



Massachusetts Age-Restricted Housing and Services

Pinpointing the Gaps Between Supply and Eligibility for Affordable Housing
and Between Supply and Demand for Market Rate Housing

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Resources to Better Understand This Report

Abbreviations

ADLs	Activities of Daily Living
AMI	Area median income
EOEA	Executive Office of Elder Affairs
FBR	Federal Benefit Rate
FPL	Federal Poverty Level
GAFC	Group Adult Foster Care
HCBS	Home and Community Based Services
IADLs	Instrumental Activities of Daily Living
NIC	National Investment Center for Seniors Housing and Care
NIC MAP	NIC Market Area Profits
PACE	Program of All-Inclusive Care for the Elderly
SCO	Senior Care Options
SSI-G	Supplemental Security Income G

Definitions: General Terms

Definitions of the following terms, in this order, begin on page 17.

Age-restricted housing
Resident amenities
Supportive services
Service coordinator
Activities of daily living
Instrumental activities of daily living

Definitions: Housing Types

Definitions of the following terms, in this order, begin on page 19.

Affordable age-restricted rentals
Market rate age-restricted housing (no meals)
Independent living communities
Assisted living residences
Special-care residences

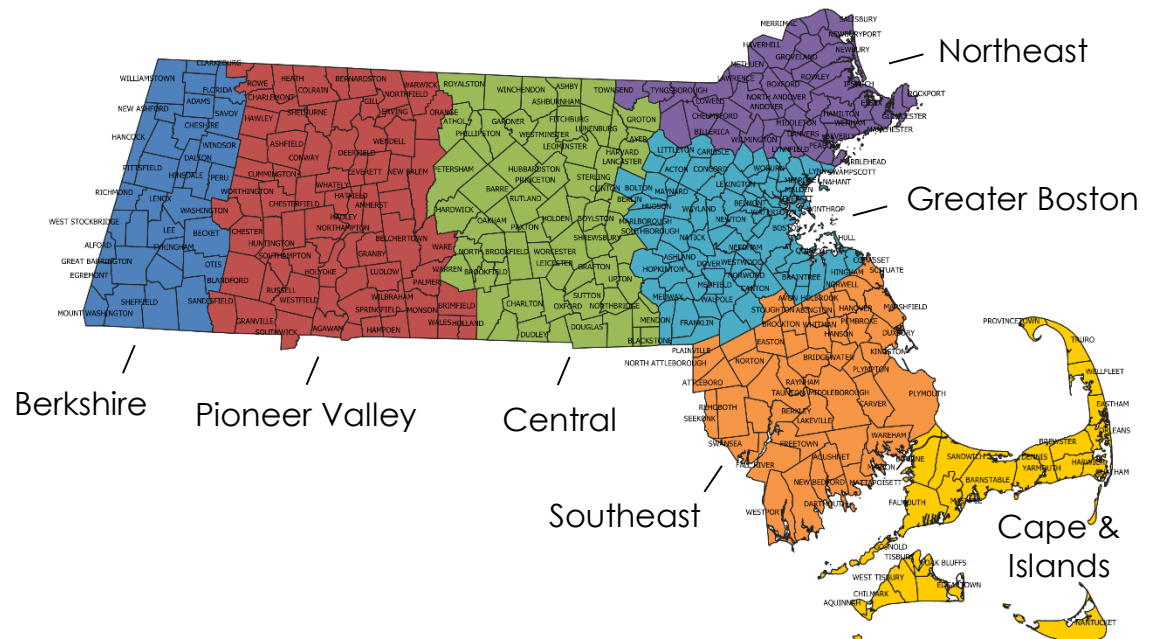
Program Definitions

Definitions of service-related programs begin on page 64.

Foreword

In Massachusetts, more seniors need age-restricted housing and supportive-services programs than have access to them.

This study, by the ProMatura Group, reveals what types of housing and service programs are most needed—and which geographic areas need them most.



About ProMatura Group, LLC

Formed in 1984, ProMatura conducts industry-oriented research, consumer research, market feasibility studies, and custom research.

One of ProMatura's specialties is capturing and analyzing large sets of data. ProMatura built and continues to supply the data for NIC MAP, one of the largest databases of seniors housing properties in the United States. A product of the National Investment Center for Seniors Housing and Care, NIC MAP is the premier provider of comprehensive market data for this sector, supplying data from more than 15,000 properties within 140 US metro markets.

Foreword

Disclaimer

Affordable-housing gaps in this report were estimated based on income eligibility, age, and the presence of functional limitations (for assisted living or special-care housing, as appropriate).

Note: We do not know what proportion of income-eligible households will move to an affordable residence if it becomes available. Even if their home is not in the best condition or in a safe location, many may not move, because that is their home, they have a sense of control over their destiny, and they don't want to move.



Executive Summary

Executive Summary

Purpose of This Study

Like most of the world, Massachusetts is aging. By 2035, almost one in four residents will be 65+. This demographic shift means that needs for housing and services are evolving. To identify gaps, MassHousing commissioned this extensive, in-depth study from ProMatura.

Why the Findings Matter

Ensuring that people have adequate housing and supportive services not only improves lives but also reduces costs. For example:

- This study found: Many rural areas have **little to no** age-qualified housing available.
- Home care is cheaper than emergency room or nursing home care. This study found: In **91%** of cities/towns statewide, **20% to 49%** of senior households who are income-eligible for affordable housing do had too much income to qualify for supportive-service programs that help seniors remain in their homes.

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

Executive Summary *(continued)*

Key Finding 1: The Housing Gap

Massachusetts has an increasing need for age-restricted housing for people at all income levels.

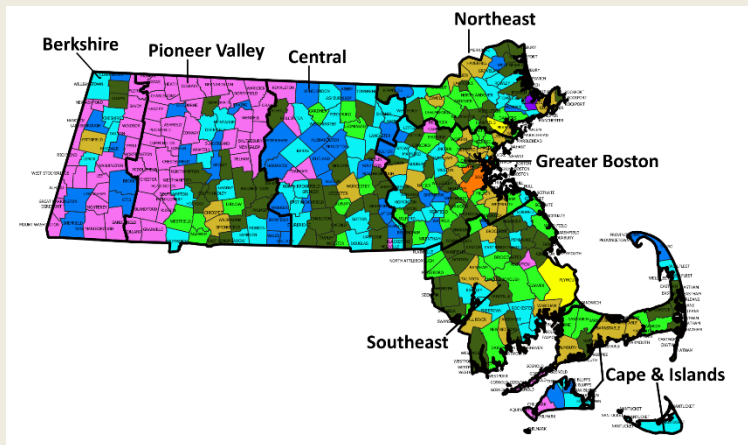
$$\text{Supply} - \text{Need} = \text{Gap}$$

Cities/towns in the more urbanized areas to the east tend to need **more units**.

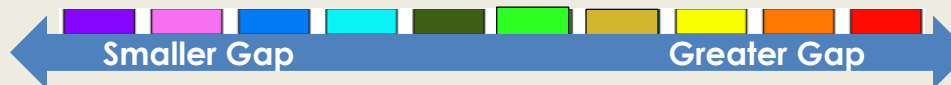
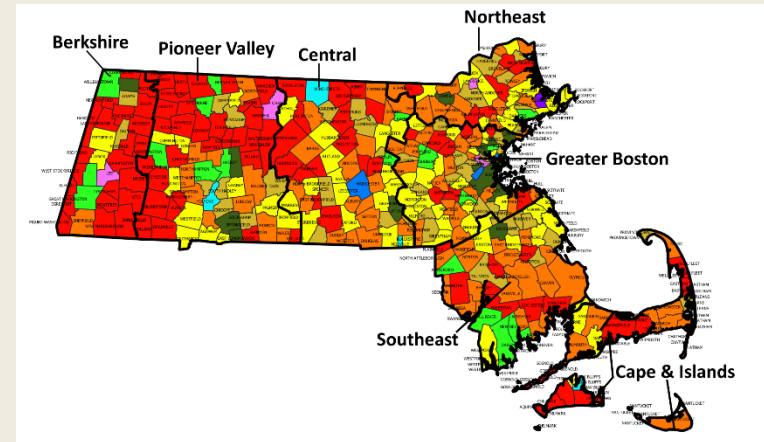
However, when measured by **percentage** of eligible seniors lacking access, the need is widespread.

Example: Gap in Affordable Age-Restricted Rentals, 2018

Unit Count of Overall Eligibility



Percentage Gap Relative to Geography



Why? There are fewer eligible seniors in the west, but in many of those areas, little, if any, age-restricted housing is available.

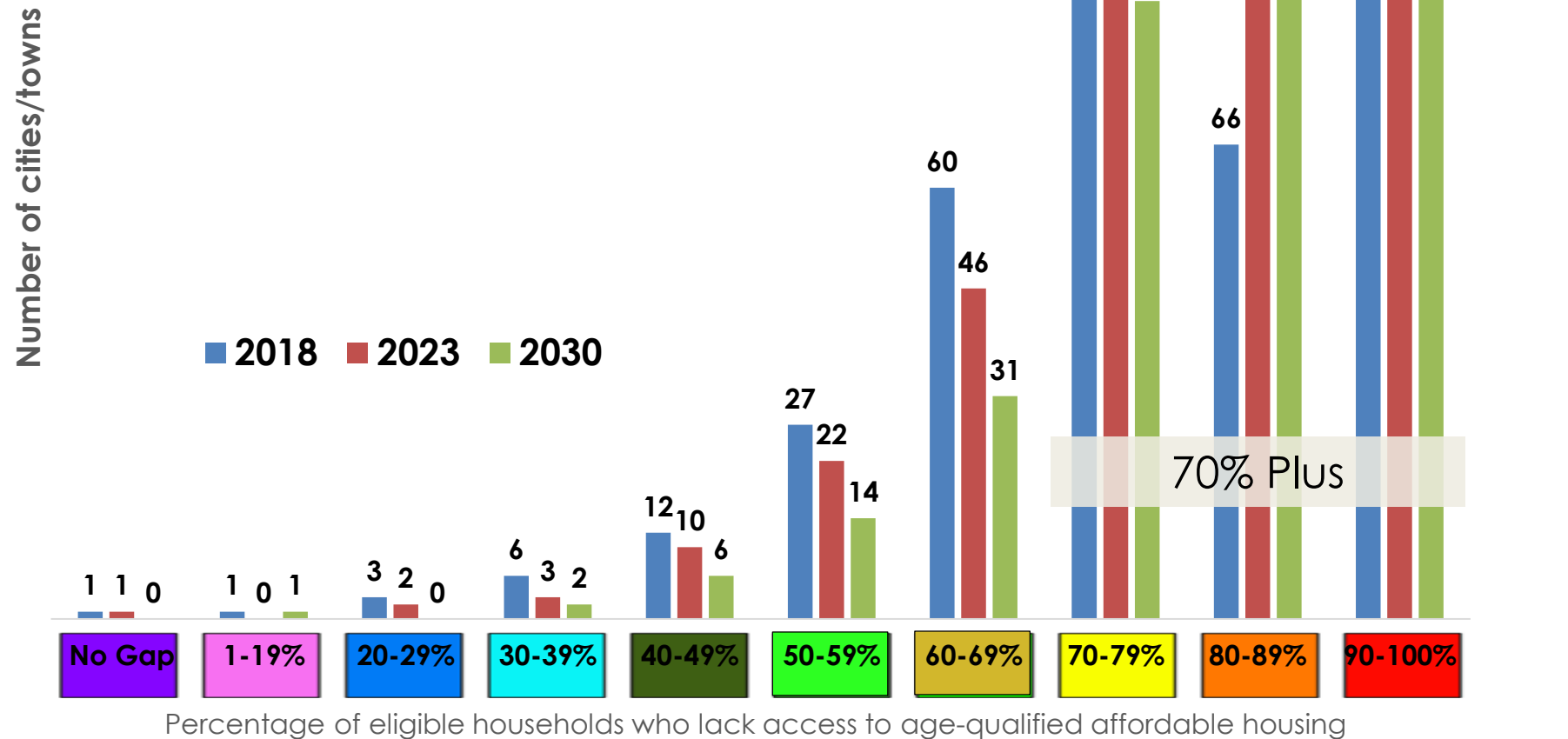
Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

Executive Summary *(continued)*

By 2030, 297 of 351 (85%) of cities/towns will have **at least 70%** of income-eligible households unable to access age-restricted affordable housing.

Number of Cities/Towns in Each Percentage Gap, by Year
For all types of age-restricted affordable housing (80% AMI or below)

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.



