

Building for Aging



Recommendations for creating **affordable and healthy senior housing**.



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Introductory Letter

Dear Reader,

Housing costs are the biggest driver of economic insecurity for older adults. Unfortunately, after spending their working years making our many Massachusetts communities thrive, they face the reality that they may not have the resources necessary to age in community. We owe it to our older residents to create a future state where this is not a reality. By strengthening our older adult housing ecosystem, Massachusetts can maintain our economic competitiveness while countering rising housing development and healthcare costs.

We envision a Massachusetts where every resident has the resources and support that allow them to grow old in the manner they wish. Achieving this requires three core elements:

1. Economic security. Housing affordability needs to be measured against an older adult's likely long-term medical costs. We know that 70% of baby boomers will need significant in-home care during their lives, and that this care is expensive.¹ Therefore, when we calculate what older adults can pay for housing, we need to make sure that they either have their own financial resources to support these costs, or we have a public way to subsidize/provide homecare. While Medicaid pays for some homecare, Medicare does not. Homecare costs are one of the biggest reasons middle-class older adults fall into bankruptcy, resulting in more older adults enrolling in Medicaid and increased taxpayer spending on healthcare.
2. Social connection. Loneliness not only spurs depression, but it also significantly increases the risk of dementia, heart attack, stroke, and accelerates the loss of ability to care for oneself. It is imperative that older adults are in situations that facilitate new friendships and social connections.
3. Appropriate healthcare and homecare. At any age, but especially for older adults, it can be difficult to navigate these systems. Professional partnership is needed to determine the right health pathways. Without it, Massachusetts will see rising healthcare costs as a result of preventable increased utilization of costly emergency medical care.



Housing is the most effective platform to ensure economic security, safety and autonomy of older adults. It is imperative that older adults have the resources to support their own choice regarding where they live—whether that be in their own home or in multifamily housing. The Senior Housing Commission's goal is to ensure that housing is the foundational element for optimal aging.

Older adults in Massachusetts are not a monolith, but they all deserve the same thing: safe, affordable housing that supports them through this phase of their lives. Many of our seniors are active, healthy and working. Other seniors are struggling to afford retirement. Some want to remain in the homes where they raised their children. Others would prefer to downsize. We are seeing seniors investing in top-of-the-line ADUs to create multi-generational living on their properties and seniors struggling in housing that does not meet their changing mobility requirements.

We must strive to ensure that older residents can safely and affordably remain in their homes and communities as long as possible, or if they choose, relocate to homes that are right-sized for their present stage of life. Without building a wide range of housing choices in every community, we risk removing people from the communities where they have flourished for decades.

The importance of social connections, especially for older adults, cannot be overstated. Social isolation has a negative effect on the health of an older person. While these connections may be fulfilled by dedicated senior housing communities, they can also be seen in a casual interaction with neighbors in the town someone has lived in for decades. People in Massachusetts look out for each other: delivering groceries, shoveling snow, or just stopping by to chat.

While many of the suggestions in this report will reference new, purpose-built housing, we are just as dedicated to accommodating those who wish to remain in their cherished homes or neighborhoods.

Most importantly, behind every data point is a person. They may be your neighbor, a mentor, a former teacher or coach, or a parent that is now a grandparent.

We are likewise grateful for the work of the Special Commissions on Accessible Housing and Extremely Low-Income Housing, which have developed parallel reports addressing many similar issues given the high degree of overlap between the populations on which



each Commission focused. We encourage you to review the reports of those Commissions as well.

Acknowledgements and About the Commission

Overview

Governor Maura T. Healey established the Special Commission on Senior Housing on August 6, 2024, with the signing of the Affordable Homes Act. The Commission was created with an underlying charge to recommend policy, programs, and other investments to expand the supply of housing for older adults.

The Healey-Driscoll Administration extends its deepest gratitude to the Commissioners for the efforts they have taken to produce the recommendations included in this report that represents their steadfast commitment in meeting the housing needs for our older adults.

Technical expertise and development of the report are also thanks to the work of staff from the Executive Office of Housing and Livable Communities (HLC), the Executive Office of Health and Human Services (EOHHS), the Executive Office of Aging and Independence (AGE), and Massachusetts Housing Partnership (MHP).

The Special Commission on Senior Housing, chaired by HLC Secretary, Edward M. Augustus, is composed of 20 members (see list of Commissioners below) designated in the legislative statute.

Commission Membership

Name	Named Seat
Ed Augustus (Chair)	Chair, Secretary of Housing and Livable Communities
Emily Cooper*	MassHealth/Executive Office of Aging and Independence
James Fuccione**	Mass. Healthy Aging Collaborative
Thomas Stanley	House Chair of the Joint Committee on Aging and Independence



Pat Jehlen	Senate Chair of the Joint Committee on Aging and Independence
Richard Haggerty	House Chair of the Joint Committee on Housing
Gretchen Van Ness***	LGBTQ Senior Housing, Inc.
Brad Jones	House Minority Leader Designee
Peter Durant	Senate Minority Leader Designee
Jeffrey Sacks****	Nixon Peabody
Jennifer Maynard	MassPACE
Betsy Connell	Massachusetts Association of Councils on Aging
Elissa Sherman	LeadingAge Massachusetts
Carolyn Villers	Massachusetts Senior Action Council
Ryan Berard	AARP Massachusetts
Amy Schectman	2Life Communities
Kim Brooks	Hebrew SeniorLife
Betsey Crimmins	Mass Aging Access (f/k/a Mass Home Care Association)
Alma Balonon-Rosen	Massachusetts Housing Partnership
Aaron Gornstein	Preservation of Affordable Housing (POAH)
Andrew DeFranza	Harborlight Homes

*Appointed by Secretary of Health and Human Services

** Appointed by Secretary of Aging and Independence

*** Appointed by Senate Chair of the Joint Committee on Housing

**** Appointed by Citizens' Housing and Planning Association (CHAPA)



Commission Charge

The commission was charged with studying and making recommendations on creating affordable and healthy senior housing. Recommendations shall include, but not be limited to, strategies to better align housing, homecare and healthcare policy and programs to increase access and opportunity for residents to age in their community, including incentivizing multigenerational housing, home-sharing, development of ADUs to limit loneliness in adult populations, assist young families and limit the overall cost to the commonwealth.

