

Written Testimony of Jess Maurer on Behalf of the Maine Council on Aging to the Committee on Labor and Housing

In Favor of LD 609 -- Resolve, To Establish a Commission To Increase Housing Opportunities in Maine by Studying Zoning and Land Use Restrictions

Submitted in writing on March 22, 2021

Greetings Senator Hickman, Representative Sylvester, and members of the Committee on Labor and Housing:

My name is Jess Maurer and I am the Executive Director of the Maine Council on Aging (MCOA). The MCOA is a broad, multidisciplinary network of more than 100 organizations, businesses, and older Mainers working together to make sure we all live healthy, engaged, and secure lives with choices and opportunities as we age in our homes and communities. I am providing testimony in favor of LD 609.

The MCOA has been keenly focused on housing options for older Mainers. This is because most older Mainers are still living in older two-story homes in rural Maine. While most of us want to live out our days in our homes, as our abilities and finances change, we sometimes have to abandon this idea and seek alternative housing.

The problem is, as a state, we haven't scratched the surface in developing affordable alternative housing options that meet the needs of older Mainers. In fact, about 10,000 older Mainers are waiting to access affordable senior housing, with a wait of between 3-5 years, and we're currently developing fewer than 200 units a year. While we need to increase funding for this kind of housing, we'll never be able to dedicate sufficient resources to develop thousands of new units to meet current demand. There need to be other options, and the kinds of housing options people actually want.

We have explored many other housing options for older Mainers, from home sharing, to small or tiny homes, to accessory dwelling units (ADUs), and think they all have their place as potential solutions. In fact, we hosted a housing conference in May 2018 and issued a report called *Housing Solutions for Maine's New Age* that focuses attention on these options. All three of these potential solutions can bump up against local and state zoning and use laws and ordinances. This is why we support this bill that proposes to convene a short term commission to examine current demand, the interrelation of state law and local regulation of housing, and find ways to encourage the development of new housing options in Maine.

We're particularly focused on ADUs as a partial good solution to Maine's housing shortage because they create the opportunity for a win-win-win situation.

ADUs are a win for an older home owner. If an owner has sufficient equity, which many older people do, and the house is large enough, the owner can take out a home equity loan to make modifications to the home, including to the primary residence of the older person – potentially adding a downstairs bathroom, adding a ramp or widening doors. The second unit creates an income stream to help pay the loan. Both units are completely separate, which creates maximum independence and safety. For those who need some help, the second unit offers a place for a caregiver to live or might be offered at a reduced rent in exchange for help with upkeep, chores and even transportation. Most importantly, an ADU can help a resident stay in their home.

ADUs are also a win for workers. Older people are retiring in record numbers, leaving jobs to be filled by an ever-shrinking workforce. We need people to move to Maine to take the jobs we have available. However, while retirees leave their jobs, they are still using their homes, meaning if we're going to attract new workers, we're going to have to provide them with new homes. ADUs are an affordable way to create new housing options for workers without significant impact to the community.

ADUs are a win for the community. ADUs are the least expensive way to create housing – and more importantly, the owner bears the burden of the expense, not the state or town. The second unit increases the value of the property, increasing property tax revenue for the town. Finally, increasing density in this way allows a community to create new housing without more sprawl or environmental damage.

In 2017, New Hampshire passed a law requiring municipalities to allow internal or attached accessory dwelling units in all zoning districts where single-family dwellings are permitted. It establishes in state law that an internal or attached ADU is part of single-family use of a parcel, not a separate use. The law also gives municipalities the option of permitting detached ADUs, which is an accessory dwelling as a stand-alone building on the same parcel as the principal dwelling or in a building such as a garage or a barn not attached to the primary single-family dwelling. The law can be found at RSA 674:71 through RSA 674:73. In 2018, Oregon passed a law that, among other things, requires that every lot that allows a detached family dwelling must also allow at least one ADU. Oregon Senate Bill 1051.

Currently, very few communities in Maine explicitly allow ADUs and only a handful allow detached units. There is inherent unfairness to this situation because the same person in the same circumstance could be allowed to create an ADU in one town and denied the creation in the next town over. It's also possible that shore land zoning would prevent the development of an ADU in a town or city that might otherwise allow it. With no other good housing alternatives available to older residents, this may force some to leave their communities or even the state.

Maine should be looking to how other states are solving housing shortages and put a plan in place to meet our growing housing shortage that impacts both workers and older Mainers. I urge you to vote in favor of LD 609, as we must find new housing solutions that work for Maine people and studying zoning and land use restrictions is a step in the right direction to making this a reality.

Thank you. Jess Maurer 207-592-9972