

## Background

There is not enough affordable and accessible housing in Massachusetts, and this is a big problem for people with intellectual and developmental disabilities (IDD). The lack of housing options can lead to costly institutionalization or even homelessness. In this spotlight, information and data are provided about this housing crisis. It highlights the importance of stable and safe housing, and proposed legislation that could help address these challenges.



## Affordable Housing Crisis

- There is an affordable housing crisis in the United States. Rental prices and housing costs are rising faster than people's income.<sup>1</sup> There are not enough homes that people can afford to rent or buy.
- When rental prices increase, so does homelessness.<sup>2</sup> 2024 had the highest levels of homelessness on record in the United States.<sup>3</sup>
- **Nearly 70% of Americans said they were "very concerned" with housing costs in the past year.**<sup>4</sup> This number has increased year after year.
- People with the lowest incomes, or who do not have a lot of money, are most affected by this crisis. This includes many people with disabilities.<sup>5</sup>
- People with disabilities are less likely to be employed and more likely to have incomes below the Federal Poverty Level (FPL).<sup>5</sup> People with disabilities who have little or no income may rely on Supplemental Security Income (SSI).<sup>6</sup>



**SSI does not cover the average rent for a studio or one-bedroom apartment in *any* housing market across the United States.<sup>7</sup>**

## **Accessible, Affordable Housing Crisis**

- The affordable housing crisis has an even bigger impact on people with disabilities who also need **accessible** housing so they can live in the community.<sup>6</sup>
- People have different accessibility needs. Accessible housing may include homes with zero stairs, wider doors, lower surface tops, or curbless showers. Some people with disabilities may need to live close to public transit.
- Less than 5% of housing units are accessible for people with disabilities who use mobility aids, like wheelchairs.<sup>8,9</sup> However, it is estimated that over 12% of the U.S. population has mobility disabilities.<sup>10</sup>



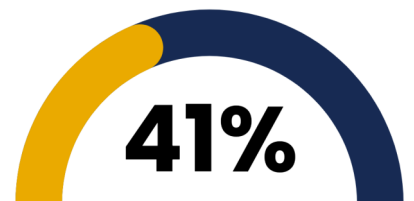
**Accessible bathroom at Ruth Barkley Apartments in Boston's South End.**



**Accessible kitchen at Ruth Barkley Apartments in Boston's South End.**

## **Massachusetts Data: MDDC 2025 State Priority Survey**

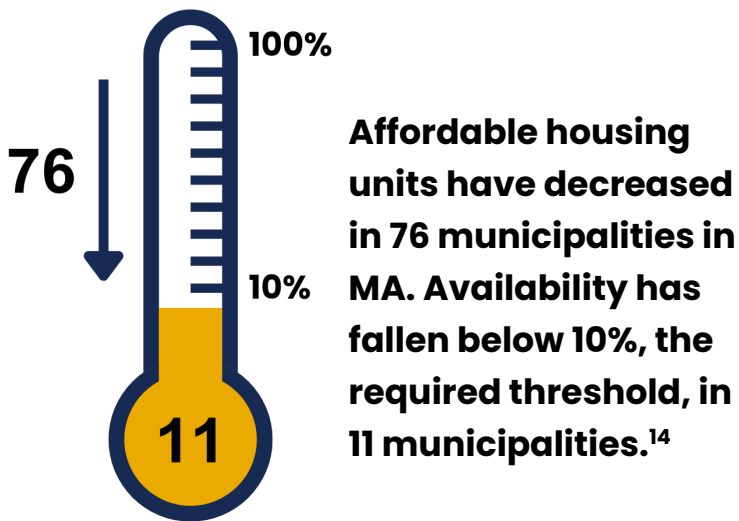
- In 2025, MDDC collected survey data from 400 residents in Massachusetts to understand what policy topics they thought were most important for improving the lives of people with IDD and their families.
- “Affordable and Accessible Housing” was chosen more than any other topic as a top-priority – 41% of survey respondents said it was in their top three priorities.



**The DD community in Massachusetts has made their voices heard – accessible and affordable housing needs to be a top priority.**

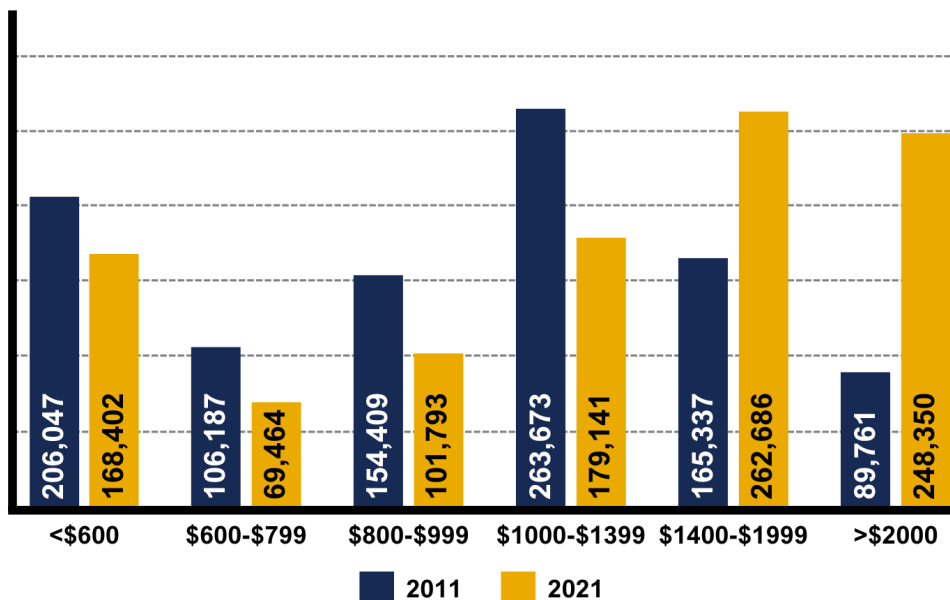
# Housing crisis in Massachusetts

- The housing crisis is affecting the whole country, but it is an even bigger problem in Massachusetts. Housing costs in Massachusetts are some of the highest in the United States.
- In 2024, the average one-bedroom rental cost in MA is 182% higher than the maximum monthly SSI payment. In Boston-Cambridge, the average rental cost is 225% higher than SSI.<sup>11</sup>