The Affordable Homes Act directs the Commission to accomplish this charge through the following directives:

- (i) mapping out the economic profile of older adults
- (ii) determining gaps in services to older adults;
- (iii) identifying best practices for creating supportive senior housing with sustainable funding;
- (iv) determining strategies for connecting and streamlining services supporting older adults in their community, including identifying federal waivers or other actions to support integration of such services;
- (v) identifying partners to create opportunities for supportive housing development that incorporates health care infrastructure and service;
- (vi) estimating the costs and potential impact of programs and recommending comprehensive strategies;
- (vii) recommendations for creating academic partnerships to document and evaluate program innovations;
- (viii) an analysis of the projected demand for senior housing in the 5 years following the first meeting of the commission;
- (ix) recommendations to ensure senior housing is physically accessible and compliant with the Americans with Disabilities Act;
- (x) review of barriers to necessary housing modifications and potential funding sources;
- (xi) recommendations to encourage development of senior housing in areas within reasonable walking distance of amenities and public transportation;



- (xii) an evaluation of age-restricted housing and intergenerational housing with respect to costs, tenant preferences, accessibility and safety;
- (xiii) analysis of models of community-based housing that provide medical support, including residential care homes, rest homes and small house nursing homes; and
- (xiv) recommendations for design and infrastructure features including, but not limited to, increased ventilation and functional outdoor space for the purpose of preventing the spread of contagious diseases.

Timeline and Methods

The Commission first convened on March 20, 2025, and met as a full body each month through December 2025. To address all the charges outlined in the legislation, the Commission developed informal working groups that met on an as-needed basis to examine pressing challenges in expanding the supply of housing affordable to older adults and develop proposals for administrative, regulatory and legislative actions which could help to mitigate or overcome these challenges. These working groups also included subject-matter experts on relevant issues at times. The recommended proposals outlined in this report are structured by sections reflecting the specific working groups.

The recommendations contained in this report represent the consensus reached by the members of the Special Commission on Senior Housing. They do not necessarily reflect the official positions of the Healey-Driscoll Administration, its constituent agencies, nor those of each individual Commission members. Rather, they are recommendations submitted to the Administration and the Legislature by the Special Commission as an independent advisory body for consideration and potential future action.

Executive Summary

Housing costs are the biggest driver of economic insecurity for older adults. Unfortunately, after spending their working years making our many Massachusetts communities a great place to grow up and grow old, many older adults face the reality that they may not have the resources necessary to age in their community. The housing crisis profoundly affects all of us who call Massachusetts home. In 2024, Governor Healey issued [Executive Order 621](#) which directed the Executive Office of Housing and Livable Communities (HLC) to develop the first comprehensive five-year statewide housing plan, "[A Home For Everyone](#)", in



partnership with a newly established 20-member Housing Advisory Council. The plan, released in February 2025, estimates that Massachusetts will need to add an additional 222,000 units of housing from 2025-2035—roughly 7% of existing homes.²

Analysis from the Commonwealth's 2025 Statewide Housing Needs Assessment projects significant growth in the number of households headed by individuals over age 75 between today and 2035. By 2035, the oldest of the baby boomer generation will be turning 90 years old. Advances in public health, nutrition and medicine have provided the most significant gains in life expectancy in human history.³ Increased life expectancy coupled with declining birthrates has created an aging population within Massachusetts with the baby boomer generation, and their offspring, the millennials, representing a disproportionate percentage of the State's population.

The anticipated growth in households aged 75 or older in Massachusetts will significantly shape the future of our workforce and overall economic competitiveness. Fortunately, our older adults are well equipped to play a strong role in meeting our economic goals and in mentoring our succeeding generations. In comparison to earlier generations, older adults are healthier, more diverse and more educated.⁴ However, while there are double the number of older adults in the workforce than 35 years ago,⁵ the baby boomer generation is transitioning out of the workforce and into living on fixed incomes at a time where cost-of-living adjustments to Social Security benefits have not kept up with the rising costs of living.

Projections from the State Housing Plan indicate that the number and proportion of extremely low income (ELI) residents in Massachusetts will continue to grow, largely driven by an aging population and the increased rates of disability that come with that shift. Older adults in Massachusetts have higher wealth on average, but findings from UMass Boston's Elder Index estimate that roughly 80% of low-wealth older households have incomes less than what it takes to age well as compared to 63% nationally when factoring in Massachusetts' cost of living.⁶ The ability to meet the housing needs of our rising older adult population is not one-size-fits-all and strategies will need to account for the specific strengths and needs that exist within each region and across income brackets.

Recognizing these challenges, the Senior Housing Commission worked to identify barriers to older adult housing production and to recommend administrative, regulatory, and legislative solutions. The Commission developed strategies that would allow



Massachusetts to increase the supply of affordable older adult housing, ensure access to underlying services that support healthy aging and prevent costly emergency care utilization (and premature nursing home admission), improve search and application systems for residents with disabilities, and modernize the language and data systems underpinning accessibility policy. The Commission's recommendations are summarized here and then detailed fully in the sections below.

Finance and General Development

The ability to meet existing, let alone increase, demand for older adult housing is complicated by the higher costs of development for these housing types. Affordable older adult housing requires large subsidies and complex multi-source financing to ensure affordable rents for older adults on fixed incomes. Furthermore, developers face increased costs to ensure necessary accessibility components are in place given the physical challenges faced by many older adults. The Commission identified and recommended strategies to address cost drivers hindering current development efforts and strategies to more effective finance and subsidize the development of affordable older adult housing.

Place-Based Services

Access to supportive services on-site in affordable older adult housing is essential for preserving community tenure; however, these supports are currently fragmented and challenging to sustain. Persistent eligibility gaps and limited coordination between housing staff, health care providers, and health plans leave residents without integrated, proactive services as their needs become more complex. The current system relies on disconnected funding silos, with affordable older adult housing not financed or operated to deliver comprehensive, place-based care. These silos, along with the lack of a critical mass of members in any one building for payers, result in inefficient workforce utilization, avoidable health crises, shortened housing tenure, and premature moves to costly long-term care settings. During a time when the Commonwealth is seeking cost-saving measures and opportunities to better serve older adults in the most appropriate setting, the Commission examined the current landscape for affordable older adult housing and access to place-based services to provide recommendations regarding best practices for place-based services and new funding sources to improve access, overall health outcomes, and operational and cost efficiency.



Accessibility, Maintenance, and Modification

Massachusetts' aging population and resulting increase in households living with some form of disability will further increase the need for accessible housing. Commonwealth's existing stock of adaptable units remains limited and new accessible housing production is minimal. The costs associated with home modifications are often out-of-reach for middle and low-income older adults who own their homes. Inconsistent regulatory standards, limited funding availability, rising construction costs and the existing misalignment between our health and housing systems only further impede efforts to address current need. From 1960 to 1985, the state and federal governments also funded a large portion of public housing to house older adults, but these buildings have also significantly aged and are lacking the accessibility features to support aging-in-community—with a current \$4B estimate in deferred maintenance and modification capital upgrades needed to the state public housing portfolio alone.⁷ Amidst challenging federal and state fiscal projections, the Commission identified strategies to more efficiently address existing maintenance and modification needs within older adult housing as well as how to ensure future housing production is built with accessibility in mind.

