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**TESTIMONY OF  
SAMAR JHA, GOVERNMENT AFFAIRS DIRECTOR, AARP  
ON BEHALF OF  
AARP PENNSYLVANIA**

**BEFORE THE  
PENNSYLVANIA REPUBLICAN SENATE MAJORITY POLICY COMMITTEE  
ON  
“HOW HOUSING CAN BE MADE MORE AFFORDABLE FOR PENNSYLVANIA’S THROUGH  
LAND USE REGULATORY REFORMS- ACCESSORY DWELLING UNITS AND MULTI-UNIT  
RESIDENCES”**

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Good afternoon, Chairman Laughlin, and members of the Senate Majority Policy Committee. My name is Samar Jha, Government Affairs Director, AARP. I am here today on behalf of AARP Pennsylvania and its 1.8 million members. AARP welcomes this opportunity to address the urgent housing needs of the Commonwealth's older adults and to discuss solutions to address them. The current state of housing is precarious for too many older Pennsylvanians and their families, threatening their quality of life. As the older adult population grows in the years ahead, concrete steps are needed at all levels and throughout society to prepare to meet the housing needs of older adults. Though daunting, there are an array of solutions that can benefit individuals as well as communities. We also welcome the opportunity to share with you AARP's work to enhance housing for all, and to support communities in their endeavors to become more "age-friendly" for people of all ages and abilities.

AARP Pennsylvania has a strong interest in ensuring that housing meets the needs of all Pennsylvanians as they age. This means housing that is safe, affordable to all income levels, appropriate, and situated within an "age-friendly" community. Housing should be fully accessible for persons of all abilities and should provide an appropriate amount of space for a given household to be comfortable. Older Pennsylvanians also need access to a housing system that promotes equity in policies and practices; that does not discriminate based on race, ethnicity, or income; and that provides a choice of housing types, including accessory dwelling units (ADUs).

### **Demographic Trends**

The number of older adults will surge in the decades ahead and these individuals will represent an increasingly large share of our nation's population. In fact, the number of people aged 65 and over are expected to exceed the number of children under 18 for the first time in U.S. history in 2034. In just 20 years, there will be over 80 million people over 65 – more than twice as many as in 2000. And the 85 and older population is projected to more than double from 6.6 million in 2019 to 14.4 million in 2040.<sup>1</sup>

At the same time, the older population is becoming more racially and ethnically diverse. In the next 20 years, racial and ethnic non-white populations will increase 115 percent.<sup>2</sup> Further, the white (non-Hispanic) population age 65 and older is projected to increase by 29 percent, the Hispanic population by 161 percent, Black American (non-Hispanic) by 80 percent, American Indian and Alaska Native (non-Hispanic) by 67 percent, and Asian American (non-Hispanic) by 102 percent.

Older households will drive the growth of new households in the next 20 years. Of the 16.1 million net new households that are expected to form between 2020 and 2040, 13.8 million – greater than 85 percent – will be headed by someone age 65 and over.<sup>3</sup>

According to an analysis of Census data by Statista for AARP, 410,874 people aged 55 and older are expected to be evicted in 2023. Relatedly, 238,083 people aged 55 and older are expected to experience homelessness in 2023. According to the same analysis, in the Commonwealth of Pennsylvania, 17,799 people aged 55 and older are expected to be evicted in 2023. In relation to homelessness, 6,731 people aged 55 and older are expected to experience homelessness in 2023.

### **Housing and Community Preferences of Older Adults**

Older adults have consistently expressed their desire to age in place – and yet, as the data above suggests, there are myriad challenges to doing just that. AARP's 2021 Home and Community Preferences Survey (**Survey**) once

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<sup>1</sup> Administration for Community Living, "2020 Profile of Older Americans". May, 2021

[https://acl.gov/sites/default/files/Profile%20of%20OA/2020ProfileOlderAmericans\\_RevisedFinal.pdf](https://acl.gov/sites/default/files/Profile%20of%20OA/2020ProfileOlderAmericans_RevisedFinal.pdf)

<sup>2</sup> Administration for Community Living, 2021

<sup>3</sup> Urban Institute, The Future of Headship and Homeownership. Revised January 22, 2021, p.2.

[https://www.urban.org/sites/default/files/publication/103501/the-future-of-headship-and-homeownership\\_0.pdf](https://www.urban.org/sites/default/files/publication/103501/the-future-of-headship-and-homeownership_0.pdf)

again affirms that more than three-quarters of people aged 50 and older want to age in their existing home and/or community. The number of older adults wanting to remain in their homes as they age has remained relatively consistent for more than a decade and was not impacted by the pandemic. However, our homes and communities are generally ill-prepared to make this possible.