Housing-Gap Summary by Income Sector, Massachusetts, 2030

In Red: Housing Type With Greatest Need for Each Sector

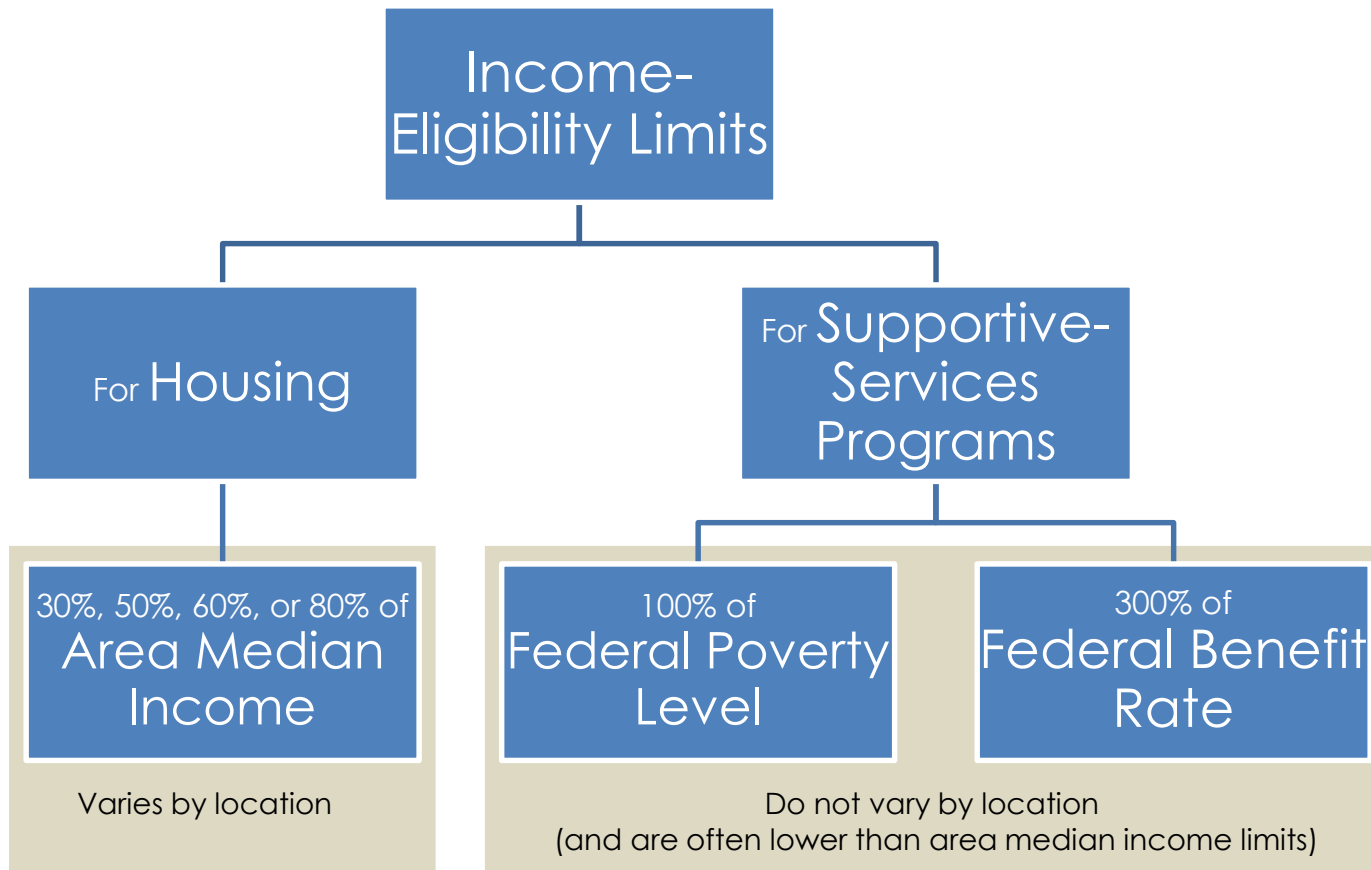
		Included	# Additional Units for All Eligible	% Eligible Without Access
Affordable 80% AMI or less	Rentals		355,152	76%
	Assisted Living	Households 65+	21,550	89%
	Special Care		18,920	98%
Middle Market 80%-120% AMI	Housing (No Meals)	Households 65+	480	100%
	Independent Living*	Households 75+	2,224	80%
	Assisted Living*		2,400	63%
	Special Care*	Population 65+	1,908	83%
Upscale 120%+ AMI	Housing (No Meals)	Households 65+	553	100%
	Independent Living*	Households 75+	1,679	35%
	Assisted Living*		830	13%
	Special Care*	Population 65+	2,393	47%

*Includes senior households (or population) who need the type of services provided and would be likely to move.

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

Key Finding 2: Income-Eligibility Limits

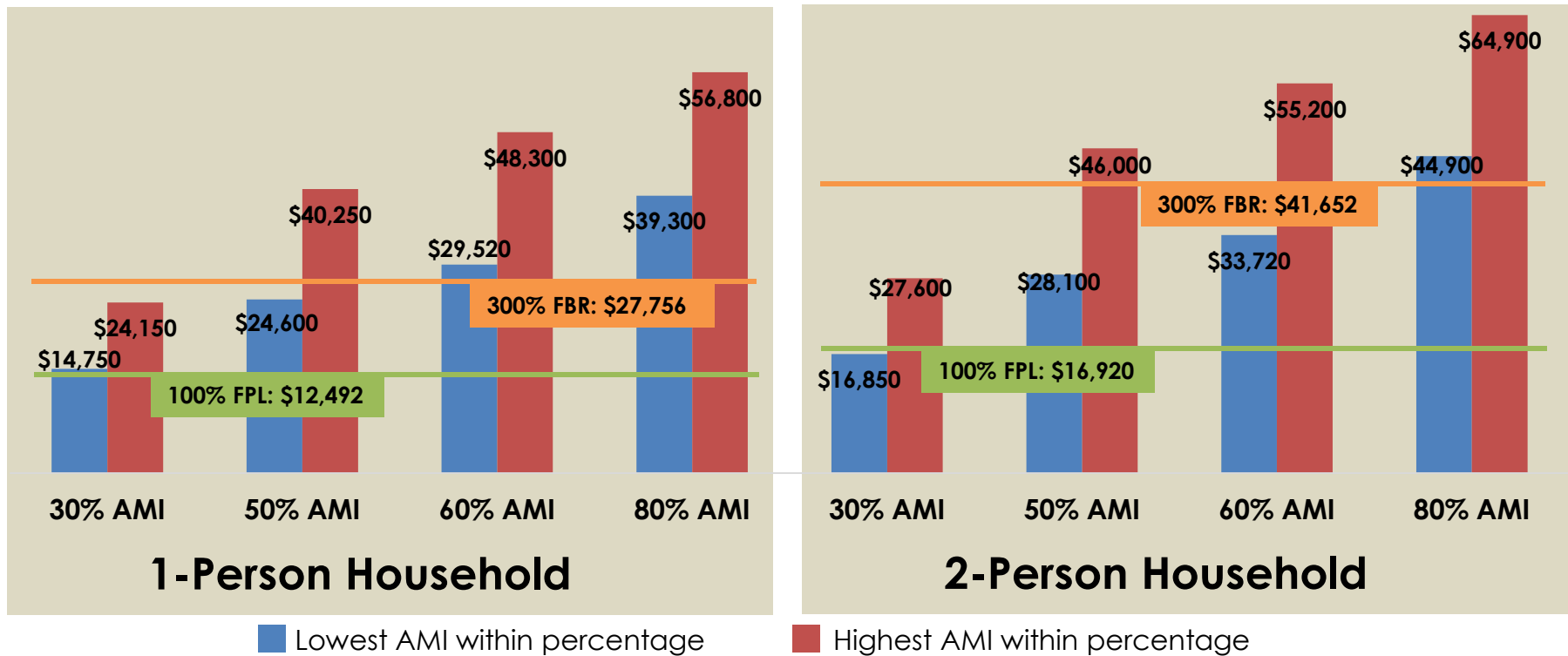
Affordable-housing income limits vary based on **the area median income (AMI) of the location**. Service-program limits do not vary; they are the same in Boston as in Pittsfield.



Executive Summary *(continued)*

The Federal Poverty Level (FPL) and Federal Benefit Rate (FBR) eligibility limits are often much lower than AMI limits, which means **many seniors in Massachusetts who qualify for housing—even at the lowest AMI limits—do not qualify for MassHealth/EOEA supportive services.**

Income-Qualification Limits for Housing (AMI) Versus Supportive-Services Programs (FPL, FBR), 2018



- People whose income is above the **green** line do not qualify for Group Adult Foster Care and Senior Care Options.
- People whose income is above the **orange** line do not qualify for HCBS Waivers, PACE, or Home Care.

For definitions, see the "Service Programs" section, page 62.

100% of
Federal Poverty
Level

In almost **every** city/town statewide, **more than half** of households who qualify for affordable housing make too much money to qualify for GAFC and SCO.

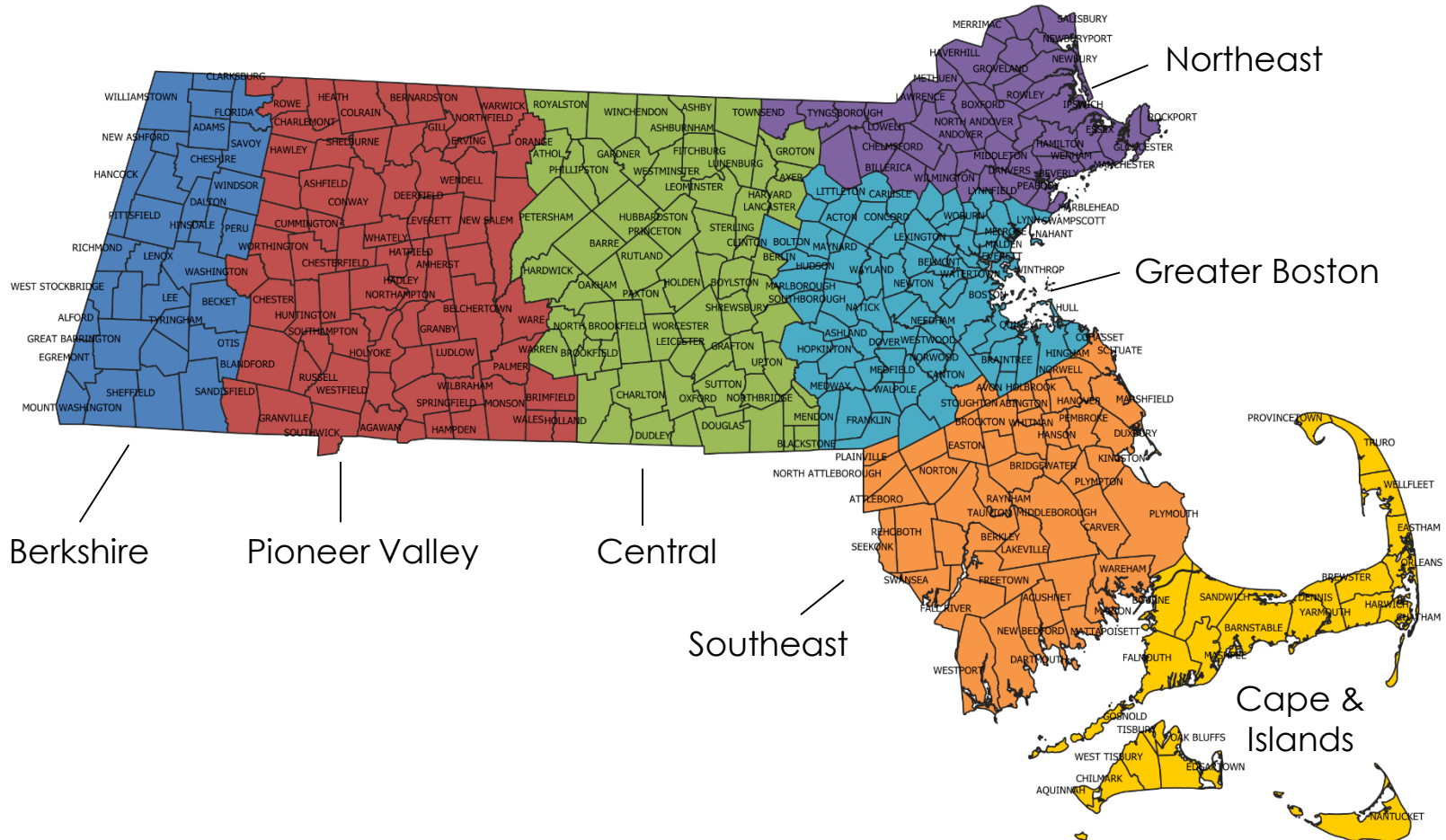
300% of
Federal Benefit
Rate

In **91%** of cities/towns, **20% to 49%** of households who qualify for affordable housing make too much money to qualify for PACE and the Frail Elder Waiver. By 2023, the number of cities/towns in the **40% to 49%** gap is projected to **more than double**.

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

Geographic Areas Included

The Seven Regions of Massachusetts per MassBenchmarks



Source: The Commonwealth's Economic Landscape, <http://www.massbenchmarks.org/publications/issues/vol6i1/5.pdf>

Page 16

Age-Restricted Housing and Services: Introduction

- Definitions
- Affordable-housing types
- Market rate housing types
- Eligibility criteria for housing versus services



Page 28

Housing Gaps

- Gap estimates
 - Affordable
 - Middle market
 - Upscale market
- Gaps summary by region



Page 62

Service Programs for 65+

- Definitions
- Gap estimates
 - Service programs with income limit of 100% FPL
 - Service programs with income limit of 300% FBR



Age-Restricted Housing and Services

Introduction

Definitions: General Terms

This section defines housing terms used in this report.

Age-restricted housing: Developments that dedicate most of their units to people who are at least a certain age. (In some instances, younger people are eligible for housing if they have a disability.) Must comply with the Fair Housing Amendments Act and the Housing for Older Persons Act.

Resident amenities: May include meals; housekeeping; transportation; and social, educational, and recreational activities.

Common Age Minimums

For age-restricted housing:
55+, 60+, 62+, 65+

For supportive-services programs:
60+, 65+

Services Provided and Funded through MassHealth and EOEA

Home Care

Frail Elder Waiver

Group Adult Foster Care

Senior Care Options

Moving Forward Waiver

PACE

Definitions: General Terms *(continued)*

Supportive services: Services that help with activities of daily living and/or instrumental activities of daily living (see box below). Assisted living and special-care residences are required to provide such services.

Service coordinator: An employee who helps residents of an age-restricted housing community find and coordinate supportive services and assists them with solving health and/or daily living problems.

What Are Activities of Daily Living?

Activities of daily living (ADLs): The everyday tasks people must do to maintain health and wellness, including:

- Bathing
- Getting dressed and undressed
- Eating
- Going to the bathroom
- Managing incontinence
- Moving about inside the home
- Getting into and out of a bed or chair
- Moving while in bed

Instrumental activities of daily living (IADLs): Tasks that help people live independently, including:

- Preparing meals
- Doing housework
- Doing laundry
- Going shopping
- Managing medication
- Using transportation
- Managing money
- Using the telephone

Definitions: Age-Restricted Rental Housing for 65+

Affordable Housing

Affordable age-restricted rentals: Age-restricted housing for people who meet income-eligibility requirements—typically 30% to 80% of the area median income (AMI; definition on page 24).

To calculate eligibility estimates, ProMatura assumed the following **move-in ages**:



65+

Market Rate Housing

Includes middle market (80%-120% AMI) and upscale (120%+ AMI)

Market rate age-restricted housing (no meals): Age-restricted housing that does not provide services (though the residents or the community may contract with providers to ensure access to services). May consist of apartments, cottages, or other types of housing.