**>50%**

**Over 50% of renters in MA are considered “cost-burdened” because rent takes up such a large portion of their income.<sup>12</sup>**



**The supply of low-cost rental options decreased significantly in Massachusetts between 2011 and 2021.<sup>13</sup>**

**>180,000**

**Over 180,000 Massachusetts residents are on waiting lists for state-subsidized housing.<sup>15</sup>**

## Massachusetts Data: NCI-IDD Survey

- Massachusetts most recently administered the National Core Indicators-Intellectual and Developmental Disabilities (NCI-IDD) In-Person Survey (IPS) during the 2021-2022 data collection cycle.
- A random sample of 400 adults with IDD who receive state services were included in this survey.
- Overall, fewer Massachusetts residents were satisfied with their housing and the extent of community inclusion than people from other participating states.
- Compared to the national average, fewer people in MA reported liking where they live and more people reported wanting to live somewhere else.<sup>16</sup>
- MA was also significantly below the national average for the proportion of people who reported that they get to do things in the community as much as they want to and that they were satisfied with their level of community inclusion.<sup>16,17</sup>



**17% of Massachusetts respondents do not like their home or where they live. This is higher than the national average of 11%.**



**30% of Massachusetts respondents want to live somewhere else. This is higher than the national average of 29%.**



**51% of MA respondents are unsatisfied with community inclusion. This is higher than the national average of 44%.**

## How does the housing crisis impact community living?

- People with disabilities have the right to live in the community.<sup>18</sup> When there is no available housing that is affordable and accessible in the community, people may have to live in institutional settings instead.

**Institutions are more expensive than residential settings in the community.**



**It costs Massachusetts an average of \$91,294 per person to support someone living in the community through Medicaid Waiver Services.<sup>19</sup>**



**It is 3x more expensive to support someone living in an Intermediate Care Facility for people with IDD – \$289,681 on average.<sup>19</sup>**

- Beyond the financial cost, there is a significant livelihood expense when people with IDD are not able to live in their communities.
- Adults with disabilities who live in the community, versus institutional settings, report higher quality of life, community participation, and self-determination.<sup>20</sup>
- People with IDD are valuable neighbors, employees, and friends. Everyone benefits when people with IDD can live in our communities.

## MDDC Stories: Tamara Huntley



**Tamara Huntley is a lead trainer at MDDC, and a woman and mother with Cerebral Palsy. She provided testimony to highlight the barriers that exist in finding accessible housing for people with disabilities:**

**"I spent many years in search of a home because of the lack of accessible options. It was an exhausting search and I had to take on additional work hours to get into our home and make ends meet."**

## Relevant Bills

In Massachusetts, bills have been introduced both in past and current legislative sessions to ensure people with disabilities have access to accessible, affordable housing in their communities:

### **H.1481 / S.1004 – An act to create affordable homes for persons with disabilities.**

- This bill would improve a housing program called the Alternative Housing Voucher Program (AHVP), which was first introduced in 1995.
- This legislation would make it easier for people with disabilities to apply for help with rent and for the Housing Authorities to assist people with disabilities to live in safe and stable homes.
  - In order to be eligible for the voucher, the head of household must be a person with a disability aged 18-62, and the total household income cannot exceed 80% of the area median income.
- Vouchers could be used for expenses such as first and last month's rents, security deposits, and other moving expenses.
- The program would be administered through the Department of Housing and Community Development through various agencies.

### **H.2569 – An Act expanding the availability of adaptable housing for people with disabilities and seniors.**

- This bill could improve disability representation on the Massachusetts Architectural Access Board (AAB).
  - Three of the AAB's appointed members would be selected in consultation with disability advocacy groups. People with disabilities should have their voices heard on this topic – nothing about us without us!
- This bill also sets clear and enforceable housing accessibility requirements.
  - Currently the AAB regulations require that residential buildings with 20 or more units make at least 5% of these units accessible - but this is hard to enforce. This bill would make this 5% rule a law.
  - It also provides details on what counts as accessible. For example, all accessible units must have 5 feet of turning radius in kitchens and bathrooms for wheelchair maneuverability.



- In regions of Massachusetts with higher accessible, housing needs, this bill allows AAB to increase the required proportion of accessible units to be **10%**. This decision must be based on data.
- This bill also expands what counts as “public space” so more places in our community need to be accessible. This includes employee work areas

## About the MDDC

The Massachusetts Developmental Disabilities Council (MDDC) is an independent agency, funded by the federal government, dedicated to empowering people with developmental disabilities and their families to enjoy full productive lives by promoting self-sufficiency, community inclusion & opportunity.



The MDDC works to improve the system of supports for individuals with developmental disabilities and their families by bringing advocates together with policymakers to be sure people with developmental disabilities are included in policy decisions that impact their lives.

The MDDC also serves as an objective resource to inform public policy at the local, state and federal levels, to better meet the needs of individuals with developmental disabilities and their families.

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**Visit the MDDC online:** [mass.gov/mddc](https://mass.gov/mddc)

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