Most people live in housing without designs or features that allow someone to easily navigate if they lose mobility functions, therefore requiring that residents retroactively modify or equip their homes to suit changing needs. Over one-third (34%) of all adults responding to the Survey say they need to make modifications to their current residence so that they or a loved one could continue living there in the event they needed physical assistance. This is particularly important for the one in five Americans who is a caregiver.

Further, many adults reported that they are open to alternative housing options (such as home sharing, in which a homeowner rents extra space to a tenant on a short- or long-term basis) that would better enable them to age independently.

### **Accessory Dwelling Units**

To address the concerns stated above, AARP supports the availability of ADUs as an affordable, accessible housing option for people of all ages. 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, and because they tend to be smaller and more affordable than single-family houses, they can be a good housing option for older adults who want to downsize but still live in a neighborhood setting. ADUs are often referred to as accessory apartment, backyard bungalow, basement apartment, casita, carriage house, coach house, English basement, garage apartment, granny flat, guest cottage, guest house, in-law suite, laneway house, multi-generational house, ohana unit, and secondary dwelling unit.

According to the Survey approximately 60% of adults indicated their willingness to consider options like ADUs to be able to live near someone but maintain their own space, save money, or get help with daily activities. For homeowners currently without an ADU, roughly one-third cite the approval and permitting processes as a barrier to constructing one, and 28% indicate that current zoning laws prohibit them from building this type of dwelling. In fact, people of all ages (18-plus) would like ADUs be part of the housing option in their neighborhood. According to the Survey, adults aged 18 or older who would consider creating an ADU said they'd do so to:

- provide a home for a loved one in need of care (86%)
- provide housing for relatives or friends (86%)
- have a space for guests (82%)
- create a place for a caregiver to stay (74%)
- increase the value of their home (69%)
- feel safer by having someone living nearby (67%)
- earn extra income from renting to a tenant (63%)

Many older homeowners are empty nesters, living one or two in a dwelling that used to house a family unit with children. They often desire to stay in their homes and communities, downsizing into a smaller unit, and/or adapting their home to better accommodate family or caregivers in a separate unit. Older adults would also like their children to be able to afford homes near them. Neighborhoods with a mix of housing types – including traditional models such as duplexes and fourplexes, as well as attached or detached ADUs – in addition to single family homes can increase the supply of housing and help older homeowners right-size to a smaller home in their existing community. Unfortunately, however, families and individuals frequently learn that state and/or local zoning codes prevent these housing solutions from being constructed.

Accessory dwelling units, or ADUs, are particularly suited to the needs of homeowners as they age. They allow a separate unit inside or outside the home which can be used to keep family nearby, to house a caregiver, or to supplement fixed incomes. AARP state offices across the country now advocate for adoption of more flexible land use policies to allow homeowners to construct ADUs if they choose to. In addition, AARP is educating our members and local leaders about the benefits of ADUs and how they fit into an age-friendly future.

More recently, AARP state offices in Washington, Rhode Island, Connecticut, and Utah have passed statewide legislation regulating and allowing ADUs in the state. AARP has also been able to work on local ADU legislative solutions in Louisville, Kentucky, Annapolis and Anne Arundel County, Maryland, Rochester, Minnesota, Kansas City, Missouri, Philadelphia, Pennsylvania (partial), and Miami-Dade County, Florida.

There are various reasons why ADUs are considered a great housing option:

- As an independent living space, an ADU is self-contained, with its own kitchen or kitchenette, bathroom, and living/sleeping area. (Garage apartments and backyard cottages are each a type of ADU.)
- ADUs can enable homeowners to provide needed housing for their parents, adult children, grandchildren, or other loved ones.
- ADUs can enable family caregivers to reside on the same property while having their own living spaces.
- An ADU can provide older adults a way to downsize on their own property while a tenant or family member resides in the larger house.
- Since homeowners can legally rent out an ADU house or apartment, ADUs are an often-essential income source.
- ADUs help to improve housing affordability and diversify a community's housing stock without changing the physical character of a neighborhood.
- ADUs are a beneficial — and needed — housing option for people of all ages and can help older residents remain independent and “age in place”.

In closing, thank you for the opportunity to testify before you today. Older Pennsylvanians want to stay in their homes and communities as they age. However, they are facing tremendous challenges as housing prices and rents soar beyond their reach, as they struggle to find accessible housing designed to fit their needs, and as they search for the supportive services that will enable them to live with dignity and independence in their own homes and stay connected to their communities. While allowing ADUs to be built in the Commonwealth will not solve the housing crisis, we believe ADUs can ease the housing supply crisis, create more affordable housing options, and allow older adults to stay in the community they belong. Thank you once again for allowing me to testify and we look forward to working with you to work on legislative solutions to help the Commonwealth of Pennsylvania ease the housing crisis.