65+

(Average move-in age is 70.)

Independent living communities: Age-restricted rental or entrance-fee communities with services included in the rent or monthly fee. Typically, the services include a dining program with at least one meal per day; housekeeping; transportation; and social, educational, and recreational activities. (Residents may contract with providers—home care, home health—for supportive services if needed.)



75+

(Average move-in age is 84.)

Definitions: Age-Restricted Rental Housing for 65+ *(continued)*

Housing That Can Be Affordable or Market Rate

Assisted living residences: Housing that offers specific supportive services and is certified by EOEA as an assisted living residence. May or may not have age restrictions. Can be market rate, affordable, or a mix. Services typically provide:

- On-site staff 24/7
- One or more regularly scheduled meals per day
- Supervision of or help with activities of daily living
- Supervision of or help with instrumental activities of daily living
- Help with self-administered medication management

Special-care residences: A subset of assisted living. Provide enhanced services and activities tailored to people with cognitive impairments, dementia, or related difficulties. May be an entire assisted living residence or designated units within an assisted living residence.

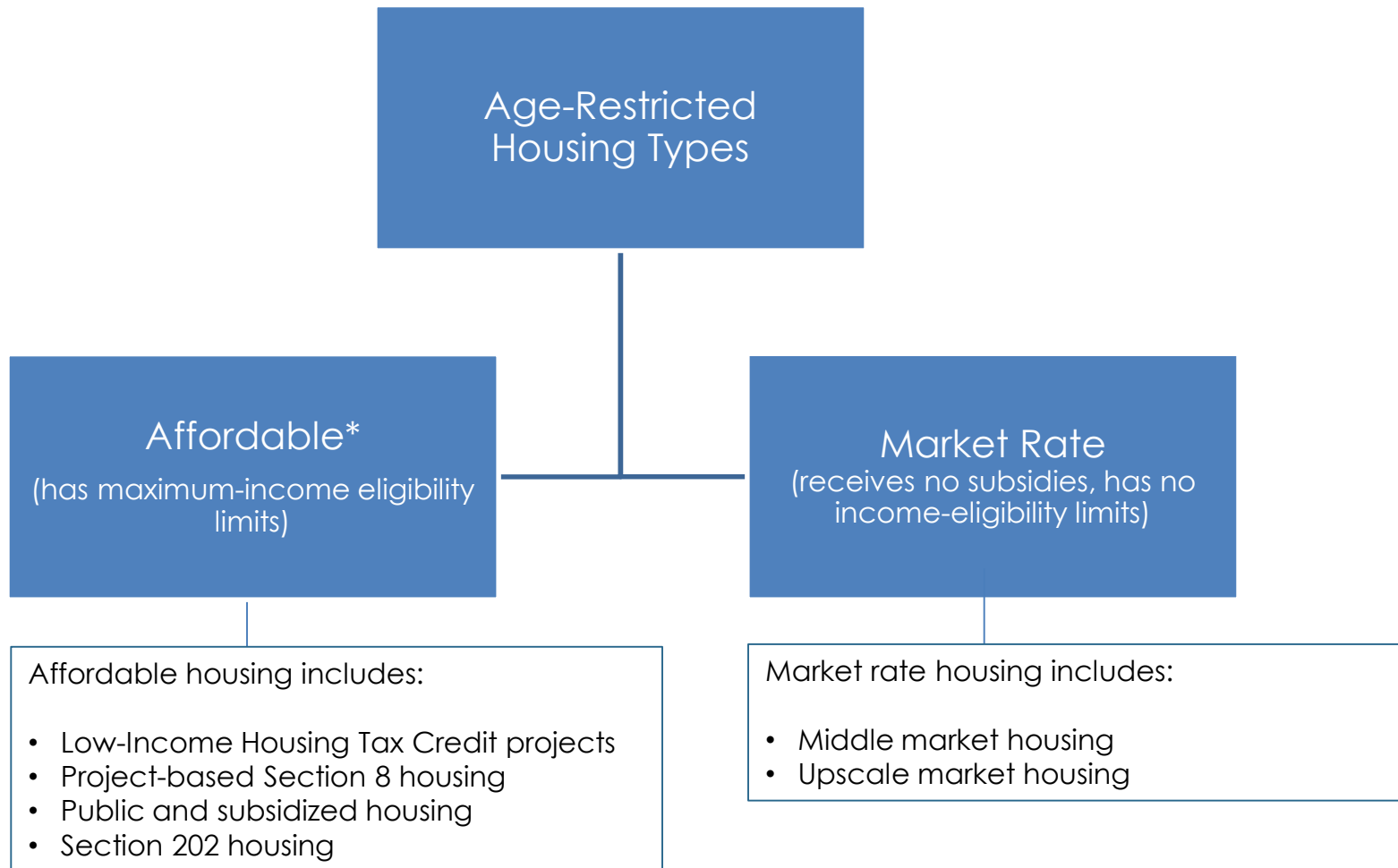
To calculate eligibility estimates, ProMatura assumed the following **move-in ages**:

→ Affordable: 65+
Market rate: 75+
(Average move-in age for market rate is 84.)

→ 65+
(People with cognitive impairments sometimes have symptoms at earlier ages; average move-in age for market rate special care is lower than for market rate assisted living.)

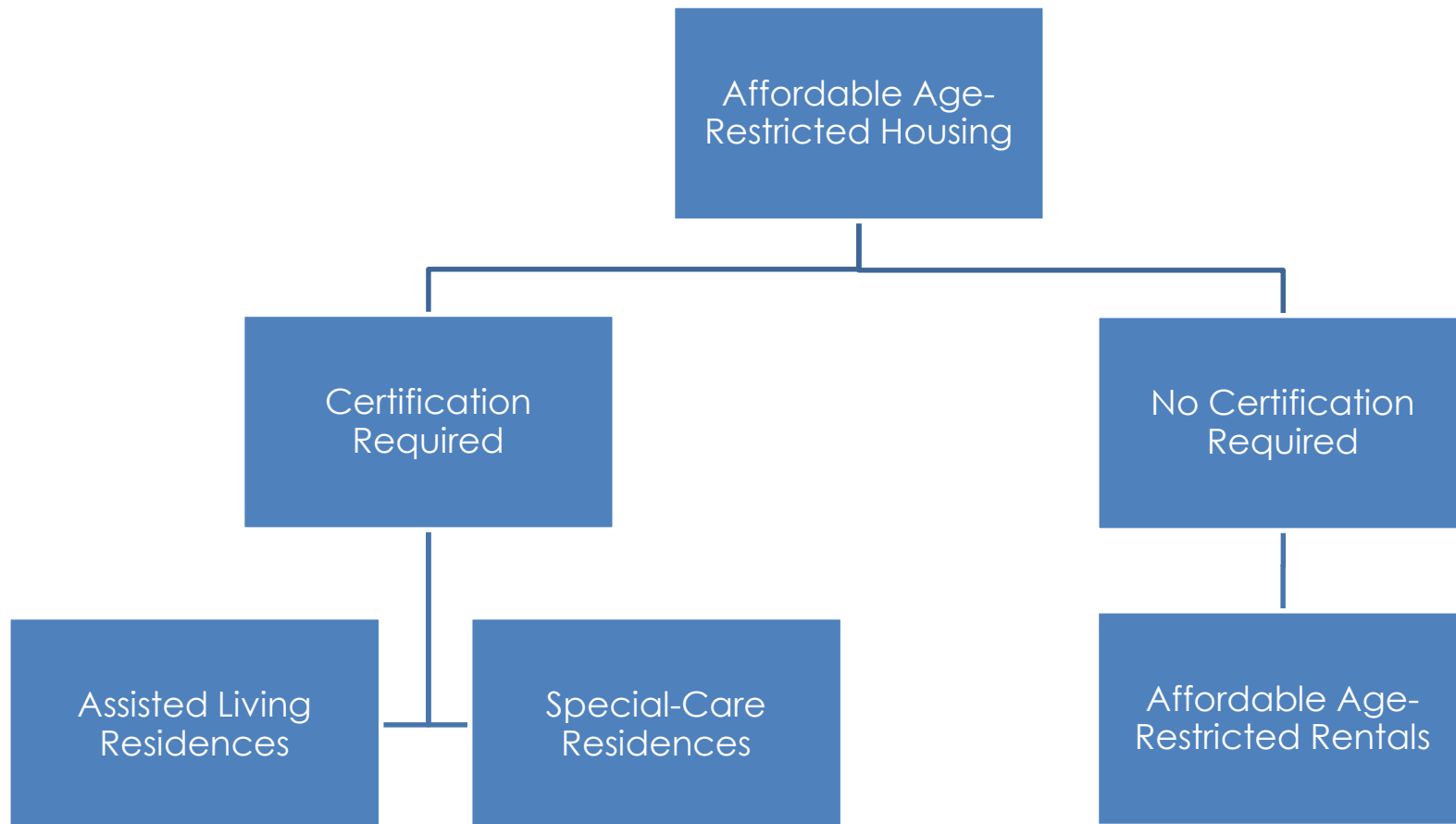
Types of Housing

ProMatura analyzed supply and eligibility for both affordable and market rate age-restricted housing.



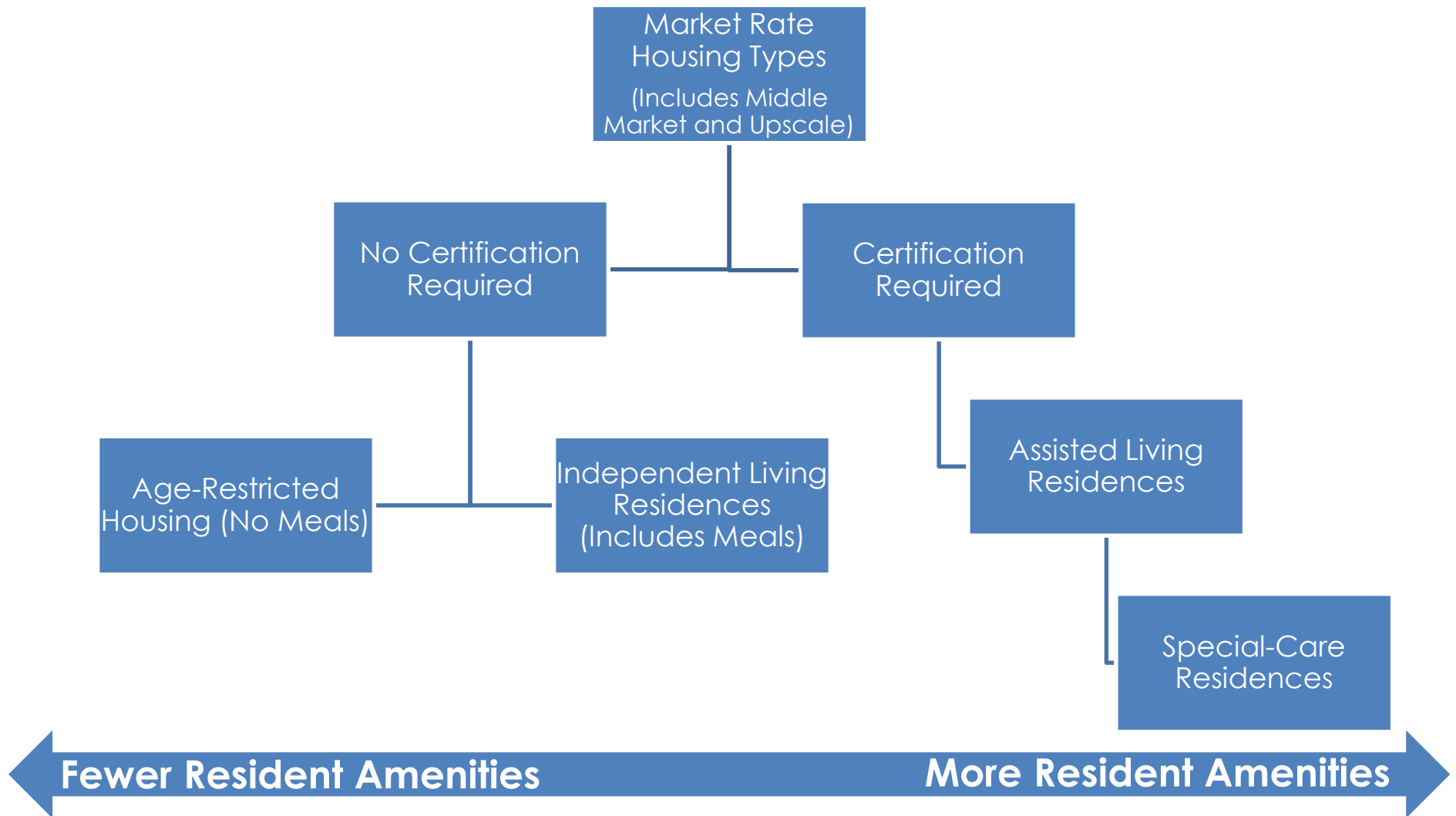
**Some market rate developments set aside a certain number of units for people with low income. In this report, such units are included in affordable-housing estimates and excluded from market rate estimates.*

Types of Affordable Housing



Either may have a set amount of units set aside for low-income residents or may accept GAFC/SSI-G, PACE, or Section 8. (For definitions, see "Service Programs" section, page 62.)