Housing Lifecycle Management and Search

The Housing Lifecycle Management and Search section includes strategies to help older adults navigate the full housing lifecycle, from planning ahead to finding, securing, and sustaining stable housing as needs change with age. With more than 1.8 million residents aged 60 and older, and many communities where older adults make up a quarter of the population, Massachusetts faces growing pressure to ensure older adults can age safely and affordably in their communities.⁸ The recommendations in this section focus on reframing communication to combat ageism; creating tools that help older adults and caregivers plan for future housing and financial needs; improving navigation support through training and digital-access initiatives for the aging services network; and advancing innovative housing options such as home sharing, bridge subsidies, and adaptable ADUs. Together, these actions create a lifecycle approach that strengthens stability, expands choice, and supports healthy aging across the Commonwealth.



Understanding the Challenge

Over 1.8 million residents in Massachusetts are 60 years or older. Increased longevity coupled with declining birth rates has created an aging population in Massachusetts—25% of the State’s population is aged 60 years or older with approximately 69% of them under 75.⁹ Baby boomers (1945-1964) are alongside millennials (1980-1994) as the state’s largest generational groups. By 2035, the oldest of the baby boomer age cohort will be on the verge of turning 90 years old. This increase will come with large increases in the number of older adult households who are generally low- or extremely low-income; have members with limited mobility or cognitive challenges; require at-home medical services; and/or have higher sensitivity and lower adaptive capacity when it comes to climate events. At the same time, the majority of older adults own their own home and the opportunities available to them in the coming years will have an outsized influence on the housing market if they lack options that meet their respective needs.

The cost of housing is a fundamental challenge for older adults, since most see their real/effective income decline over time. Median household income for over-65 households in Massachusetts is \$69,000, a little over half of the median income for householders 45-64.¹⁰ Even those that own their own home may have challenges making ends meet, despite the real estate value of their property. University of Massachusetts researchers estimated in 2022 that more than half of Massachusetts’ older adults living alone, and one quarter of older couples, lack the financial resources required to pay for basic needs.¹¹ This is not universal across all older adults—the top third of older adult households hold over \$3.5m in wealth on average.¹² However, the bottom third averages just over \$50,000. Though higher than the national average, when adjusting for cost of living, research from the Elder Index shows 80% of older adult households have income less than what it takes to age in place as compared to 63% nationally.¹³ As a result, Massachusetts ranks among the lowest of all 50 states in economic security for older adults, with higher housing costs being the main driver.¹⁴ Both nationally and in Massachusetts, the rate of older adults experiencing homelessness has been rising substantially, and is the fastest growing component of the homeless population. In Massachusetts, the growth in older adult homelessness was 17% between 2023 and 2024 compared to 6% nationally.¹⁵

The creation of Medicare over 50 years ago has allowed for near-universal health insurance coverage for older adults, but nonetheless many older adults still struggle with healthcare



and long-term care costs. The average cost of assisted living in Massachusetts is \$7,120 per month and is not covered by Medicare. Medicare is able to cover time-limited stays in Skilled Nursing Facilities (100 days). Medicare Savings Programs and Senior Care Options (SCO) plans help subsidize these costs for older adults with limited income. These high costs often result in many older adults on Medicare falling into medical debt and subsequently relying on receiving Medicaid benefits to receive state-subsidized medical care. The high cost of living has resulted in higher costs for home-health care. Findings from the 2023 AARP's Long-Term Services and Supports scorecard show Massachusetts ranks 4th amongst states for LTSS performance, yet, Massachusetts ranks near the bottom of states for home-care costs (29th) and nursing home costs (44th).¹⁶

In FY 24, the Legislature amended the budget to fund a \$500,000 independent actuarial study conducted by Milliman Inc. on the feasibility of a statewide benefits program for long-term supports and services (LTSS). Covered services in the study were home care, assisted living, and facility care. The study modeled three (3) public LTSS insurance programs and explored alternative plans, including covered services, eligibility criteria, and vesting requirements. The 2025 report estimated that a payroll tax between 0.68% and 2.74% would cover 5- 45% of total LTSS expenditures. Pending legislation (S.2645/H.4559) would build upon this study by establishing a special commission to analyze the Milliman actuarial study and provide a recommendation on establishing a statewide LTSS benefit program in Massachusetts. This proposed new special commission examining the potential for the program would include policymakers, industry experts, and advocates, and be charged to submit their recommendation within 2 years of passage.

Since the majority of the public is unprepared for the high costs of LTSS, the commission offers a unique opportunity for key stakeholders to collaborate and find a solution to the growing need for LTSS financing.

The ability to meet these growing needs comes at a time when our healthcare system faces historic workforce shortages—the Center for Health Information and Analysis (CHIA) reported vacancy rates amongst roles for direct care workers (20%), licensed practical nurses (19%) and registered nurses (19%) in skilled nursing facilities.¹⁷ This is slightly higher for the home healthcare workforce, with vacancy rates ranging from 17-23%, resulting in more than half home of health care providers reporting they've had to reject new clients¹⁸.



Continuation of these trends will pose significant challenges for ensuring equitable access to care for our growing population of older adults.

What Massachusetts is Doing Today

Massachusetts has over 3 million homes with residents living across single-family, multifamily, and congregate living settings. Most homes, roughly 57%, are single family homes with the remainder being buildings with two or more units. The state has a substantial inventory of rental housing reserved for low-income residents: there are approximately 140,000 affordable homes owned by private (non-profit or for-profit) landlords, and over 70,000 homes in federal- or state-supported public housing. Together these constitute about 7% of the total housing stock.¹⁹ Older adults in Massachusetts are not a monolithic population and include households residing across all these different housing types.

Homeownership

About 73.1% of householders 65 and older in Massachusetts own their own home, and many have owned it for some time.²⁰ Among these homeowners, 59% moved in before 2000.²¹ Over that time, median home values have increased by 82%.²² As home prices have steadily risen, many, if not most, of these homeowners have accumulated substantial wealth in the form of home equity, putting them in a more advantageous position than renters. To no surprise, homeowners have more wealth than renters in both home equity and non-housing assets. This wealth can help older adult homeowners navigate many challenges. Research from Harvard's Joint Center for Housing Studies found that the typical homeowner aged 65 and over has enough wealth to pay for 42 months of nursing home care and enough non-housing wealth to cover 15 months of care.²³ The report continues, "the median older renter, in contrast, cannot afford even one month in a nursing home. Indeed, only 18 percent of renters could pay for nursing home care for more than a year."

