

119TH CONGRESS
2D SESSION

H. R. 9554

To amend the Internal Revenue Code of 1986 to allow a credit against tax for qualified accessible housing expenses, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JUNE 30, 2026

Mr. LATIMER introduced the following bill; which was referred to the Committee on Ways and Means, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To amend the Internal Revenue Code of 1986 to allow a credit against tax for qualified accessible housing expenses, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Senior Accessible
5 Housing Tax Credit Act of 2026”.

6 **SEC. 2. SENIOR ACCESSIBLE HOUSING TAX CREDIT.**

7 (a) IN GENERAL.—Subpart A of part IV of sub-
8 chapter A of chapter 1 of the Internal Revenue Code of

1 1986 is amended by inserting after section 25F the fol-
2 lowing new section:

3 **“SEC. 25G. SENIOR ACCESSIBLE HOUSING CREDIT.**

4 “(a) IN GENERAL.—In the case of an eligible indi-
5 vidual, there shall be allowed as a credit against the tax
6 imposed by this chapter for the taxable year an amount
7 equal to the aggregate amount of qualified accessible hous-
8 ing expenses paid or incurred by the taxpayer during such
9 taxable year.

10 “(b) ELIGIBLE INDIVIDUAL.—

11 “(1) IN GENERAL.—For purposes of this sec-
12 tion, the term ‘eligible individual’ means any indi-
13 vidual who—

14 “(A) has attained age 60 before the close
15 of the taxable year, and

16 “(B) is not a nonresident alien.

17 “(2) SPECIAL RULE FOR JOINT RETURNS.—In
18 the case of a married couple filing a joint return for
19 the taxable year, credit under this section shall be
20 allowed—

21 “(A) if at least 1 spouse has attained age
22 60 before the close of the taxable year, and

23 “(B) only if neither spouse is a non-
24 resident alien.

1 “(c) QUALIFIED ACCESSIBLE HOUSING EX-
2 PENSES.—

3 “(1) IN GENERAL.—For purposes of this sec-
4 tion, the term ‘qualified accessible housing expenses’
5 means, with respect to a taxpayer, any expenses
6 which are related to making any of the following
7 modifications to a qualified residence of such tax-
8 payer:

9 “(A) Installing wheelchair ramps.

10 “(B) Widening doorways.

11 “(C) Installing handrails or grab bars.

12 “(D) Installing non-slip flooring.

13 “(E) Installing bathtub cuts or shower
14 seats.

15 “(F) Installing furniture risers.

16 “(G) Installing chair lifts.

17 “(H) Replacing toilets.

18 “(I) Replacing bathroom vanities.

19 “(J) Replacing kitchen or bathroom fau-
20 cets.

21 “(K) Any other modification which the
22 Secretary, in consultation with the Secretary of
23 Health and Human Services, determines would
24 improve an eligible individual’s ability to live
25 safely and independently.

1 Such term includes any expenses for labor costs
2 properly allocable to the onsite preparation, assem-
3 bly, or original installation of property described in
4 this paragraph, including any property allowed pur-
5 suant to subparagraph (K).

6 “(2) QUALIFIED RESIDENCE.—

7 “(A) IN GENERAL.—For purposes of para-
8 graph (1), the term ‘qualified residence’ means
9 any dwelling unit located in the United States
10 and owned or used by the taxpayer as the prin-
11 cipal residence (within the meaning of section
12 121), or qualified second home, of such tax-
13 payer.

14 “(B) QUALIFIED SECOND HOME.—For
15 purposes of this paragraph, the term ‘qualified
16 second home’ means a residence within the
17 meaning of section 163(h)(5)(A)(i)(II).

18 “(d) LIMITATIONS.—

19 “(1) DOLLAR LIMITATION.—The credit allowed
20 under subsection (a) to any taxpayer for any taxable
21 year shall not exceed \$10,000.

22 “(2) LIMITATION BASED ON MODIFIED AD-
23 JUSTED GROSS INCOME.—

24 “(A) IN GENERAL.—The amount of the
25 credit allowed under subsection (a) for any tax-

1 able year shall be reduced (but not below zero)
2 by \$1 for each \$2 (or fraction thereof) by which
3 the taxpayer’s modified adjusted gross income
4 exceeds the threshold amount. For purposes of
5 the preceding sentence, the term ‘modified ad-
6 justed gross income’ means adjusted gross in-
7 come increased by any amount excluded from
8 gross income under section 911, 931, or 933.

9 “(B) THRESHOLD AMOUNT.—For purposes
10 of subparagraph (A), the term ‘threshold
11 amount’ means—

12 “(i) \$200,000 in the case of a joint
13 return or a surviving spouse (as defined in
14 section 2(a)),

15 “(ii) \$150,000 in the case of a head
16 of household (as defined in section 2(b)),
17 and

18 “(iii) \$100,000 in the case of a tax-
19 payer not described in clause (i) or (ii).

20 “(e) DENIAL OF DOUBLE BENEFIT.—In the case of
21 any qualified accessible housing expenses with respect to
22 which credit is allowed under subsection (a)—

23 “(1) no other credit or deduction shall be al-
24 lowed for, or by reason of, any such expense to the
25 extent of the amount of such credit, and

1 “(2) the basis of any property shall be reduced
2 by the amount of such credit to the extent that such
3 expenses were taken into account in determining
4 such basis.

5 “(f) INFLATION ADJUSTMENT.—In the case of any
6 taxable year beginning after 2027, each dollar amount in
7 subsection (d) shall be increased by an amount equal to—

8 “(1) such dollar amount, multiplied by

9 “(2) the cost-of-living adjustment determined
10 under section 1(f)(3) for the calendar year in which
11 the taxable year begins, determined by substituting
12 ‘calendar year 2026’ for ‘calendar year 2016’ in sub-
13 paragraph (A)(ii) thereof.

14 If any increase under the preceding sentence is not a mul-
15 tiple of \$1, such amount shall be rounded to the nearest
16 multiple of \$1.

17 “(g) REGULATIONS.—The Secretary shall issue such
18 regulations or other guidance as may be necessary to carry
19 out the purposes of this section.”.

20 (b) CLERICAL AMENDMENT.—The table of sections
21 for subpart A of part IV of subchapter A of chapter 1
22 of such Code is amended by inserting after the item relat-
23 ing to section 25F the following new item:

“Sec. 25G. Senior accessible housing credit.”.

1 (c) EFFECTIVE DATE.—The amendments made by
2 this section shall apply to taxable years beginning after
3 December 31, 2026.

4 **SEC. 3. OLDER ADULT HOME MODIFICATION GRANT PRO-**
5 **GRAM AUTHORIZATION OF APPROPRIATIONS.**

6 There is authorized to be appropriated to the Sec-
7 retary of Housing and Urban Development \$100,000,000
8 for each of the fiscal years 2027 through 2031 for the
9 grant program established under the third proviso of para-
10 graph (2) under the heading “LEAD HAZARD REDUC-
11 TION” under the heading “OFFICE OF LEAD HAZARD CON-
12 TROL AND HEALTHY HOMES” in title II of division D of
13 the Consolidated Appropriations Act, 2026 (Public Law
14 119–75) (commonly known as the “Older Adult Home
15 Modification Grant Program”).

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