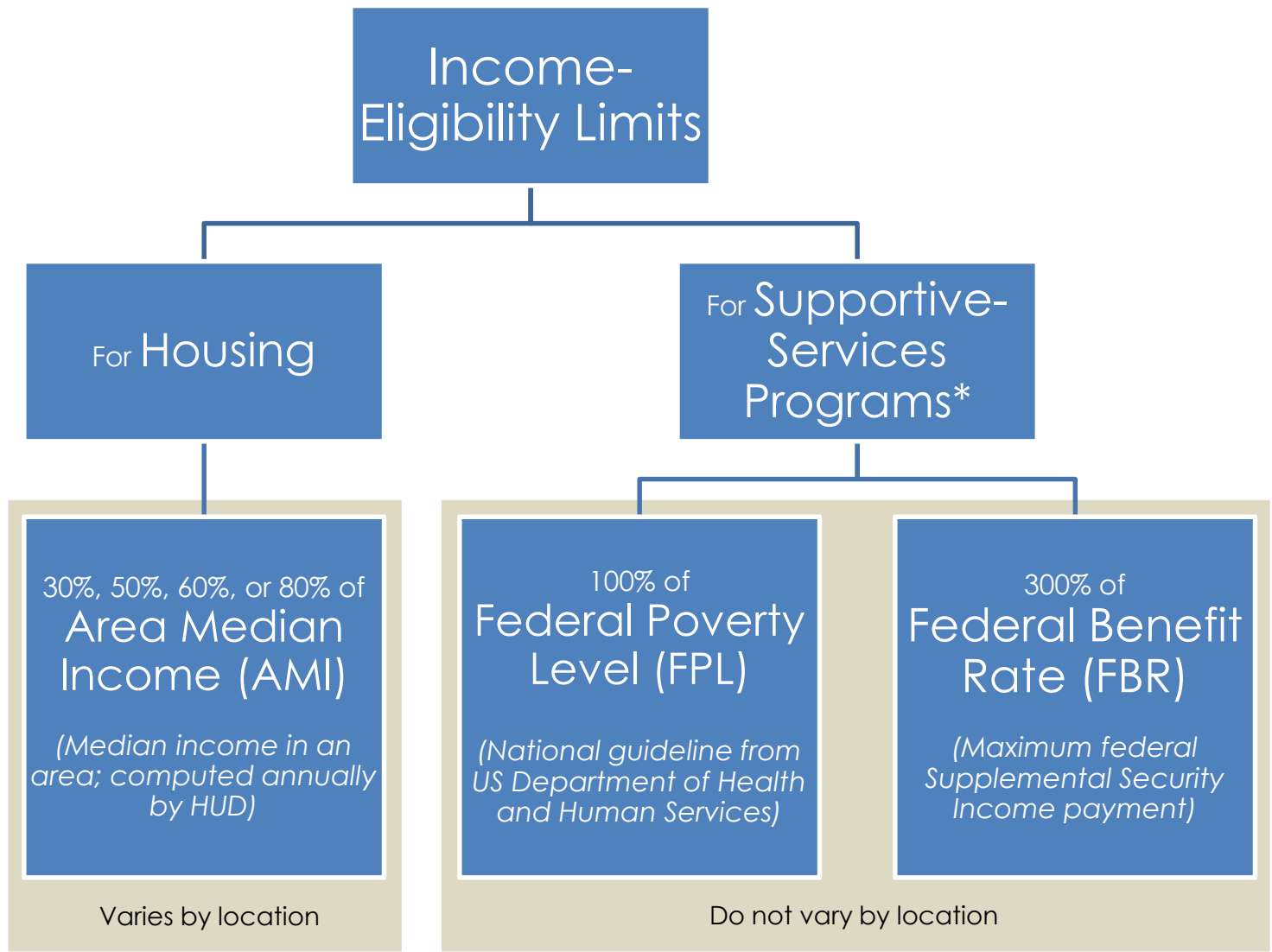
Types of Market Rate Housing



Amenities include services provided at the property such as housekeeping and meals. These amenities are not the same as supportive services that are targeted to specific residents who may need assistance with an ADL.

Income-Eligibility Criteria for Housing Versus Services

In Massachusetts, many seniors who are eligible for housing are **not eligible** for MassHealth/EOEA supportive-services programs. Area median income limits (used for housing) are often higher than Federal Poverty Level and Federal Benefit Rate limits (used for services).

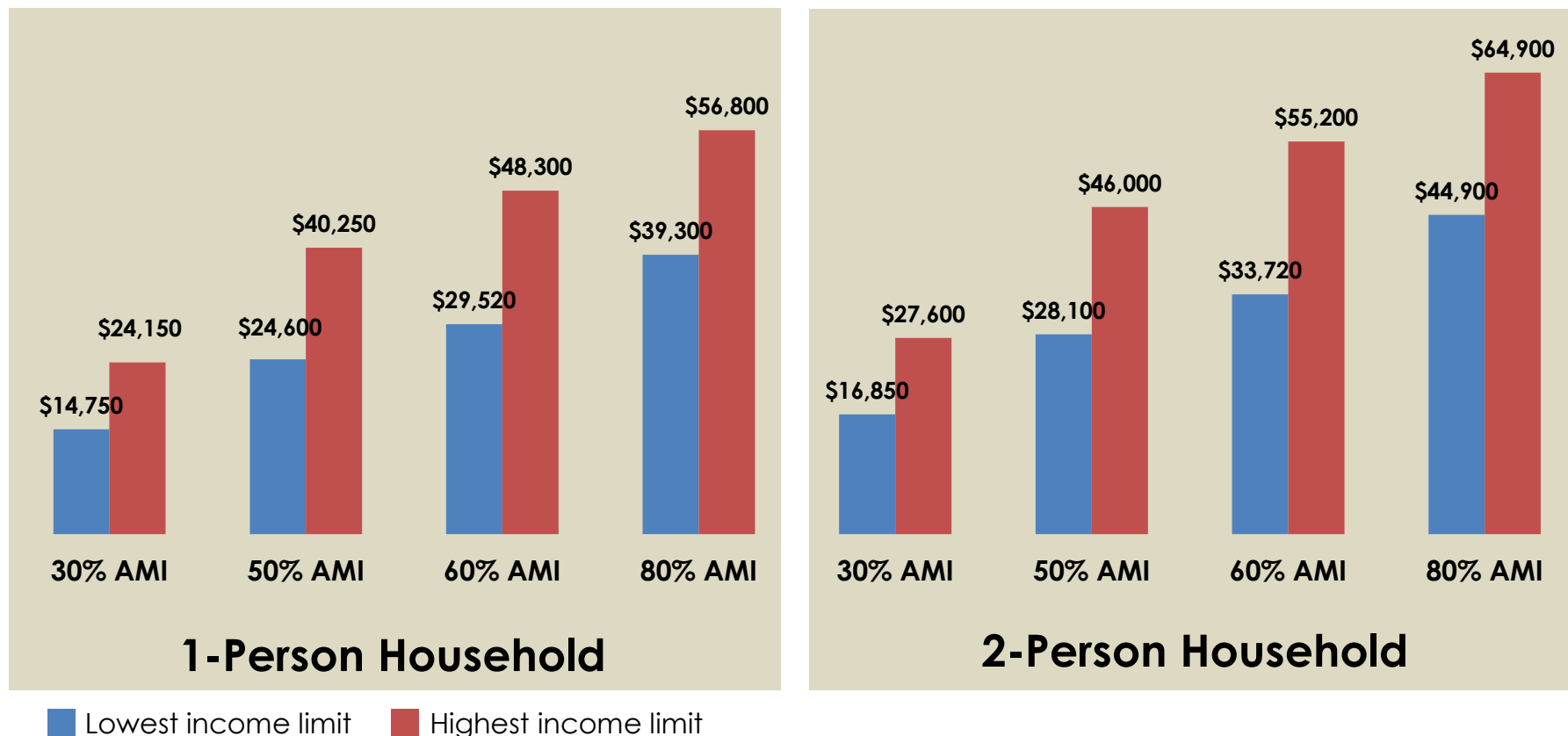


*Additional service programs exist beyond these income limits but require greater cost sharing by participants.

Income-Eligibility Criteria for Housing Versus Services *(continued)*

Area Median Income (AMI) is set by the US Department of Housing and Urban Development (HUD) and varies by city/town. Affordable-housing income limits are based on a percentage of AMI, with the exact income limit varying by household size. Ranges of lowest to highest eligible incomes within each percentage limit across all cities/towns in Massachusetts for one- and two-person households are compared in the graph below.

Lowest and Highest Income Limits for Affordable Housing Across All Cities/Towns in Massachusetts by Percentage of Area Median Income (2018)



Income-Eligibility Criteria for Housing Versus Services *(continued)*

Income-eligibility limits for supportive-services programs are unrelated to affordable-housing limits—and are usually lower. Unlike area median incomes, these limits do not vary by location.

Supportive-Services Program Income-Eligibility Limits (2018)

Above 300% FBR

4 of the 6 Home Care Programs have options for households whose income exceeds the eligibility limit. These options require copayments, based on income, of 50% to 100% of cost.

\$41,652

- Home and Community Based Services Waivers (Moving Forward and Frail Elder)
- Program of All-Inclusive Care for the Elderly (PACE)
- Home Care Programs

\$27,756

300% FBR

\$12,492

100% FPL

\$16,920

- Group Adult Foster Care
- Senior Care Options

1-Person Household

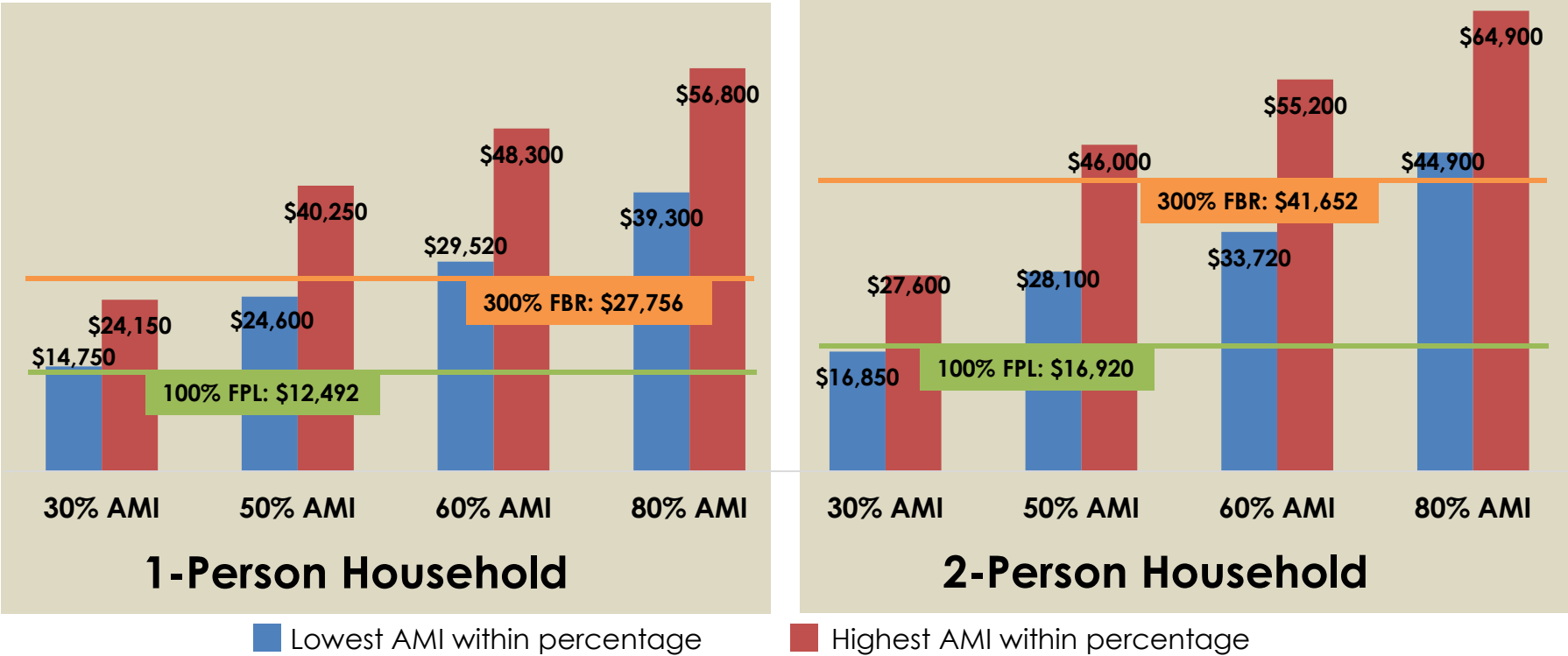
2-Person Household

Program summaries begin on page 64.

Income-Eligibility Criteria for Housing Versus Services *(continued)*

The FPL and FBR eligibility limits are often much lower than AMI limits, which means **many seniors in Massachusetts who qualify for housing—even at the lowest AMI limits—do not qualify for MassHealth/EOEA supportive services.**

**Income-Qualification Limits for Housing (AMI)
Versus Supportive-Services Programs (FPL, FBR), 2018**



- People whose income is above the **green** line do not qualify for Group Adult Foster Care and Senior Care Options.
- People whose income is above the **orange** line do not qualify for HCBS Waivers, PACE, or Home Care.

For definitions, see the “Service Programs” section, page 62.



Housing Gaps

Age-Restricted Housing Gaps: Introduction

Corresponding heat map numbers will be in upper right when applicable.

The following pages expound upon some of the maps in the heat maps document, which show where housing is most needed.

Overview of Housing Heat Maps

by Housing Type and Market Segment

Slides 1-14	Affordable (80% or less AMI)			
	Rentals		Assisted Living	Special Care
Slides 15-31	Middle Market (80%-120% AMI)			
	Housing (No Meals)	Independent Living	Assisted Living	Special Care
Slides 32-48	Upscale Market (120%+ AMI)			
	Housing (No Meals)	Independent Living	Assisted Living	Special Care

Each type of housing has four pages of maps:

- Two for Massachusetts (by number and percentage)
- Two for Greater Boston (by number and percentage)

Housing Heat Maps: Key Takeaways

- The need for age-restricted housing is growing for senior households at all income levels.
- Areas that need the greatest **number** of age-restricted affordable-housing units tend to be in the more urbanized regions to the east.
 - The type of housing that needs the **most units** (total statewide) is affordable age-restricted rentals.
- Areas with the highest **percentage** of households 65+ who need affordable housing tend to be in rural areas to the west.

How Far Will People Move?

On average, seniors move approximately 10 miles to assisted living residences and approximately 15 miles to independent-living communities, according to ProMatura research.

In Massachusetts, cities/towns measure about 10 miles from north to south and from east to west. So an area that has several contiguous cities/towns with housing gaps—even small ones—may provide sufficient numbers of eligible households to warrant development of a community.