Congregate Care Settings

There are 347 nursing homes within Massachusetts;²⁴ the total number of persons residing in said settings, and for how long, is often changing given admissions for both long-term and short-term related care. In 2023, there were 32,853 nursing home residents in



Massachusetts utilizing a total of 11,897,090 resident days, increases of 2.6% and 3% from the prior calendar year.²⁵²⁶ Housing instability among older adults can lead to premature nursing home admissions, ultimately driving up the cost of care and often resulting in worse outcomes for well-being. State funding has long prioritized access to community living for older adults, with recent increase in nursing home utilization since the pandemic coming on the heels of a 5.4% decline in utilization of nursing homes and a subsequent increase in nursing facility closures between 2013 and 2017.²⁷ These trends may change with increases in the number of older adult households, which may create challenges given recent findings that nursing facilities across the state are operating near full capacity as a result of system-wide staffing shortages.

Public Housing and Affordable Subsidized Housing

Based on data from Housing Navigator, there are approximately 215,000 rental homes in Massachusetts that are income restricted. Massachusetts provides the most public housing per capita with approximately 30,000 federally supported public housing units in addition to 41,500 state-aided units.²⁸ Older adults make up an outsized percentage of public housing tenants—accounting for 28,721 state-aided units. On the federal side, 64% of the 51,000 residents who live in federally supported public housing are older adults or have a disability.²⁹

State-Aided PH Demographics 2024		
	Family	Elderly
Average Income	\$29,859	\$21,593
Median Income	\$23,960	\$18,600
HoH Employed	47%	16%
HH Member Disability	26%	31%
HoH White	65%	77%
HoH Latino	35%	9%
Average Family size	2.8	1%

Public housing experienced a boom in development in 1948 to address the post-war affordable housing crisis for returning veterans as well as another significant development spur from 1960-1985. These efforts were made possible through large-scale investments of public capital. However, the use of common design templates to focus on scale included a myriad of design issues. Though many of these units are still serviceable, the aging of these



units has led to deterioration that has greatly outpaced capital investment needed to modernize these units. Furthermore, given the initial intended population of young families, the design templates were not built with the accessibility features often necessary to support aging-in-community. The current capital backlog across the state-aided public housing portfolio is approximately \$4 billion, compared to FY25 capital funding of \$157M.³⁰ This backlog, in combination with factors including staffing capacity (state public housing subsidy lags federal public housing operating support) across LHAs and challenges of the centralized public housing waitlist implemented in 2019, has resulted in 2,117 (~5%) public housing units being vacant as of November 2025, despite a waitlist of over 200,000 people. Significant efforts have been taken to reduce unit vacancy resulting in a significant decrease from the 8% vacancy rate in 2023.

Affordable Older Adult Housing

Massachusetts has long prioritized affordable housing that specifically supports older adults. Data from the Housing Navigator shows out of the 215,562 affordable rental units in Massachusetts, 81,526 are age-restricted—approximately 38% of all affordable rental units.³¹ However, the total number of older adult households eligible for affordable rental housing is much higher than the amount of affordable rental units in Massachusetts. There are approximately 461,295 low-income elderly (62+) households and only 18 affordable rental units per 100 households.³² Current challenges to build housing to scale will likely result in an increasing gap in the total number of affordable rental units available to eligible older adult households.

Homelessness

The rise in retired older adult households experiencing cost burden, and anticipated growth amongst this population, will likely have a significant impact on our current homelessness safety net system. At a national level, older adults are the largest growing population amongst those experiencing homelessness³³ and homelessness amongst this population is expected to nearly triple by 2030 from its 2017 baseline.³⁴ Massachusetts has the second highest cost of living in the country, 124% of the national average, which poses significant risks for renter households on fixed-incomes.³⁵ In Massachusetts, the growth in older adult homelessness was 17% between 2023 and 2024, compared to 6% nationally.³⁶



