

Dear Chair Kornheiser, Vice Chair Canfield, and members of the House Committee on Ways and Means,

As a resident of Vermont, a member of the “sandwich generation” (meaning the generation of people, typically in their thirties or forties, responsible for bringing up their own children and for the care of their aging parents), and as an occupational therapist who currently practices in this state—I am well versed in how costly home modifications are. I am also well versed in how prohibitive these costs can be as it relates to people's ability to age in place and enjoy their lives to the fullest in the safest capacity, regardless of age. Therefore, I strongly urge you to swiftly move H.610 through your committee.

Illness and disability will affect everyone at some point in their lives, whether we want to admit it or not. ALL of us—regardless of race, religion, gender, sexual orientation, zip code, or political affiliation. ALL of us. Throughout the course of our lives, we and our loved ones will likely need significant medical care, which can easily exceed hundreds of thousands a year even for those who are privileged enough to have insurance. In addition, the cost of making a home more accessible can be incredibly burdensome, costing thousands of dollars depending on the needs of the home and person.

This is not a hypothetical. This is the world that we live in and it is a challenge that I've seen far too often in my 11 years of occupational therapy practice. Far too often I find myself playing the role of a case manager in the sense that I'm calling local nonprofits, churches, friends, fellow legislators and other colleagues to problem solve how to get my patients the home modifications they need to live safely but also need to safely discharge home from the hospital. I recognize that our healthcare system is flawed and the gaps can be deep and wide. It's one of the reasons I ran for office, after all...

This bill can and will help.

The bill would allow an individual to receive a tax credit of up to \$15,000 of qualified expenses in their lifetime with the purpose of helping individuals live more safely in their homes. Qualifying expenses refer to unreimbursed and uncovered expenses relating to modifications of a homestead to enhance safety and livability, such as: ramps, lifts, widened doorways and hallways, bathroom renovation, and other modifications specifically made to improve accessibility or safety.

Below is an overview of common home modifications that are often not reimbursable and their average cost, according to Disability Partnerships:

- Wheelchair ramps: \$400 - \$4000
- Roll-under sinks: \$500

- Grab bars (or safety rails): \$140
- Doorway/hallway widening: \$700 (each)
- Stair lifts: \$3000 - \$4000
- Curb-free (or wheel-in) showers: \$5000 - \$6000
- Lowered kitchen cabinets/appliances: \$15,000 (Vu)

If enacted, Vermont would join 8 other states, including 2 of Vermont's neighbors, who provide tax credits for home modifications: Colorado, Kansas, Louisiana, Maine, Maryland, Missouri, New Hampshire, and Virginia.

**“Maine:** This Tax Credit of up to \$9,000 may be used for modifications that make the home more accessible for a person with a physical disability or a physical hardship who lives or will live at the residence to qualify. Allowable expenses include changes to flooring to mitigate tripping hazards, installation of grab bars, installation of access ramps, and widening of doorways. Taxpayers must demonstrate that the work meets certain standards, including compliance with applicable building codes. The Tax Credit may be used by individuals who earn \$55,000 or less for expenses paid for modifications to their residence to make it accessible for a person with a physical disability or physical hardship who lives or will live at the residence.

**New Hampshire:** This property tax exemption allows for yearly improvements for the purpose of assisting a person with a disability. The exemption is made from the assessed value, for property tax purposes, by deducting the value of such improvements from the assessed value of the residential real estate before determining the taxes upon the home. New Hampshire residents deemed a "person with a disability" by reason of a physical defect or infirmity that permanently requires the use of special aids." (“HOME MODIFICATION TAX CREDITS: State Examples”)

This legislation would impact people living with disabilities to modify their homes in response to their diagnosis, as well as anyone in the state who is interested in making their home more accessible, which has long-term positive impacts on Vermont's overall housing market.

The financial impact of this bill's passage on people modifying a home, especially with our aging population, would be significant and would incentivize these families to invest in making their homes safer to live in. It would also help people to age in place and free up much needed space in our fragile healthcare systems that are already over capacity. For these reasons, I ask for the committee to take up and pass this bill.

Sincerely, Rep. Mary-Katherine Stone

## Works Cited

- “HOME MODIFICATION TAX CREDITS: State Examples.” *Homemods.org*,  
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