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

Age-Restricted Housing Gaps: Introduction *(continued)*

Housing Heat Maps: Key Takeaways

While the middle market needs **fewer additional units** than the affordable market, there is a **high need when it is measured by percentage** of people lacking access. (Senior households in the middle market make too much money to qualify for affordable housing but can't necessarily afford market-rate housing.)

Affordable Versus Middle Market Versus Upscale, 2030

	Affordable 80% or less AMI	Middle Market 80%-120% AMI	Upscale 120%+ AMI
Total number of units needed , all types of housing, statewide	395,621	7,013	5,456
Percentage gap across all types of housing, statewide	77%	75%	32%
Housing type with most number of units needed	Rentals (355,152)	Assisted living (2,401)	Special care (2,393)
Housing type with highest percentage of households (or population) lacking access in every region	Special care	Housing (no meals)	Housing (no meals)

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

Affordable-Housing Gap

Assumptions:

- Units under construction in 2018 are completed and filled by 2023.
- Supply remains constant throughout (no projection of supply being built or expiring).

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

Affordable-Housing Gap Summary by AMI, Massachusetts

Affordable-Housing Type		Number of Additional Units for Eligible Households			Percentage Eligible Without Access		
		2018	2023	2030	2018	2023	2030
30% AMI or Less	Rentals	85,075	106,389	135,440	63%	68%	73%
	Assisted Living	10,399	11,635	13,848	85%	86%	88%
	Special Care	10,623	11,708	13,639	97%	98%	98%
30% to 50% AMI	Rentals	68,503	81,991	104,484	68%	72%	77%
	Assisted Living	2,424	2,668	3,225	86%	87%	89%
	Special Care	1,412	1,482	1,758	98%	98%	98%
50% to 80% AMI	Rentals	74,898	90,672	115,228	70%	74%	78%
	Assisted Living	3,677	3,720	4,477	86%	87%	89%
	Special Care	3,200	2,978	3,523	98%	98%	98%

Included: Households 65+

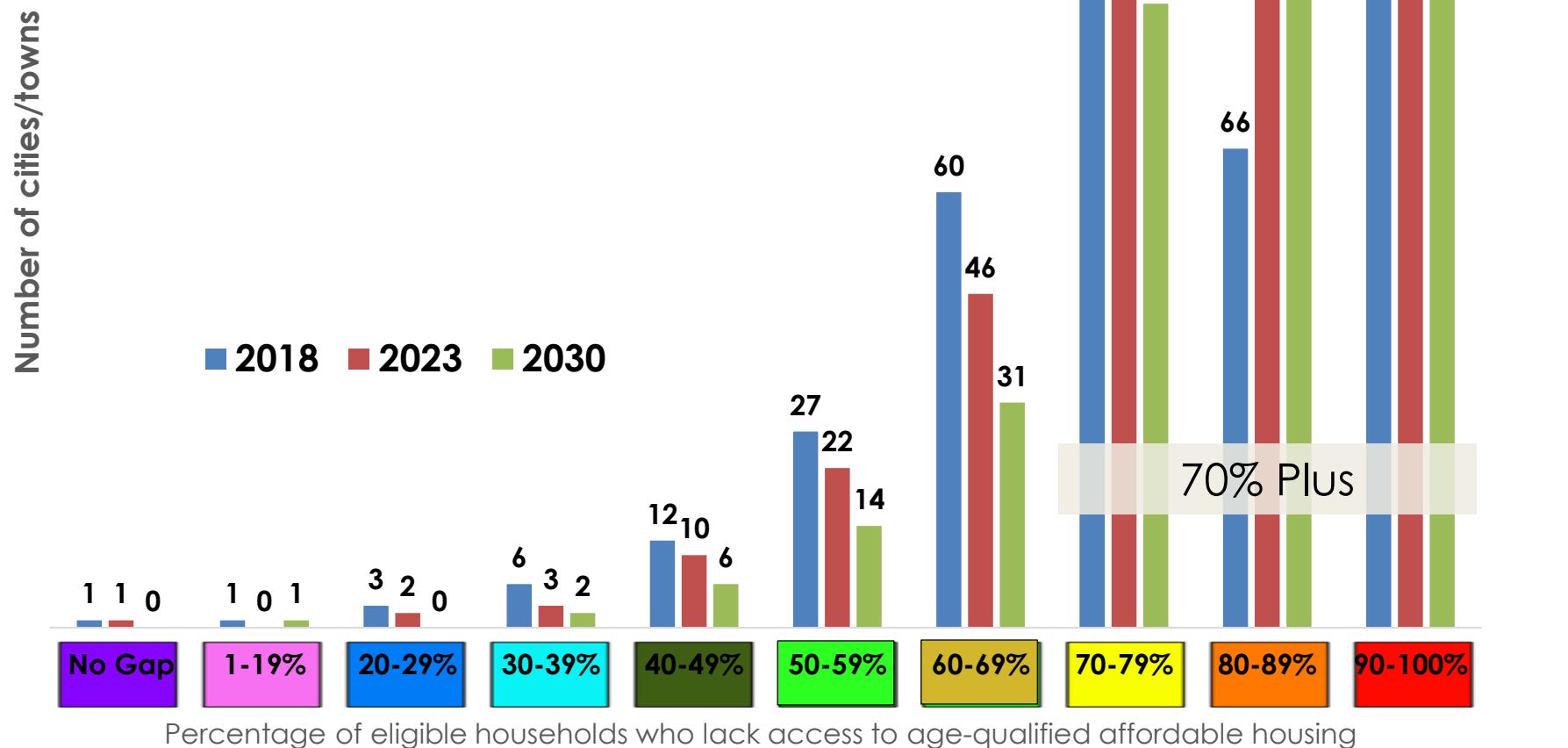
Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

Affordable-Housing Gap *(continued)*

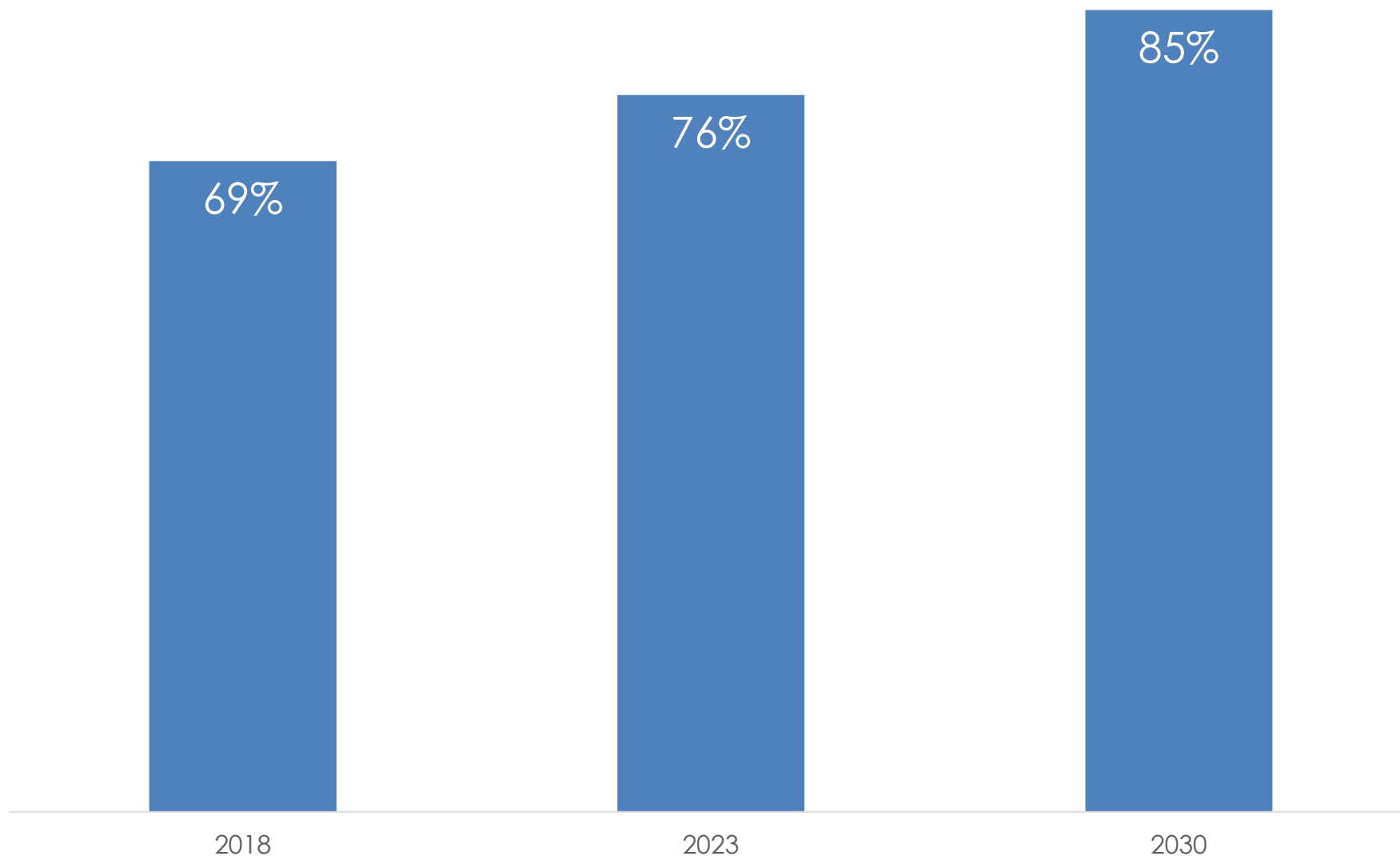
By 2030, 297 of 351 (85%) of cities/towns will have **at least 70%** of income-eligible households unable to access age-restricted affordable housing.

Number of Cities/Towns in Each Percentage Gap, by Year For **all types** of age-restricted affordable housing (80% AMI or below)

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.



**Percentage of Cities/Towns Where 70% or More Income-Eligible Households
Lack Access to Some Type of Age-Qualified Affordable Housing
(80% AMI or Below)**



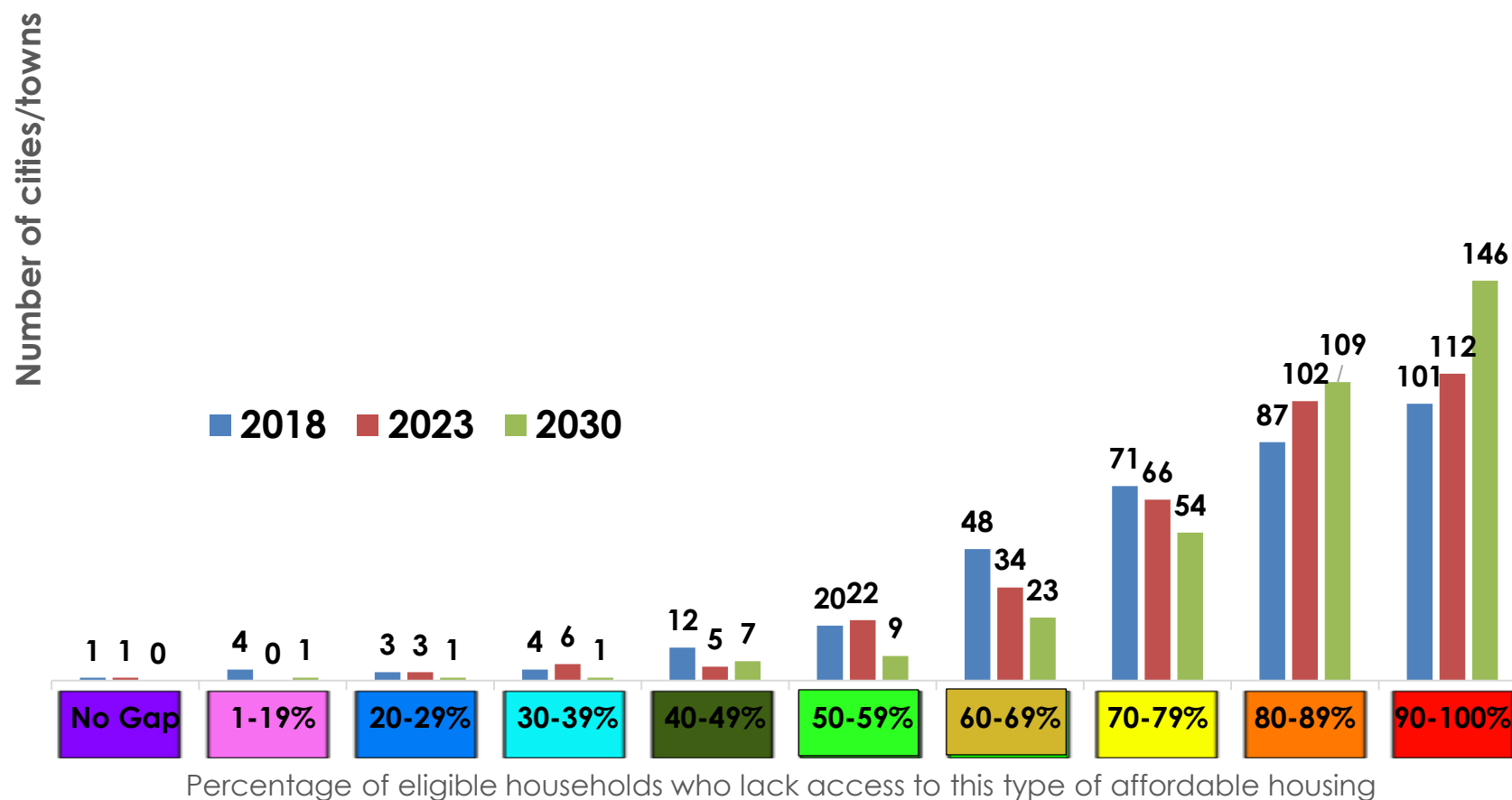
Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

By 2030, **42%** of cities/towns are projected to have a gap of 90% or more for affordable rentals. That's an increase of 44% from 2018 to 2030. This is the type of housing with **the most units** needed by far—355,152 by 2030 (see page 33).