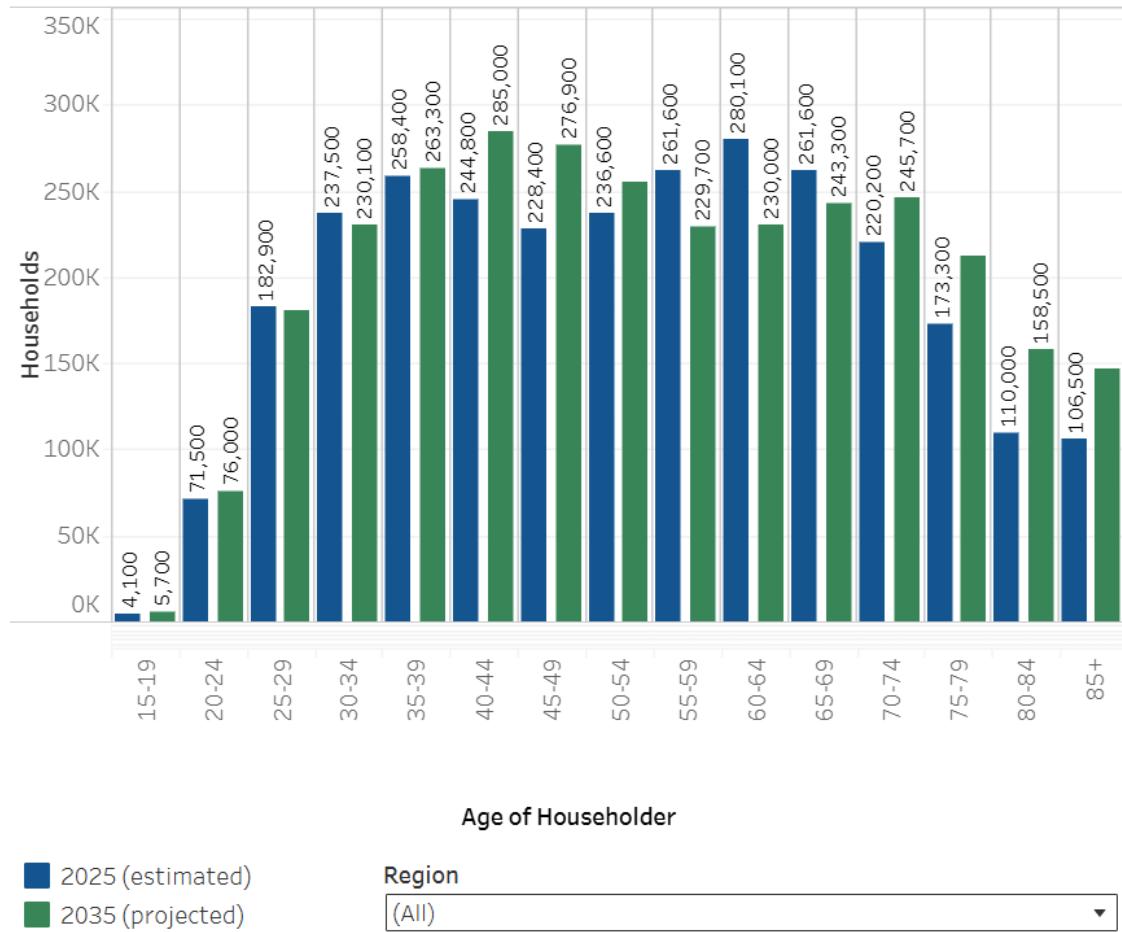
Future State and Key Considerations

Addressing the housing needs of older adults will play an outsized role in future housing production given the projected increase in the number of households led by people over 70 as the youngest baby boomers reach their retirement years. The population in Massachusetts grew 7.3% from 2010-2020 and has continued to add residents in the last few years, but there are signs that the population growth in the state will slow considerably over the next decade. The number of births in the state has been declining for decades, falling from more than 80,000 per year in 2001 to only 67,900 in 2024. Conversely, there were about 61,100 deaths in 2024, for a “natural increase” of 6,700 persons.³⁷

As outlined in the chart below, the existing outsized percentage of the baby boomer population will see the earliest members of their age cohort enter retirement age by 2035.



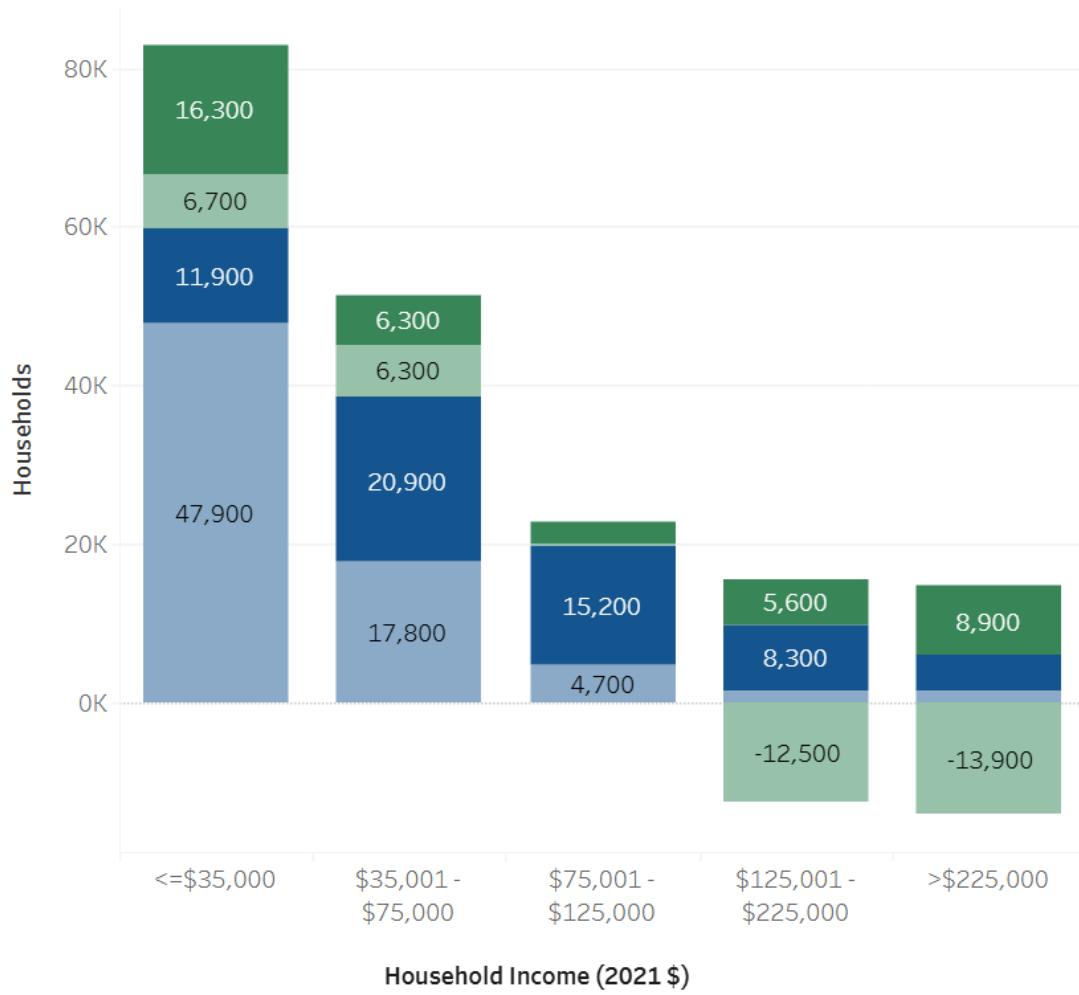
All Households by Age of Householder, 2025-2035: Statewide Housing Plan Projections



The high number of baby boomers, the youngest of which will turn 70 by 2035, will significantly shape Massachusetts' future labor pool and economic well-being. Older adults will disproportionately account for anticipated growth in the total number of households with incomes below \$35,000.



Projected Change in Households by Type and Income, 2025-2035
All: Statewide Housing Plan Projections



Household Type

- Households with children under 18
- Householders under 65 with no children under 18
- Households with multiple older adults and no children
- Older adults living alone

The Commonwealth is projected under a medium growth scenario to need 222,000 new homes by 2035 to close today's supply shortfall and meet anticipated housing needs under mid-range population growth scenario. Even if the population doesn't grow, housing demand is likely to increase. Over the next decade, an estimated 493,000 Millennials and



Gen Z residents will be forming households. Meanwhile, Baby Boomers and the Silent Generation are projected to free up only 391,000 homes as they move away, pass away, or move to other housing situations.³⁸

Recommendations

This section lays out key recommendations put forth by the Commission to advance solutions to meet the current and future housing needs of older adults in Massachusetts. Although each recommendation provided may not be immediately implementable, the Commission has provided an accompanying implementation pathway for each proposed recommendation. These recommendations incorporate the current context in which Massachusetts faces a challenging fiscal situation and a shortage of hundreds of thousands of housing units overall.

Section 1: Finance and General Development

This section addresses potential pathways to address existing barriers and incentives to increase new housing production of affordable older adult housing.

Recommendation 1.1: Create Standardized Designs for Older Adult Supportive Housing Projects

Permitting and other regulatory approvals often slow down development and increase costs that hamper affordable housing projects often relying on significant government funding resources. The Commonwealth has a set of important design guidelines for older adult housing³⁹ which lay out some critical elements of quality environments for older adults. However, developers serving on the Commission and/or engaged in the process have identified a process of “reinventing the wheel” for each new project as they work with an architect to map out specific design elements—specifically accessibility requirements for older adult housing.

