

February 14, 2025

The Honorable Emilie Kornheiser  
Chair, House Committee on Ways and Means  
115 State Street Montpelier, VT 05633

**Re: H.0008 An act relating to a tax credit for home modifications for safety and livability**

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

We, the undersigned organizations, express our strong support for H.0008 which would establish a tax credit for home modifications for safety and livability. This legislation would help to create safer, more accessible homes in Vermont that will benefit both current and future residents, the state's aging population, and people with mobility needs due to a diagnosis or disability.

H.0008 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 renovations specifically made to improve accessibility or safety.

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. More than a quarter of all U.S. homes are multi-story and lack a bedroom and full bathroom on the first floor that would help ensure accessibility. For someone diagnosed with diseases like ALS, Parkinson's, MS, Cerebral palsy, Muscular Dystrophy, and many others, they are forced to pay for home modifications on top of the already crushing financial burden from medical bills, or must remain living in their home as is, which can contribute to falls and increased complications.

Additionally, nearly 30% of households with an adult over the age of 65 have at least one person who has difficulty using some element of the home, and only 10% of housing units are "aging ready."<sup>1</sup> As Vermont's population continues to age, it is vital to ensure that residents can remain in their homes longer and live there safely. Below is an overview of common home modifications 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

If enacted, Vermont would join 8 other states, including 2 of its neighbors, who provide tax credits for home modifications: Colorado, Kansas, Louisiana, Maine, Maryland, Missouri, New Hampshire, and Virginia. Several other states including Massachusetts and Rhode Island have state funded grant programs to assist with home modifications. Home modifications offer a cost-effective alternative to nursing homes and care by preventing falls and avoiding medical costs due to complications. As older adults maintain independence and health, the demand for government-funded care services decreases, leading to significant cost savings to the state.<sup>2</sup> Making homes more accessible also has long-term positive impacts on Vermont's overall housing market.

Creating a home modification tax credit would have a significant financial impact on older adults, people living with a disability or diagnosis, and would incentivize more families to invest in making their homes safer to live in. For these reasons, we ask for the committee's attention and support on H.0008 and hope for a favorable report.

Sincerely,



1. [https://homemods.org/wpcontent/uploads/2021/09/FundingSourcesHomeModRepairs.TABrief.USC\\_-1.pdf](https://homemods.org/wpcontent/uploads/2021/09/FundingSourcesHomeModRepairs.TABrief.USC_-1.pdf)  
2. [file:///C:/Users/DanielleAdams/Downloads/home\\_modifications\\_issue\\_brief.pdf](file:///C:/Users/DanielleAdams/Downloads/home_modifications_issue_brief.pdf)