Rentals (80% AMI or Below)

Number of Cities/Towns in Each Percentage Gap, by Year

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

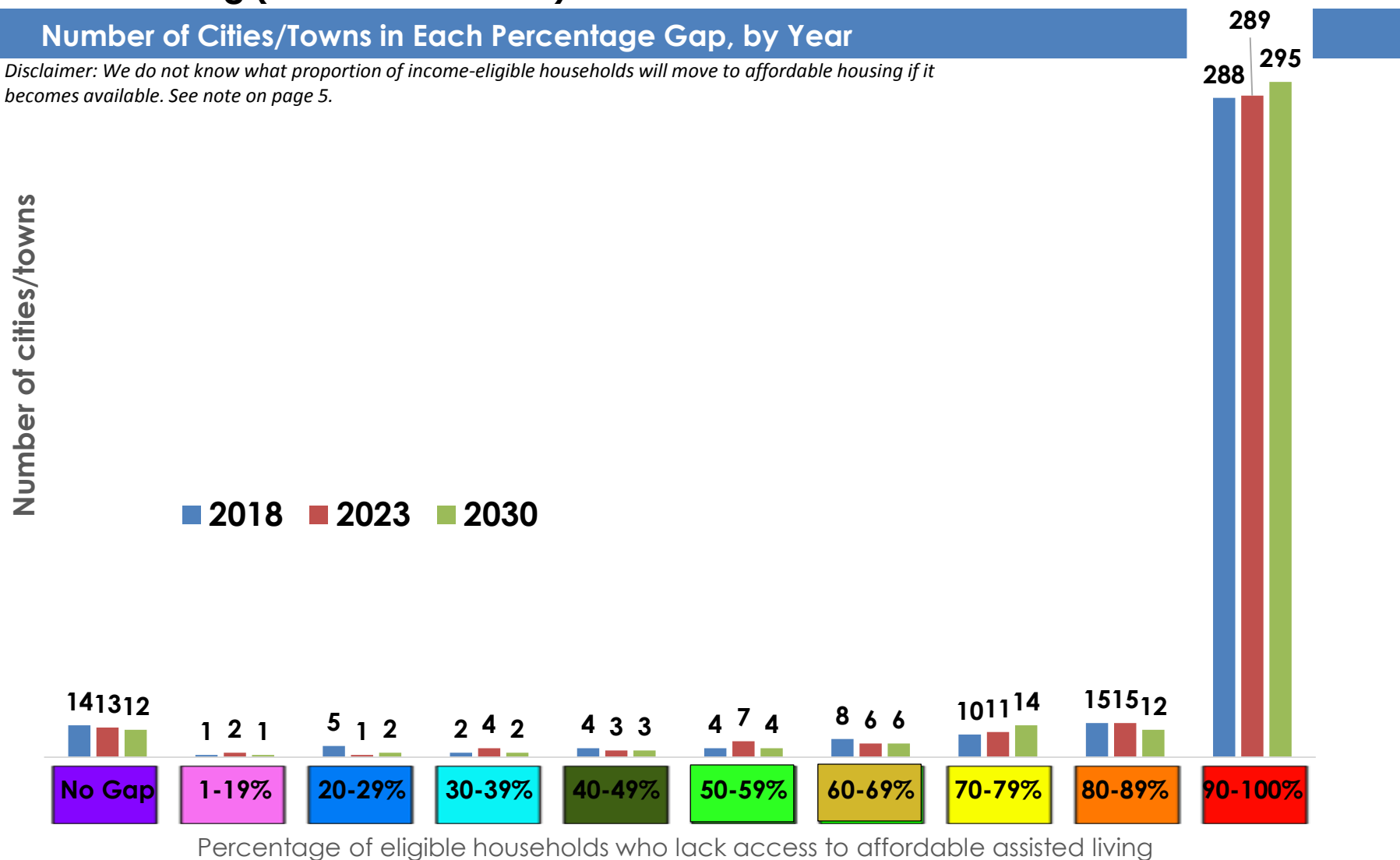


In **82%** of cities/towns, **90% to 100%** of eligible households are projected to lack access to affordable assisted living. That grows to **84%** by 2030, by which time 21,549 more units are needed (page 33).

Assisted Living (80% AMI or Below)

Number of Cities/Towns in Each Percentage Gap, by Year

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

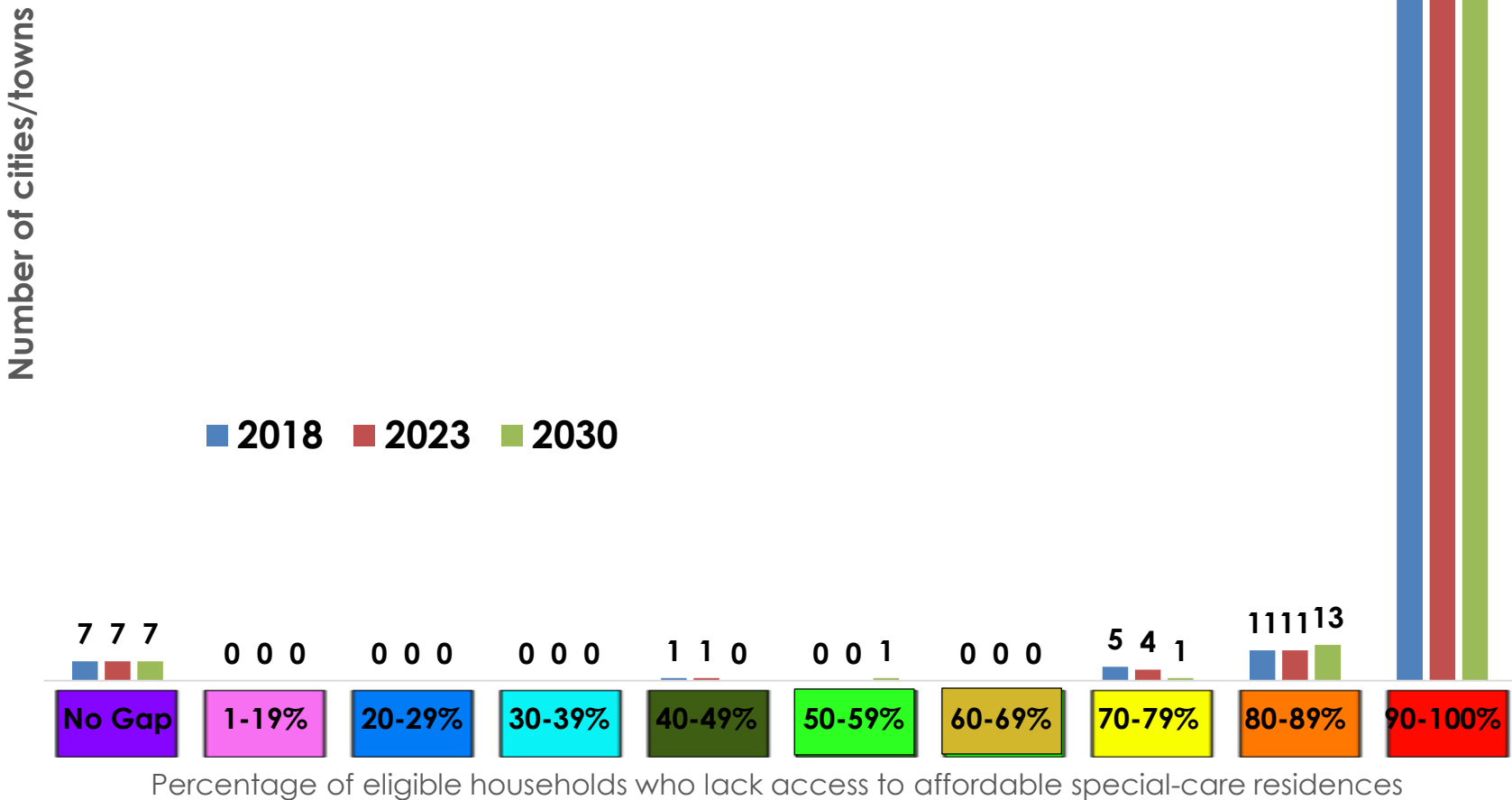


When judged by percentage gap, special care is the type of affordable housing needed most in Massachusetts; **93%** of cities/towns have a gap of **90% to 100%**. By 2030, 18,920 more units are needed (page 33).

Special Care (80% AMI or Below)

Number of Cities/Towns in Each Percentage Gap, by Year

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.



Middle-Market Housing Gap

Assumptions:

- Units under construction in 2018 are completed and filled by 2023.
- Supply increases yearly at the same rate as recent historic trends.

Middle-Market Housing Gap Summary, Massachusetts

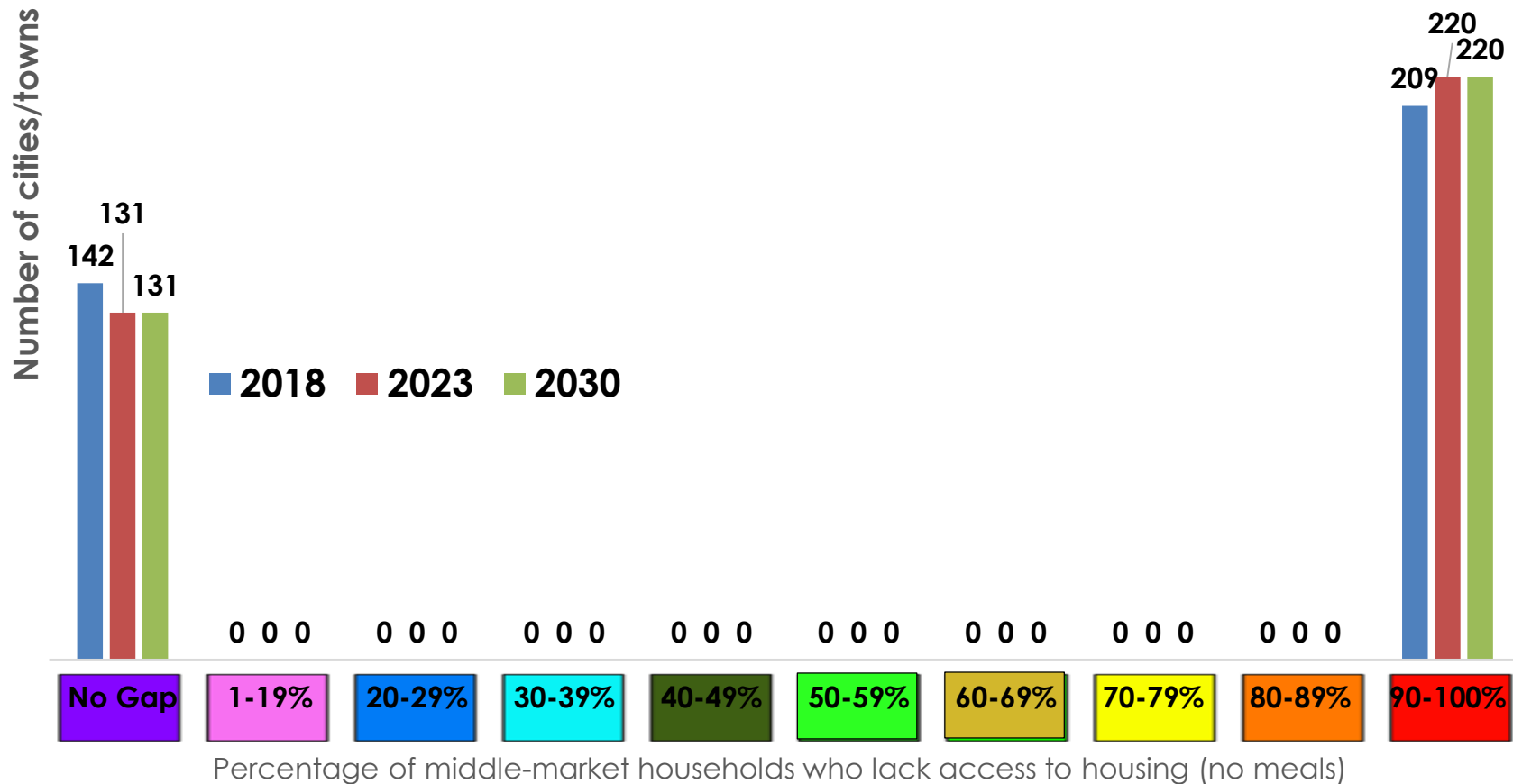
Housing Types	Included	Number of Additional Units Needed			Percentage of Demand Not Met		
		2018	2023	2030	2018	2023	2030
Housing (No Meals)	Households 65+	380	410	480	100%	100%	100%
Independent Living*	Households 75+	1,398	1,512	2,224	75%	77%	80%
Assisted Living*		1,171	1,317	2,400	44%	48%	63%
Special Care*	Population 65+	1,409	1,543	1,908	78%	80%	83%

*Includes senior households (or population) who need the type of services provided and would be likely to move.

In every city/town, the need for middle-market housing (no meals) is either completely met or not met at all. However, to close the gap completely statewide, only **480** more units are needed by 2030 (page 40).