Pre-approved housing plans or standardized designs could provide common templates for apartment designs that have already been reviewed and approved to meet necessary zoning, safety, and building code requirements. The Administration, in partnership with affordable older adult housing developers and other key stakeholders, could develop common templates for apartment design, common space configurations and spatial



considerations for quality programming. Such design guidelines (or templates) will save time and money during the pre-development process.

Implementation Pathway: The recommendation could be implemented administratively through amendments to the Commonwealth's Qualified Allocation Plan (QAP). The Commission has recommended the creation of an initial working group that will examine key considerations including, but not limited to, the following:

- Review current design guidelines to identify areas for updating and adding.
- Articulate the most critical elements for successful older adult housing design that promotes apartments-for-life⁴⁰ and incorporates full adaptability as a key element in standard design.
- Share findings from any post-occupancy evaluations for buildings developed in the last 10 years.
- Determine the most critical design features for bathrooms, bedrooms, kitchens and common areas that should be standardized.
- Identify efficiencies that can be achieved with standardized design.

Recommendation 1.2: Align Affordable Older Adult Housing Development with Older Adults' Economics

Older adults who need subsidized housing are overwhelmingly extremely low income (ELI) or very low income (VLI). According to HUD, 63% of all households within affordable rental housing funded by the Low-Income Housing Tax Credit (LIHTC) in Massachusetts are at or below 30% area median income.⁴¹ This is slightly higher than national averages and further complicates the ability to make projects work financially given the coupling of the high costs of development and area rents. Financial feasibility for these projects is underwritten with rents closer to the maximum affordability restriction, which do not include a high share of rents affordable to ELI or VLI households. A disproportionate percentage of ELI tenants requires that developers are awarded project-based vouchers. However, current limitations on MRVP-project based vouchers—including caps on the number of vouchers per project and the underwritten maximum rent thresholds—can make developing projects that serve ELI and VLI households, including those with older adults, difficult.



Implementation Pathway: Given current state and federal revenue constraints, HLC can explore the following steps in addition to efforts to increase current MRVP funding levels and raise voucher caps:

- Document challenges in leasing up and maintaining long tenures for LIHTC-only units. Analyze, by region, the income distribution among older adult households.
- Evaluate options in addition to 100% project-based vouchers for all older adult supportive housing, including writing down LIHTC rents to match area incomes.
- Design outreach and education programs to promote the advantages of aging in community to attract more moderate-income older adults who can afford LIHTC-only units.

The recommendation would require legislative action to increase funding for state-rental assistance programs and capital investment plan (CIP) as well as administrative action through amendments to the Commonwealth’s Qualified Allocation Plan and Massachusetts Rental Voucher Program.

Recommendation 1.3: Create a Program to Develop Moderate-Income Housing for Older Adults

Middle-income older adults, those earning between 50-80% area median income, face significant challenges in high-cost states—earning too much to qualify for affordable housing while the private market only provides older adult supportive housing for the wealthiest of older adults. According to a recent study by the UMass Gerontology Center, 80% of older adults have insufficient wealth to withstand even one financial shock without falling into poverty.⁴² Most studies identify this “missing middle” as the majority of older adults. Existing older adult housing developers have explored this model, yet many of the households earn too much to qualify for units supported with public financing, such as LIHTC-funded affordable older adult housing projects—thus exacerbating the financial feasibility of these projects as outlined in Solution 1.2.

Implementation Pathway: Convene a working group of nonprofit developers who are interested in learning about middle-income-affordable supportive housing with MassHousing, MassDevelopment, and the Massachusetts Housing Partnership (MHP). The group would examine potential models, including the existing Opus model⁴³, as a potential development pathway. The Commission would explore potential models that allow:



- Residents to capture the asset value of their homes to ensure long-term financial security and care.
- Up-front resident fees sufficient to pay off the entire construction debt.
- Monthly fees that can be affordable under Social Security income with enough resources left to pay for care, when needed—and with special arrangements to make care more affordable and accessible.

Section 2: Place-Based Services

This section addresses potential pathways to address existing silos between funding affordable housing and necessary care services to ensure older adults can age in place.

Recommendation 2.1: Create a Universal Place-Based Service Program for Affordable Housing for Older Adults

Older adults living in affordable housing often struggle to maintain health and independence. Persistent eligibility gaps, along with limited communication and coordination between housing staff and health care providers or plans, lead to fragmented supports that are costly and inefficient. Affordable older adult housing can serve as an ideal setting for delivering place-based care, but today's health care system is not organized to take advantage of this opportunity. One key barrier for payers is the lack of a critical mass of their members within any single housing community, making it challenging for them to provide and sustain on-site services.

The supports available to residents have been built in disconnected silos, resulting in an inefficient use of the workforce and limited flexibility to meet the growing and diverse needs of older adults. This includes a lack of broader services, such as transportation, food, and digital connection that influences one's overall health. Affordable housing has also not traditionally been financed or operated with the expectation of proactive outreach and integrated services to support healthy aging. As a result, many residents experience avoidable health crises, shortened housing tenure, and premature moves to more costly care settings. These gaps also contribute to an inefficient delivery of home and community-based services, dissatisfaction and turnover among direct care workers, and, most importantly, unnecessary disruption and reduced quality of life for older residents.



Older adults living in affordable housing in the Commonwealth with access to place-based services and supports can more readily remain in their homes and communities. Research has shown that wellness-focused supportive services intervention was effective in reducing selective health service usage⁴⁴. As the Commonwealth seeks cost-saving measures, place-based services and supports may generate savings for healthcare, through improved health outcomes and reduced and delayed long-term care. From a systems perspective, affordable older adult housing serves as the organizing framework for integrating housing and care, leveraging a structured funding mechanism to serve residents and deliver the following outcomes:

- Housing preservation
- Long-term care avoidance or delay
- Positive health outcomes (e.g., reduced hospitalizations, reduced ER trips, reduced falls)
- Increased health activation, such as primary care visits, vaccinations, completed health care proxies, and program engagement
- Satisfaction with providers and life as a whole

Implementation Pathway: Through new or modified legislation⁴⁵ and identified funding sources, establish a defined Place-Based Services Program in affordable older adult housing communities. The program could be launched through a phased implementation, supported by a Place-Based Services Pool Fund. The program and fund could define core service elements and standards, establish staffing and training requirements, set documentation protocols, and implement outcomes and reporting expectations.

