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February 19, 2024

To: Chair Howard and Members of the Housing Committee
From: Cathy McLeer, AARP State Director
Re: Representative Kraft (HF 4009) Expansion of Affordable Housing Options

On behalf of our 620,000 members, AARP is writing in support of Representative Kraft's legislation, (HF 4009), that expands affordable housing options by easing barriers to the construction of "Missing Middle Housing" and Accessory Dwelling Units (ADUs).

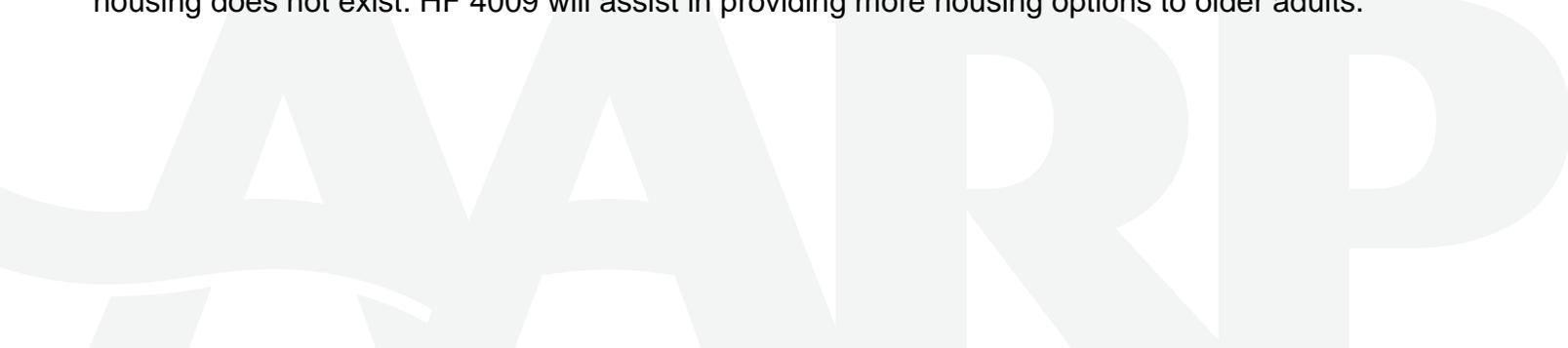
With the number of Americans over the age of 65 expected to more than double from 40 million to 81 million by 2040, it is paramount that policymakers work to maintain and create housing options that meet the needs of older adults and facilitate aging in place. In Minnesota, the number of older adults turning 65 in this decade will be greater than in the past four decades combined, undoubtedly impacting housing needs.

Surveys by AARP show that most Americans, including older adults, prefer to live in walkable neighborhoods that offer a mix of housing and transportation options that are close to jobs, schools, shopping, entertainment, and green spaces. "Missing Middle" housing and ADUs can provide a neighborhood or community with a wider range of housing options, at various price points.

"Missing Middle" homes typically look like and are the size of a single-family dwelling. But inside, the house contains multiple homes. The buildings fit seamlessly into neighborhoods, either because similar housing types already exist in the community or because the homes are designed and constructed to preserve or complement the streetscape's appearance and character.

ADUs are small houses or apartments that exist on the same property lots as a single-family residence but still provide separate living and independent quarters. ADUs can fill several roles providing an option for older adults who want to downsize, a place for your aging parent to live instead of a nursing home, or can be used as living quarters for a caregiver or for an adult child who may need to return home after college.

Today, thousands of older adults are "house-rich" but "cash-poor." Some would like to sell their home and buy something more affordable or accessible in their community, but in most cases, that type of housing does not exist. HF 4009 will assist in providing more housing options to older adults.



Finally, while we support zoning changes that allow for more middle housing, we would also request lawmakers to provide cities and towns with additional incentives and support, including tax credits to affordable housing developers, technical assistance to cities and towns to implement such zoning changes, and providing a reasonable timeline for cities and municipalities to implement such changes.

Representative Kraft's bill can help communities provide age-friendly housing and transportation options; access to needed services; and opportunities for residents of all ages to participate in community life.

Thank you for considering this important legislation. If you have questions please get in touch with Mary Jo George, Associate State Director at mgeorge@arp.org or 651-271-6586.

Sincerely,



Cathy Mcleer
State Director, AARP Minnesota