

Dear Chair Kornheiser 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 they relate 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.8 through your committee, as it would provide a tax credit to help Vermonters afford necessary home modifications.

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. 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, often 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 12 years of occupational therapy practice. Too often, I find myself acting as a case manager—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 or even to be discharged from the hospital. I recognize that our healthcare system is flawed, with deep and wide gaps. It’s one of the reasons I ran for office.

This Bill Can and Will Help

H.8 would allow an individual to receive a tax credit of up to \$15,000 in their lifetime for qualified expenses that enhance safety and accessibility in their home. Qualifying expenses refer to unreimbursed and uncovered costs for modifications such as ramps, lifts, widened doorways and hallways, bathroom renovations, and other improvements specifically made to improve accessibility and 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 - \$4,000
- Roll-under sinks: \$500
- Grab bars (or safety rails): \$140
- Doorway/hallway widening: \$700 (each)

- Stair lifts: \$3,000 - \$4,000
- Curb-free (or wheel-in) showers: \$5,000 - \$6,000
- Lowered kitchen cabinets/appliances: \$15,000

If enacted, Vermont would join eight other states—including two of its neighbors—that provide tax credits for home modifications: Colorado, Kansas, Louisiana, Maine, Maryland, Missouri, New Hampshire, and Virginia.

#### How Other States Are Helping

- **Maine:** Offers a tax credit of up to \$9,000 for home modifications that improve accessibility for a person with a disability or physical hardship. Qualifying expenses include grab bars, access ramps, doorway widening, and flooring changes to reduce tripping hazards. The tax credit is available to individuals earning \$55,000 or less.

- **New Hampshire:** Provides a property tax exemption for accessibility-related improvements. The exemption deducts the value of these improvements from the assessed property value before taxes are calculated. It applies to residents with a physical disability requiring special aids.

This legislation would benefit Vermonters living with disabilities, those modifying their homes in response to a diagnosis, and anyone interested in improving accessibility, which has long-term positive effects on Vermont's housing market.

The financial impact of this bill on families—especially with our aging population—would be significant, incentivizing them to invest in safer living conditions. It would also help people age in place, reducing strain on our already overburdened healthcare system. Preventing injuries, particularly falls in the home, will reduce costly hospitalizations, emergency room visits, and long-term care admissions. Keeping Vermonters in their homes longer will help them maintain financial stability, rather than draining their savings or turning to state-funded resources. By taking proactive steps now, Vermont can reduce the number of individuals who require institutional care, saving the state and its taxpayers millions in long-term Medicaid and healthcare costs.

For these reasons, I urge the committee to take up H.8, hold a hearing, and move it forward for a vote. This bill will make a real difference in Vermonters' ability to live safely and independently in their homes.

Sincerely,

Rep. Mary-Katherine Stone

## Works Cited

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