

Home Modification for Accessibility Act

Dear Colleague,

Falls in homes cost \$50 billion a year in medical expenses,^[1] and an estimated average hospital stay for a senior after a fall is \$30,000.^[2] Medicare and Medicaid shoulder 75% of these costs. These injuries and subsequent medical costs could be significantly reduced with relatively low-cost home modifications. At only \$4,400, the average cost of today's home modification is roughly half the cost of a single month in a nursing home.^[3] Accessibility remodeling could reduce the number of falls by 20% for those over 65 and 40% for those over 75.^[4] Modest investments in home updates produce substantial reductions in costly hospital admissions and long-term care and rehabilitation stays for individuals with functional limitations and chronic conditions.

As we age, we depend more and more on medical care and, increasingly, more older Americans want the option to age safely in their own homes. As a result of the COVID-19 pandemic, more people use their homes as offices, as gyms, and even as sites for medical care. In fact, the use of homecare and telehealth skyrocketed during the pandemic, while seniors living in congregate care nursing homes died in record numbers.

Proposal: Research suggests that with a 20% cost share for older adult home modifications, the U.S. Government could break even on the investment within the 10-year CBO scoring timeline.^[5] This would create additional taxable income from home modification design and construction contractors, while reducing medical costs associated with falls and/or enrollment in senior assisted living centers. To achieve this cost share, the bill would allow for an early penalty free withdrawal from retirement accounts and an above the line tax deduction up to \$30,000 (lifetime amount) for authorized home modifications. Homeowners can claim this benefit multiple times up to an aggregated lifetime amount of \$30,000.

Supporting Organizations: HomesRenewed Coalition, VGM Live at Home, Age Safe America

"This bill will help correct a fundamental injustice in American life. While we're living longer and healthcare is increasingly conducted at home, the country's housing stock is not meeting our daily and safety needs," said **Louis Tenenbaum, founder and president, HomesRenewed Coalition**. "Incentives outlined in this bill will encourage people to demand building and renovation designs that support aging in place with joy, dignity and independence," added Tenenbaum. "Over time, these features will become the norm, benefiting individuals, families, the healthcare system and our economy."

If you have any questions or would like to cosponsor the bill, please contact Tony Gregg at Tony.Gregg@mail.house.gov.

Sincerely,