,167 a month
Non-medical caregiver at home	$40 an hour; $91,520 a year at 44 hours a week	Nursing home, private room	$15,178 a month

Help that pays part of it

Program	Who	What
IRS medical expense deduction (Publication 502)	Anyone itemizing, when a disability is the reason	Ramps, widened doors, grab bars, modified bathrooms, lowered cabinets and lifts count in full; deductible above 7.5% of adjusted gross income
California property tax exclusion (R&T; Code 74.3, form BOE-63)	A severely and permanently disabled resident of the home	Accessibility construction is not reassessed as new construction; physician's statement required
VA Specially Adapted Housing and Special Home Adaptation grants	Veterans with qualifying service-connected disabilities	Up to $126,526 (SAH) or $25,350 (SHA) in fiscal 2026; HISA grant of $6,800 or $2,000 for medically necessary changes
USDA Section 504 Home Repair grant	Homeowners 62 and over, very low income, rural areas (parts of the county's backcountry)	Up to $10,000 lifetime to remove health and safety hazards; loans to $40,000 at 1%
Medi-Cal Community Supports: home modifications	Members whose managed care plan offers it, with a doctor's order	Ramps, grab bars, widened doorways, bathroom changes, within the plan's own cap
JFS Fix-It (County-funded)	Residents 60 and over, central, south, east and north-central San Diego County	Free grab bars, handrails, shower chairs, toilet risers and minor safety repairs; North County through Interfaith Community Services
Rebuilding Together San Diego, Safe at Home	Owner-occupants under 60% of area median income	Free safety and accessibility modifications by volunteers

Medicare does not pay for grab bars, walk-in tubs or stair lifts. Figures read November 2026; the City's fees rose 7.25% in May 2026 and change each spring. Kaminskiy Design & Remodeling, 12396 World Trade Drive, Suite 108, San Diego, 858-271-1005. License #922807. Updated November 9, 2026. You're welcome to quote these tables with a link to the article.