

119TH CONGRESS
2D SESSION

S. 5216

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 SENATE OF THE UNITED STATES

AUGUST 3, 2026

Ms. ALSOBROOKS (for herself and Mrs. GILLIBRAND) introduced the following bill; which was read twice and referred to the Committee on Finance

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
9 1986 is amended by inserting after section 25F the fol-
10 lowing new section:

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

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

8 “(b) ELIGIBLE INDIVIDUAL.—

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

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

14 “(B) is not a nonresident alien.

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

19 “(A) if at least 1 spouse has attained age
20 60 before the close of the taxable year, and

21 “(B) only if neither spouse is a non-
22 resident alien.

23 “(c) QUALIFIED ACCESSIBLE HOUSING EX-
24 PENSES.—

25 “(1) IN GENERAL.—For purposes of this sec-
26 tion, the term ‘qualified accessible housing expenses’

1 means, with respect to a taxpayer, any expenses
2 which are related to making any of the following
3 modifications to a qualified residence of such tax-
4 payer:

5 “(A) Installing wheelchair ramps.

6 “(B) Widening doorways.

7 “(C) Installing handrails or grab bars.

8 “(D) Installing non-slip flooring.

9 “(E) Installing bathtub cuts or shower
10 seats.

11 “(F) Installing furniture risers.

12 “(G) Installing chair lifts.

13 “(H) Replacing toilets.

14 “(I) Replacing bathroom vanities.

15 “(J) Replacing kitchen or bathroom fau-
16 cets.

17 “(K) Any other modification which the
18 Secretary, in consultation with the Secretary of
19 Health and Human Services, determines would
20 improve the ability of an eligible individual to
21 live safely and independently.

22 Such term includes any expenses for labor costs
23 properly allocable to the onsite preparation, assem-
24 bly, or original installation of property described in

1 the preceding subparagraphs, including any property
 2 allowed pursuant to subparagraph (K).

3 “(2) QUALIFIED RESIDENCE.—For purposes of
 4 paragraph (1), the term ‘qualified residence’ means
 5 any dwelling unit which is located in the United
 6 States and is a qualified residence as defined in sec-
 7 tion 163(h)(5)(A).

8 “(d) LIMITATIONS.—

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

12 “(2) LIMITATION BASED ON MODIFIED AD-
 13 JUSTED GROSS INCOME.—

14 “(A) IN GENERAL.—The amount of the
 15 credit allowed under subsection (a) for any tax-
 16 able year shall be reduced (but not below zero)
 17 by \$1 for each \$2 (or fraction thereof) by which
 18 the taxpayer’s modified adjusted gross income
 19 exceeds the threshold amount.

20 “(B) MODIFIED ADJUSTED GROSS IN-
 21 COME.—For purposes of subparagraph (A), the
 22 term ‘modified adjusted gross income’ means
 23 adjusted gross income increased by any amount
 24 excluded from gross income under section 911,
 25 931, or 933.

1 “(C) THRESHOLD AMOUNT.—For purposes
2 of subparagraph (A), the term ‘threshold
3 amount’ means—

4 “(i) \$200,000 in the case of a joint
5 return or a surviving spouse (as defined in
6 section 2(a)),

7 “(ii) \$150,000 in the case of a head
8 of household (as defined in section 2(b)),
9 and

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

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

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

18 “(2) the basis of any property shall be reduced
19 by the amount of such credit to the extent that such
20 expenses were taken into account in determining
21 such basis.

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

25 “(1) such dollar amount, multiplied by

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

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

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

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

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

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

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