Housing (No Meals) (80%-120% AMI)

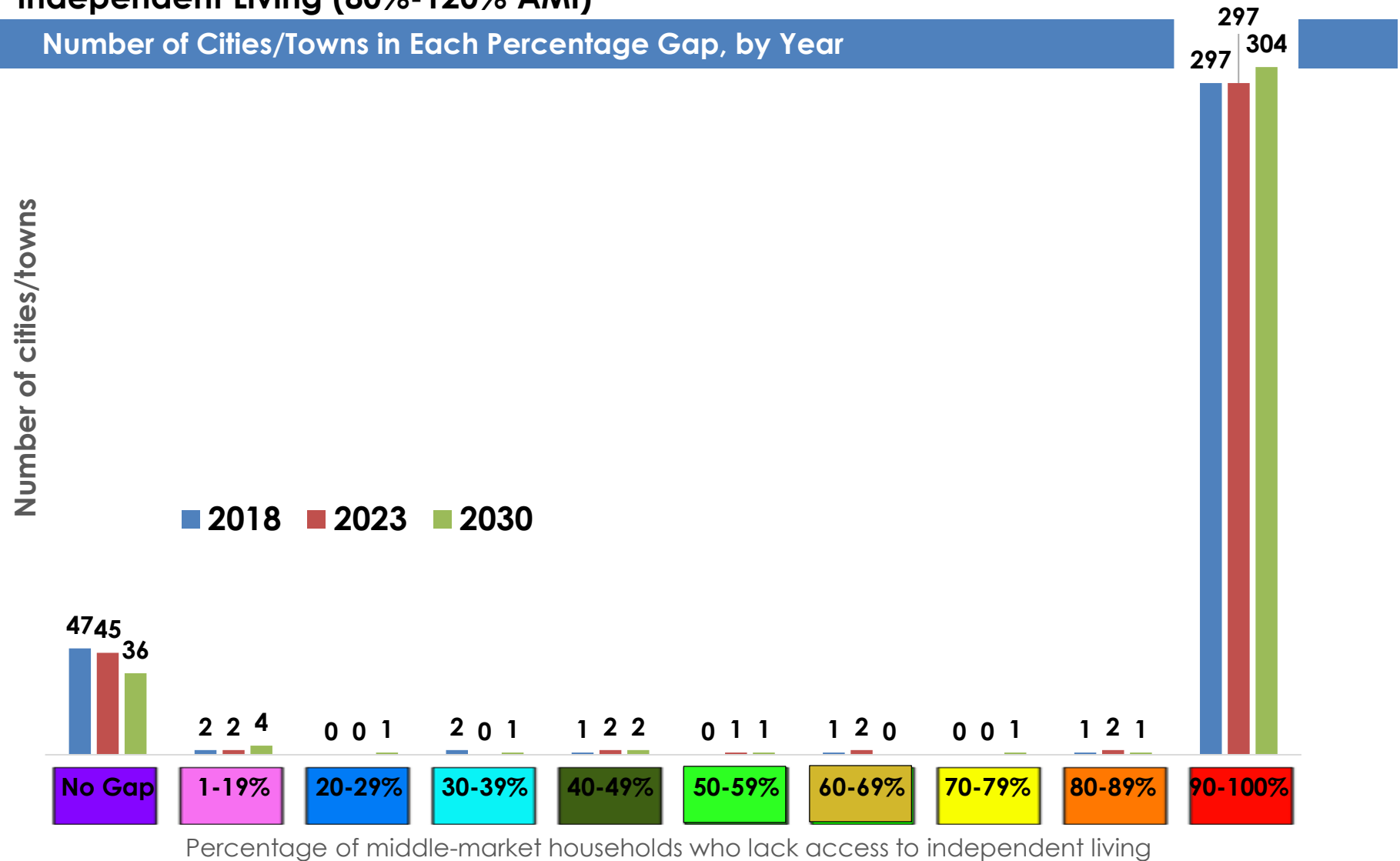
Number of Cities/Towns in Each Percentage Gap, by Year



Of all middle-market housing types, independent living has the **most cities/towns in the 90% to 100% gap**: 304 by 2030 (**87%** of cities/towns). To close the gap, 2,224 units are needed by 2030 (page 40).

Independent Living (80%-120% AMI)

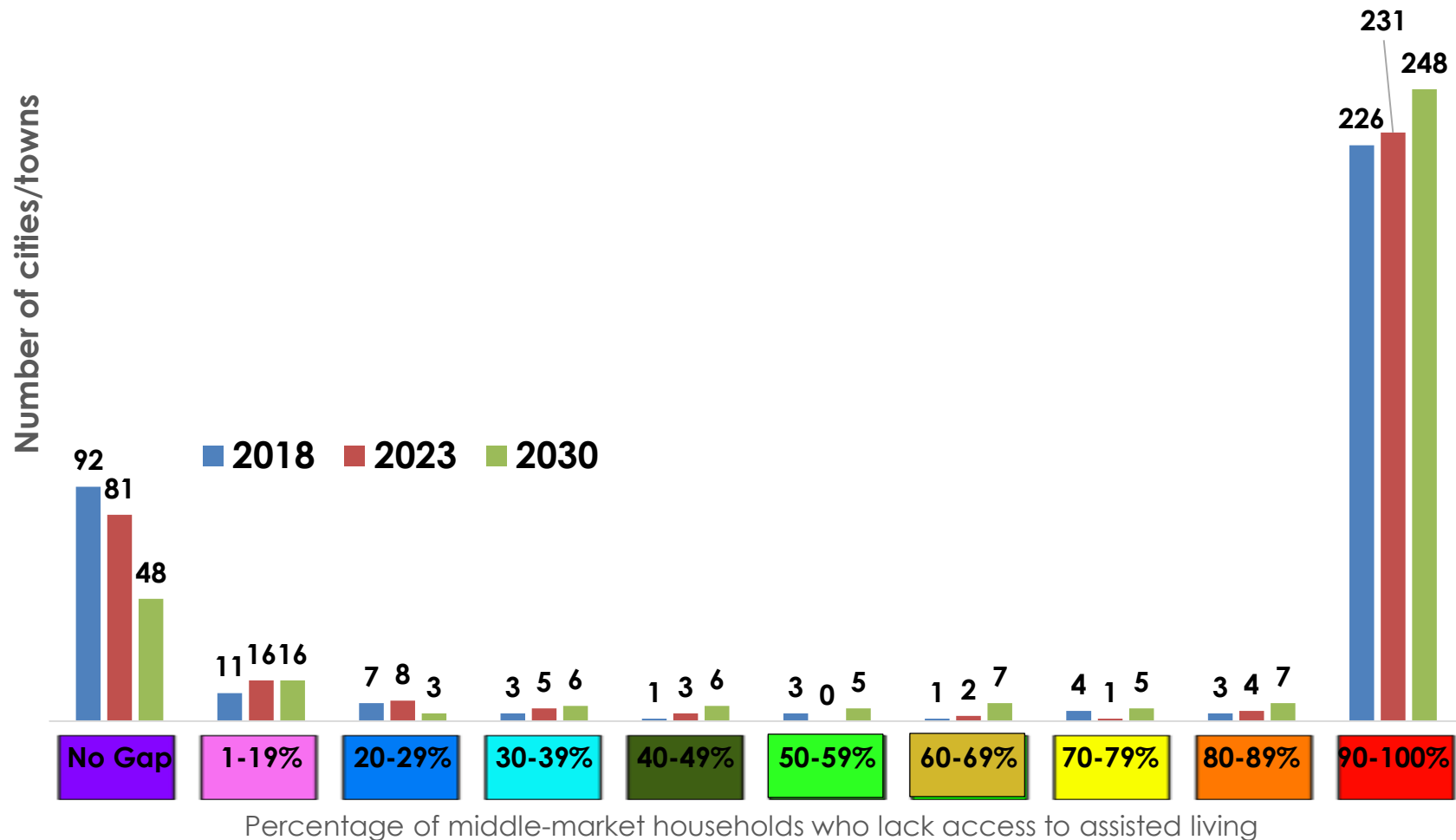
Number of Cities/Towns in Each Percentage Gap, by Year



In about **71%** of cities/towns, **90% to 100%** of middle-market households eligible for assisted living will lack access to it by 2030. Of all middle-market housing types, Massachusetts needs **the most assisted living units** by 2030: 2,400 (page 40).

Assisted Living (80%-120% AMI)

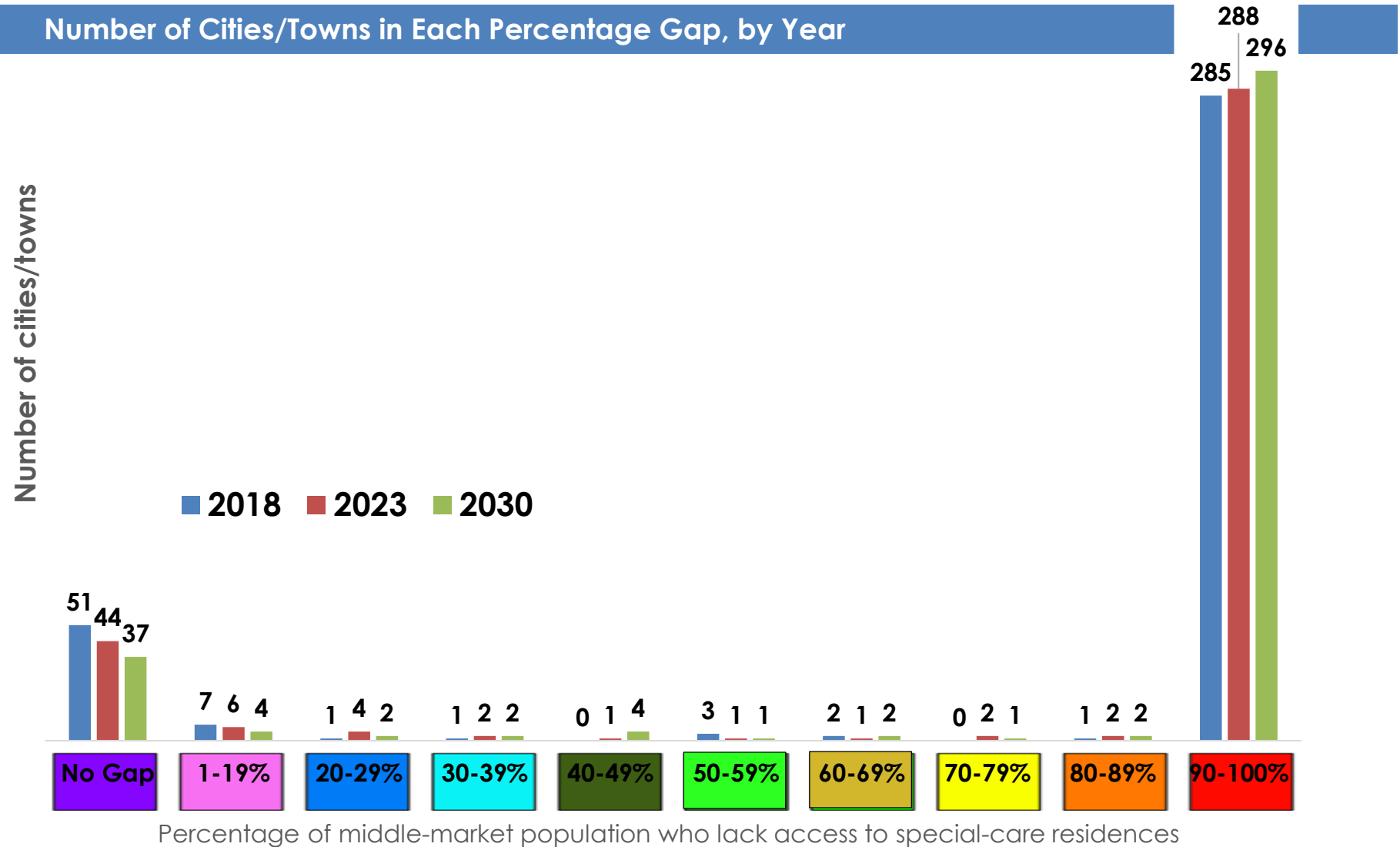
Number of Cities/Towns in Each Percentage Gap, by Year



Special care has the second-highest number of cities/towns in the **90% to 100%** range for the middle market: 296 by 2030 (**84%** of cities/towns). But it has the second-lowest number of middle-market units needed: 1,908 by 2030 (page 40).

Special Care (80%-120% AMI)

Number of Cities/Towns in Each Percentage Gap, by Year



Upscale-Market Housing Gap

Assumptions:

- Units under construction in 2018 are completed and filled by 2023.
- Supply increases yearly at the same rate as recent historic trends.

Upscale-Market Housing Gap Summary, Massachusetts

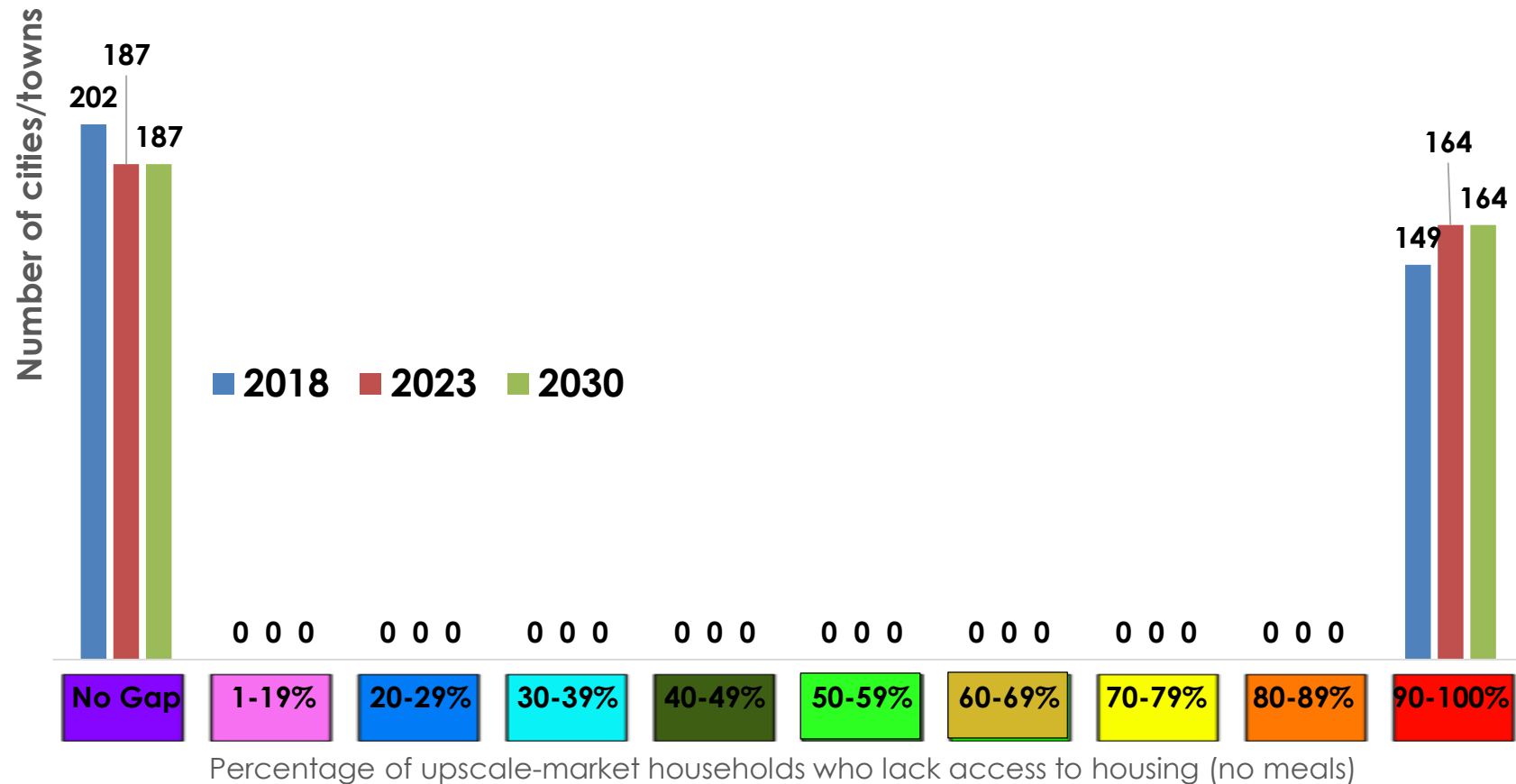
Housing Types	Included	Number of Additional Units Needed			Percentage of Demand Not Met		
		(Negative number = excess supply)					
		2018	2023	2030	2018	2023	2030
Housing (No Meals)	Households 65+	406	476	553	100%	100%	100%
Independent Living*	Households 75+	-353	298	1,679	-12%	9%	35%
Assisted Living*		-1,783	-941	830	-44%	-21%	13%
Special Care*	Population 65+	1,135	1,761	2,393	30%	41%	47%

*Includes senior households (or population) who need the type of services provided and would be likely to move.