The Place-Based Services Pool Fund could combine multiple new and existing funding sources, including an investment from health plans, housing providers, and the Commonwealth. In Phase I, the fund and program will be launched in a limited number of housing sites to integrate with existing housing and health programs, refine program components and workflows, and test and finalize the logistics of pooled funding. The Place-Based Services Pool Fund could be jointly managed by the Executive Office of Housing and Livable Communities (HLC) and the Executive Office of Health and Human Services (EOHHS), with an Advisory Board to review and approve program awards, recommend fund growth strategies, and define success metrics and evaluation priorities.



The programs funded through the Place-Based Services Pool Fund could be required to have the following elements:

- Embedded on-site wellness teams and trained staff
- Proactive outreach to all residents, creating established, trusted relationships
- Comprehensive needs assessment with documented risk profiles
- Integrated care and service coordination
- Health and wellness programming, including fitness, nutrition, and engagement
- Established connections to transportation and digital access to address socio-emotional health needs
- Mental and behavioral health and isolation mitigation
- Housing stability supports
- Clustered delivery of in-home services and case management
- Documentation and outcomes tracking as standard practice

Section 3: Accessibility, Maintenance, and Modification

This section addresses potential pathways to address existing challenges to funding both new accessible housing as well as much needed modifications to meet accessibility needs in existing affordable older adult housing.

Recommendation 3.1: Require 100% Adaptability in New Senior Housing Construction

The Massachusetts Architectural Access Board, through 521 CMR, requires multifamily rental buildings with at least 20 units to make 5% of units fully accessible and 95% of units fully adaptable. However, many senior housing developers report that their older adult residents prefer units built for future adaptability that allow for any future necessary modifications rather than the units designed under the 5% accessibility requirement. Current law in Massachusetts exempts buildings constructed before March 13, 1991 from AAB requirements if they undergo rehabilitation projects. As the Commonwealth confronts a critical need for more adaptable units, there is current legislation⁴⁶ that would remove this exemption. While this legislative change would create more adaptable units, it could also make some projects financially infeasible or require months-long delays to apply for and receive a variance from AAB. On the other hand, because of the full exemption that gut



rehab presently receive for pre-1991 buildings, some developers and architects don't consider making even minor modifications that could increase accessibility in the building.

The commission recommends that HLC update the Qualified Allocation Plan (QAP) so that all new construction projects receiving funding through that process must include 100% of units as adaptable in addition to the 5% accessibility requirement. Furthermore, the Commission recommends that HLC, AAB, housing developers, and advocates further explore how to increase the number of adaptable units for pre-1991 rehab projects without suppressing the production of much-needed housing across the state. This could include requiring developers to submit a feasibility analysis. It could also include requirements for developments that don't apply via the QAP but receive state funding. Or it could include some other approach that increases the prevalence of adaptable units without disincentivizing the conversion of older buildings into housing.

Implementation Pathway: This could be implemented through legislative action to amend the statute or through administrative action by HLC to change the QAP program guidelines. Further study could be conducted administratively by HLC in partnership with the AAB and developers on what is feasible for adjustments to adaptable requirements in pre-1991 rehab projects.

Note: Adaptability considerations related to new development and costs are addressed in recommendation 1.1 of this report. These recommendations are similar to recommendations 1.2 and 1.3 of the Accessible Housing Commission report.

Recommendation 3.2: Increase Funding for Capital Repairs to Improve Accessibility in Housing for Older Adults

Given the age of Massachusetts' housing stock—both public and private—much of it is unable to meet the needs of older adults without significant accessibility upgrades. As noted earlier in the report, this challenge is most evident in public housing, where deferred capital maintenance needs are estimated at \$4 billion.

However, procurement requirements and limited public resources have made it difficult to address these accessibility gaps. Smaller-scale repairs in public housing often do not justify the time and cost needed to navigate full procurement processes. In addition, both local housing authorities and homeowners struggle to access the limited funding that does



exist for accessibility modifications, and many are not even aware of the programs currently available.

This recommendation aims to ensure that funding for essential capital repairs is not only provided at the levels authorized in the Affordable Homes Act, but that the process is also made easier to access—particularly for smaller, lower-cost projects.

Implementation Pathway: Implementing this recommendation could include the following steps:

- Explore exemptions from part of the construction procurement requirements under M.G.L. ch. 149 – to reduce the cost of accessibility-related unit production.
- Ensure that all authorizations in the Affordable Homes Act for capital funds to improve public housing, including those for accessibility upgrades, are fully utilized in the Capital Investment Plan (CIP).
- Ensure all public housing authorities know about the public housing capital fund – compliance reserve (reasonable accommodation, code/law compliance) and the Regional Capital Assistance Team to leverage funding throughout the year that may not rise to the CIP level but are over operating budgets to meet new accessibility needs.
- Help public housing to identify and connect residents with health plan payers who may be able to pay for modifications when outside of grant cycles when individual needs arise.
- Increase funding for the Home Modification Loan Program, which supports accessibility upgrades for the homes of older adults, in the state’s CIP.

Note: this broadly aligns with recommendation 1.1 of the preservation section in the report from the Extremely Low-Income Housing Commission

Section 4: Housing Lifecycle Management and Search

Over 1.8 million residents are aged 60 and older and many cities and towns have 25% or more of their population over the age of 60. Massachusetts is committed to making its communities more welcoming and livable for older residents and people of all ages.

While a large share of older adults are homeowners, housing affordability remains a central concern, particularly as household income typically decreases with age. Rising housing



costs create substantial obstacles for older adults, especially renters, who wish to remain in their communities. With the number of older adults projected to grow significantly in the coming years, addressing these challenges is increasingly urgent.

Together, these recommendations aim to strengthen the Commonwealth's ability to support older adults in aging safely and comfortably in their communities. They call for reframing how we communicate about older adult housing to combat ageism; building tools and resources that help older adults and caregivers plan for future housing and financial needs; expanding training, technical assistance, and digital-access supports for the aging services network; and advancing new models of housing assistance that reflect the diverse circumstances of older adults. These actions provide a comprehensive framework to meet the growing and varied housing needs of an aging population.

Recommendation 4.1: Reframe Language and Communication on Older Adult Housing

In May 2025, Governor Healey issued Executive Order 642, “Instituting Age-Friendly Practices.”⁴⁷ This work was announced alongside the ReiMAgine Aging 2030 Plan.

Executive Order 642 directs all Executive Branch agencies to adopt “age-friendly” practices in their operations, programs, and communications. The order establishes a coordinated statewide approach to supporting healthy aging, ensuring that policies, public messaging, and service delivery reflect the needs and strengths of older adults. Announced in tandem, the ReiMAgine Aging 2030 Plan provides the Commonwealth’s long-term roadmap for building age-ready communities, reducing barriers that older adults face, and promoting inclusive, intergenerational environments.

