



The Honorable Lydia Edwards, Senate Chair  
The Joint Committee on Housing  
Massachusetts State House, Room 413-C  
Boston, MA 02133

The Honorable James Arciero, House Chair  
The Joint Committee on Housing  
Massachusetts State House, Room 146  
Boston, MA 02133

Dear Chairwoman Edwards and Chairman Arciero,

On behalf of Massachusetts Healthy Aging Collaborative (MHAC) and our cross-sector, statewide network of partners that promote and advance inclusive age- and dementia friendly communities, thank you for the opportunity to offer comments in support of the Affordable Homes Act (House Bill 4138).

The age- and dementia friendly community movement is a locally-driven and informed process that includes cities, towns, regional coalitions and a state-level initiative called [ReiMAgine Aging](#). More than 230 communities are engaged in this movement that improves the physical and social environment to support healthy aging for all. Strategies are similar to master planning or comprehensive planning, but specific to older adults and people living with dementia. With the support of the Point32Health Foundation and alongside dedicated stakeholders, MHAC helps communities pursue strategies informed by resident feedback and relevant to local conditions.

Through this local engagement and action planning, the age-friendly focus area of “housing” receives the most attention and is prioritized most often. The Affordable Homes Act provides the tools and support for our communities and partners to make meaningful progress on creating affordable housing options for people of all ages. On a broader scale, the legislation also helps tackle housing costs, which is the chief driver of economic insecurity among older adults in Massachusetts. According to the UMass-Boston Gerontology Institute’s [Elder Index](#) that measures elder economic insecurity, the Commonwealth’s older adults are among the most economically insecure in the nation. Nearly three-fifths, or 57 percent, of adults age 65 and older who live alone in Massachusetts are unable to afford the cost of a “no-frills” lifestyle that pays for basics such as food, housing, health care and transportation.

This legislation also supports an overwhelming preference by older adults to remain in community. According to AARP’s [Home and Community Preference Survey](#), roughly 77% of adults over age 50 want to remain in their residence for as long as possible, which is nearly matched by those wishing to remain in their current *community* for as long as possible. Only 29% of the respondents said they plan to relocate to a different community as they age. Additionally a majority of the same respondents identified that, in the future, the preference is to live in “a typical community or neighborhood where anyone of any age can live.” To summarize, older adults would prefer to remain in a community that is familiar and intergenerational while relatively few wish to reside in assisted living or “over 55” communities. Other surveys have found much higher support from older adults preferring to age in community.

With all of this in mind, an aging population does not pose a challenge, but rather an opportunity to rethink and reshape communities and housing options that support everyone through our lifespans. MHAC believes the Affordable Homes Act moves us towards taking this opportunity and we have

outlined the provisions of the bill that most specifically address different aspects of creating housing that supports an age- and dementia friendly Commonwealth.

- *Inclusionary Zoning and Funding to Support denser, climate-resilient housing near transit and other amenities (multiple provisions):*

Older adults [prefer](#) to live close to amenities and transportation options, which includes walkable neighborhoods with safe street crossings and clear signage. Many provisions in the Affordable Homes Act would promote these options for older adults who prefer them. Additionally, these housing options help older adults remain engaged in community, promote social interaction, and provide access to food, services, volunteer opportunities, jobs and transportation, among other things.

While many older adults use their cars as the main form of transportation, creating housing options near amenities can help older adults and their families support drive shorter distances or

- *Accessory Dwelling Units (ADUs) As-Of-Right:*

Accessory Dwelling Units are an important tool to address the housing crisis in Massachusetts and are particularly supportive of healthy aging. Older adults wishing to remain in their residence can rent a smaller unit for income or the smaller unit can provide more affordable housing for professional caregivers like home care aides to support older adults in the community. There is also the option to have family reside in the larger or smaller unit that, in either case, provides intergenerational support and connection that brings a range of benefits.

Older adults also have the option to move into the smaller unit on their own property or another homeowner's property in the same community so people can remain in a familiar setting as we age. ADUs provide an affordable option in municipalities and neighborhoods with predominantly single-family zoning and ADUs are typically designed to be more accessible.

- *Commission on Making Massachusetts an Age-Friendly State*

MHAC is grateful for the inclusion of this commission as it builds on our collective efforts in Massachusetts as a national leader in promoting and supporting inclusive age- and dementia friendly communities. We have witnessed incredible and innovative work to set best practices in housing for older adults, including intergenerational housing models, LGBTQ Senior Housing, and integration of housing with health and social services.

Continuing these efforts with the strength of a commission to convene partners to make recommendations on advancing policies, programs and investments in senior housing, including partnerships with health and social support services, would help propel our movement. Again, most age-friendly communities identify "housing" as their priority issue during community engagement. We are excited for the opportunity to share the experiences and practices from age- and dementia friendly community initiatives with this commission.

- *Home Modification Loan Program*

MHAC fully supports the inclusion of this funding program to provide loans to make access and safety modifications to the homes of persons with disabilities and seniors. For older adults wishing to remain in their home or community, enhancing accessibility features and other improvements can help people

remain safe and independent. This program is also an opportunity area to being in partners from healthcare and community settings to help people understand and access this opportunity.

- *Mixed Income Housing Fund*

MHAC support this provision, formerly known as the “workforce housing fund,” along with other provisions that support affordable housing for all, to promote housing availability for the care workforce. The report, “Care Work in Massachusetts: A Call for Racial and Economic Justice for a Neglected Sector,” calls out the need for affordable housing for professional caregivers. The report states “the high cost of living in Massachusetts impacts all workers but is especially hard for care workers whose low wages make it difficult to afford housing where demand for their services is often highest. As it stands, many workers are reliant on public transit to travel long distances from where they can afford to live to where they can find a job.”

Like many other states, Massachusetts is struggling to meet the demand for care workers in long term services and supports (LTSS), childcare and other sectors. Housing is an often overlooked piece of supporting this workforce that is less likely to receive employer benefits, more likely to be on MassHealth, and is commonly reported as being physically and mentally taxing.

Again, the Massachusetts Healthy Aging Collaborative appreciates the opportunity to offer these comments in support of the Affordable Homes Act. The legislation would be transformational for supporting housing options for people of all ages.

Thank you,

James Fuccione  
Executive Director  
Massachusetts Healthy Aging Collaborative