Together, EO642 and the ReiMAgine Aging 2030 Plan set a statewide vision that HLC can model through clearer, more inclusive language and communication about *housing options for older adults*, ultimately helping partners across Massachusetts adopt similar practices.

Implementation Pathway: HLC can implement this recommendation administratively by adopting an agency-wide age-friendly communication framework aligned with EO642 and the ReiMAgine Aging 2030 Plan. This would include the following action items to implement:



- The Healey-Driscoll Administration, including HLC, update existing materials to use inclusive, strengths-based language; training staff on age-friendly communication principles;
- Integrate these standards into future policy development, program guidance, and public messaging by modeling these practices across its own operations;
- Coordinate policy review within HLC to identify ways the goals of age-friendly policy and practice, including those described in this Order, can inform agencies' programs and resources to best meet the needs of older adults. This will include reviewing and updating the language, concepts, and images used to describe or address older adults to be inclusive and person-centered.
- Partner with the Executive Office of Aging and Independence (AGE) to share templates and tools with local housing authorities, municipalities, and partner organizations to help set a consistent statewide standard for clear, respectful communication about older adult housing, aging, and service connection.

Recommendation 4.2: Build and Promote Resources to Help People Plan for Housing Needs

The anticipated increase in older adults entering retirement and transitioning to fixed incomes has major implications for how households plan for both housing and health needs. To reduce the risk of unexpected costs and disruptions that can lead to premature nursing home admission or involvement with emergency systems of care, the Commonwealth can take proactive steps to help older adults and their caregivers prepare for this transition. Doing so will support individual stability while also protecting the State's broader economic well-being.

Implementation Pathway: The Commission recommends the following steps:

- Convening state agencies and organizations to create and collect resources to help people, including older adults and caregivers, plan for housing transitions and costs similar to health care proxies and other legal and financial considerations.
- Passage of H.777,⁴⁸ *An Act Supporting Seniors' Financial Stability*, which directs the State Treasurer's Office to establish a curriculum to support financial literacy among older adults.



Recommendation 4.3: Improve Access to Housing Guidance for Older Adults and Training for Older Adult Service Providers

HLC recently released new webpages and tools, including a “step-by-step guide” to help users understand affordable housing eligibility, search processes, and applications. However, many older adults and the providers who support them may be unaware of these resources or may struggle to navigate the range of housing options available in their communities.

To address this, the Commission recommends developing a training program, in collaboration with other state agencies and partner organizations, to equip staff at Aging Services Access Points (ASAPs), Councils on Aging (COAs), and similar entities with the knowledge needed to guide older adults seeking housing assistance.

Implementation Pathway: The Commission recommends that HLC, in partnership with EOAGE and other relevant Secretariats, develop trainings to support awareness for direct care staff within community-based organizations supporting older adults around housing search.

Recommendation 4.4: Pilot Innovative Housing Modes for Older Adults

Massachusetts’ older adult population is growing rapidly, and their housing needs are becoming increasingly diverse. While a majority of older adults own their homes, many are “house-rich but cash-poor,” facing rising costs on fixed incomes. At the same time, older adult renters often struggle to afford market rents and remain stably housed. Meeting the full range of needs—from those wishing to remain safely in their homes to those facing immediate housing instability—will require new, flexible, and accessible models of housing assistance. The following recommendations outline innovative approaches, including intergenerational homesharing, targeted bridge subsidies, and the expansion of adaptable ADUs, that together support a true lifecycle approach to aging in community.

Implementation Pathway: The Commission recommends the following legislative and funding pathways to facilitate a “lifecycle approach” to meeting older adults housing needs.

- **Creation of an Intergenerational Homeshare Program:** Support intergenerational and older-adult homesharing by advancing S.992/HB.4695⁴⁹, *An Act to Expand Housing Options Through Homesharing*. This legislation would establish a



comprehensive legal framework for homesharing in Massachusetts, clearly defining roles, responsibilities, and occupancy guidelines. Boston has already demonstrated success with an intergenerational homesharing pilot, where average rents were approximately \$700. Vermont operates a statewide homesharing program, and Maine is launching a statewide pilot through a partnership among MaineHousing, the Maine Council on Aging, AARP Maine, the Governor's Cabinet on Aging, and Nesterly.

- **Bridge subsidies for older adults facing housing instability:** Create a steering committee, convened by HLC, to assess the impact and guide potential expansion of the bridge subsidy program for low-income older adults age 60 and over who are experiencing housing instability. Current legislation, S.475,⁵⁰ would enable eligible older adults to remain safely housed while they await long-term subsidized options such as MRVP or state-funded public housing. The Commission further recommends that HLC examine opportunities to align this effort with other programs, such as HOME Tenant-Based Rental Assistance, and ensure that participating older adults maintain eligibility for applicable housing waitlist preferences.
- **Introduce a tax credit for adaptable ADUs:** In 2024, the Affordable Homes Act legalized Accessory Dwelling Units (ADUs) statewide by-right, subject to reasonable local regulations. While ADUs help address the broader housing shortage, they also offer significant potential to expand the supply of accessible homes. Because many ADUs are ground-floor structures and newly built, they can be designed with adaptability in mind from the outset. The Commission recommends creating a \$5,000 refundable state income tax credit for ADUs that include adaptable features. This incentive would encourage homeowners and builders to incorporate adaptable design as a standard practice, making future conversion to full accessibility far easier. In addition to promoting accessible housing, the tax credit would help lower-income homeowners participate in ADU production and support the Commonwealth's efforts to meet its housing needs.

Conclusion

Massachusetts is at a pivotal moment as its population ages, and the housing needs of older adults become increasingly central to the Commonwealth's economic strength,



community vitality, and long-term health outcomes. The work of the Special Commission on Senior Housing underscores that addressing these needs requires an integrated approach, one that modernizes housing production and finance, expands access to supportive services, improves accessibility in existing homes, and equips older adults and their caregivers with the tools needed to plan for each stage of the housing lifecycle. The recommendations in this report reflect the collective expertise of housing, aging, health care, and community leaders and offer a roadmap for aligning policy and practice to ensure that every older adult can age with dignity, stability, and choice.

Implementing these strategies will demand coordination across state agencies, collaboration with local partners, and sustained commitment from public, private, and nonprofit sectors. But it also presents a profound opportunity: by strengthening the housing system for older adults, Massachusetts strengthens its housing system for everyone. Advancing these recommendations will not only improve individual well-being and reduce costly emergency interventions, it will support inclusive, age-friendly communities, bolster the state's economic competitiveness, and help ensure that residents of all ages can thrive. The Commonwealth now has a clear path forward; the task ahead is to translate this vision into action.

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