Of all housing types across all three income levels, upscale-market housing (no meals) is the only type to have **more cities/towns with no gap** than with a gap. Just 553 more units—half of them in the Greater Boston region—are needed by 2030 (page 46).

Housing (No Meals) (At Least 120% AMI)

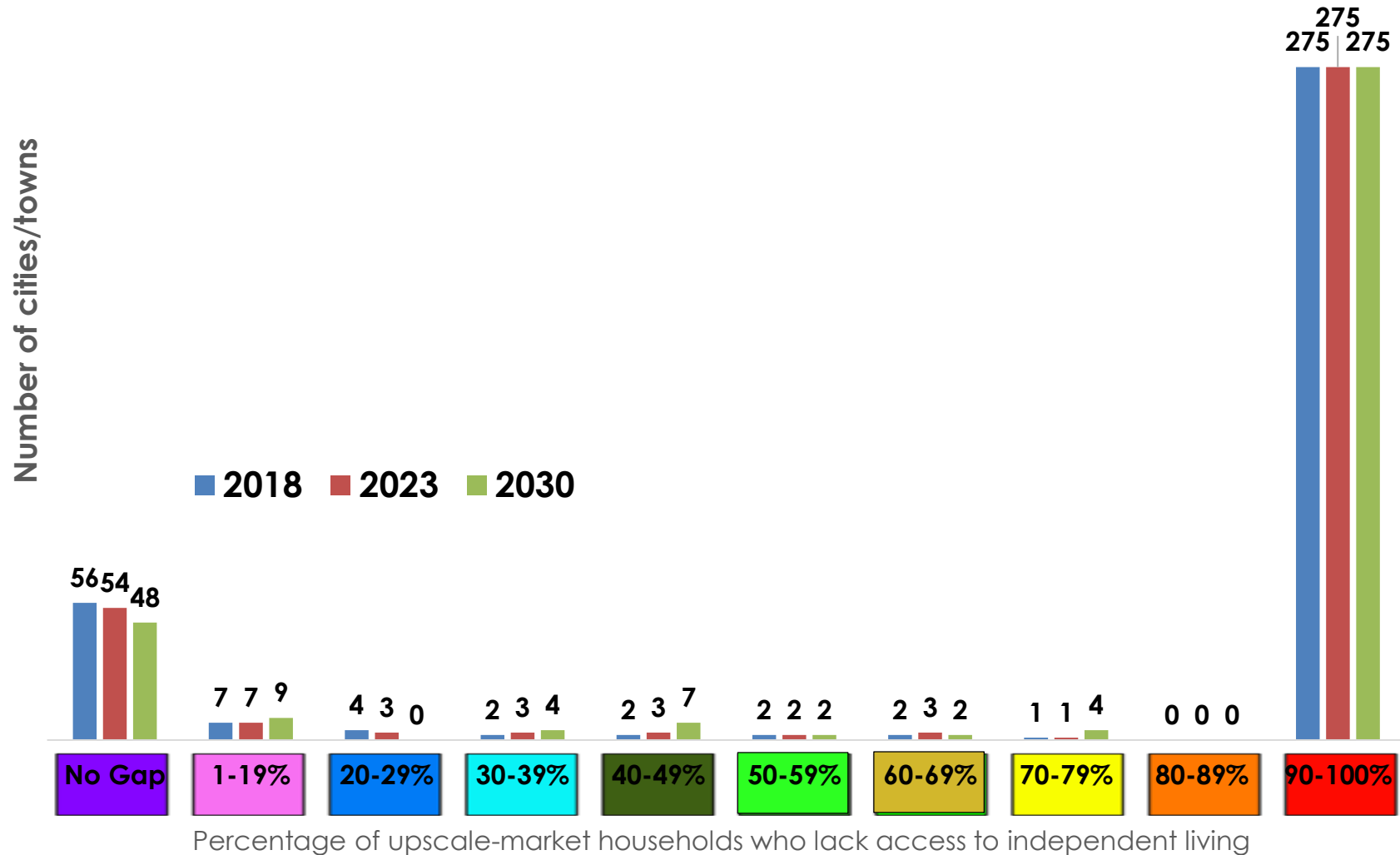
Number of Cities/Towns in Each Percentage Gap, by Year



Of all upscale-market housing types, independent living has the **greatest number of cities/towns with a gap of 90% to 100%: 275 (78%)**. However, most *regions* have no projected total gap for upscale independent living until 2030 (see region summaries starting on page 55.)

Independent Living (At Least 120% AMI)

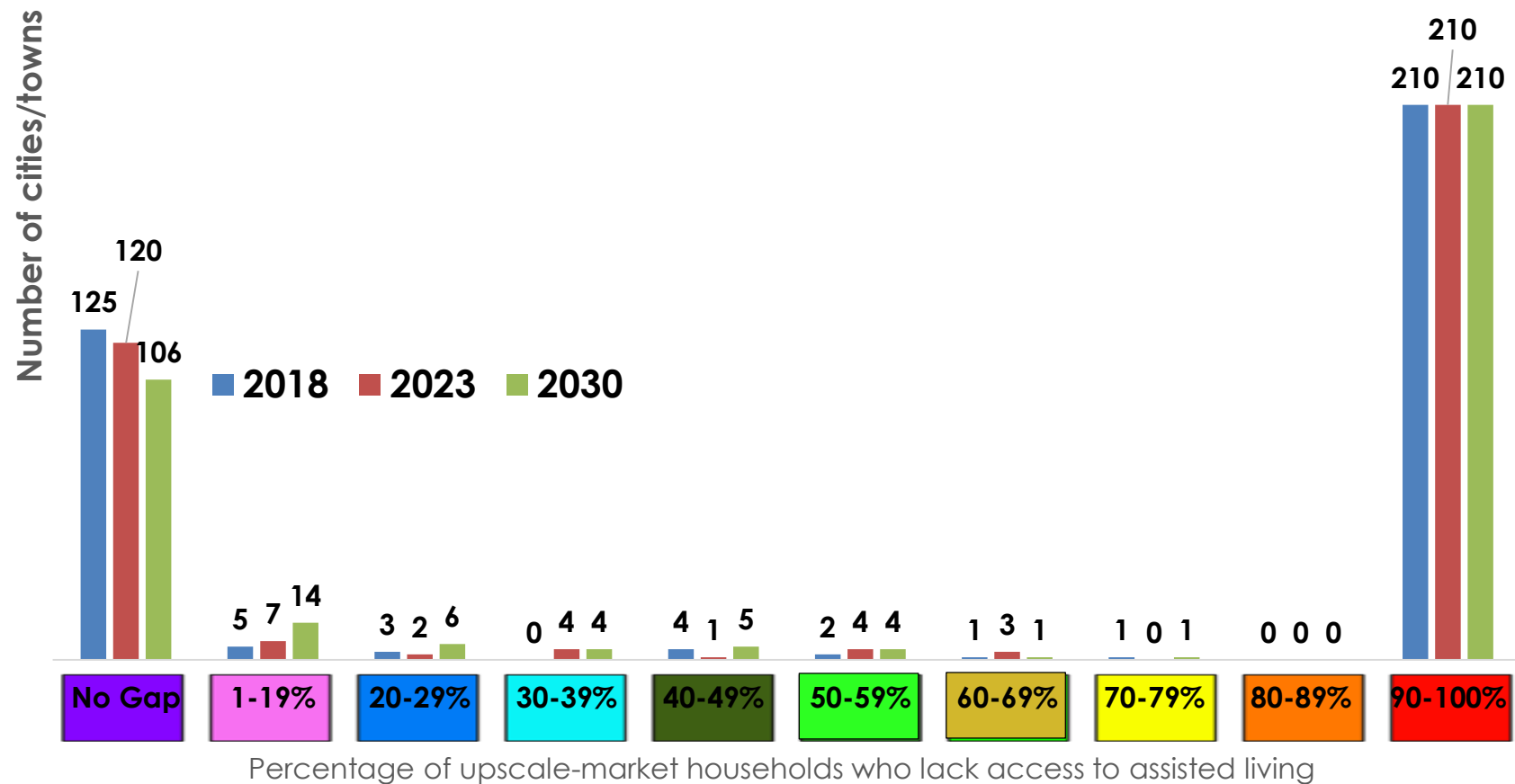
Number of Cities/Towns in Each Percentage Gap, by Year



Though **60%** of cities/towns have a gap of **90% to 100%** for upscale assisted living, no *region* has an overall gap until 2030, at which point 831 additional units are needed statewide. (The Southeast region needs almost 30% of those units.)

Assisted Living (At Least 120% AMI)

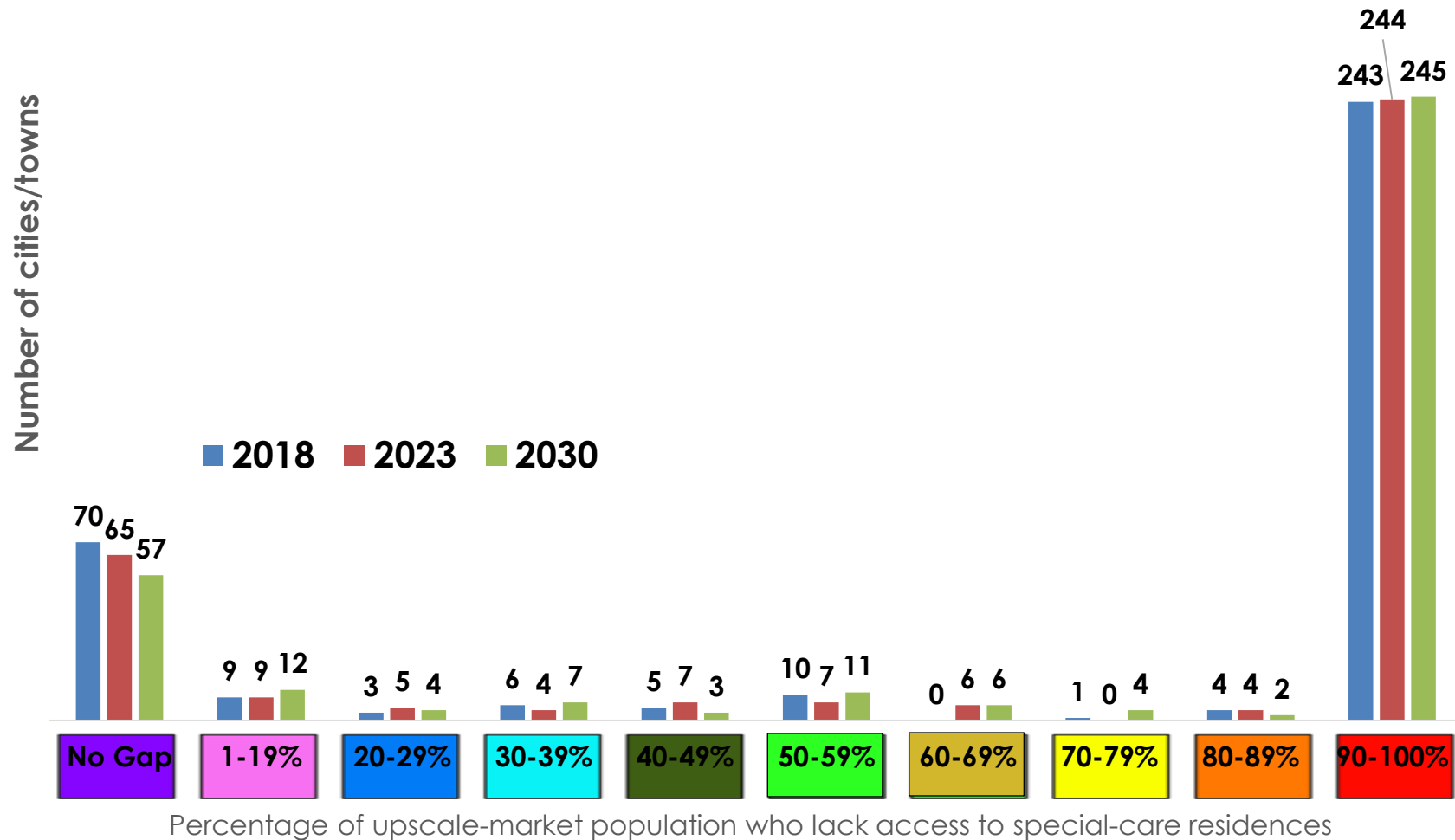
Number of Cities/Towns in Each Percentage Gap, by Year



In almost **70%** of cities/towns, **90% to 100%** of people who need upscale-market special care residences lack access to them. Of all upscale-market housing types, Massachusetts needs the most special care units by 2030: 2,393 (page 46). The Greater Boston region needs 36% of those.

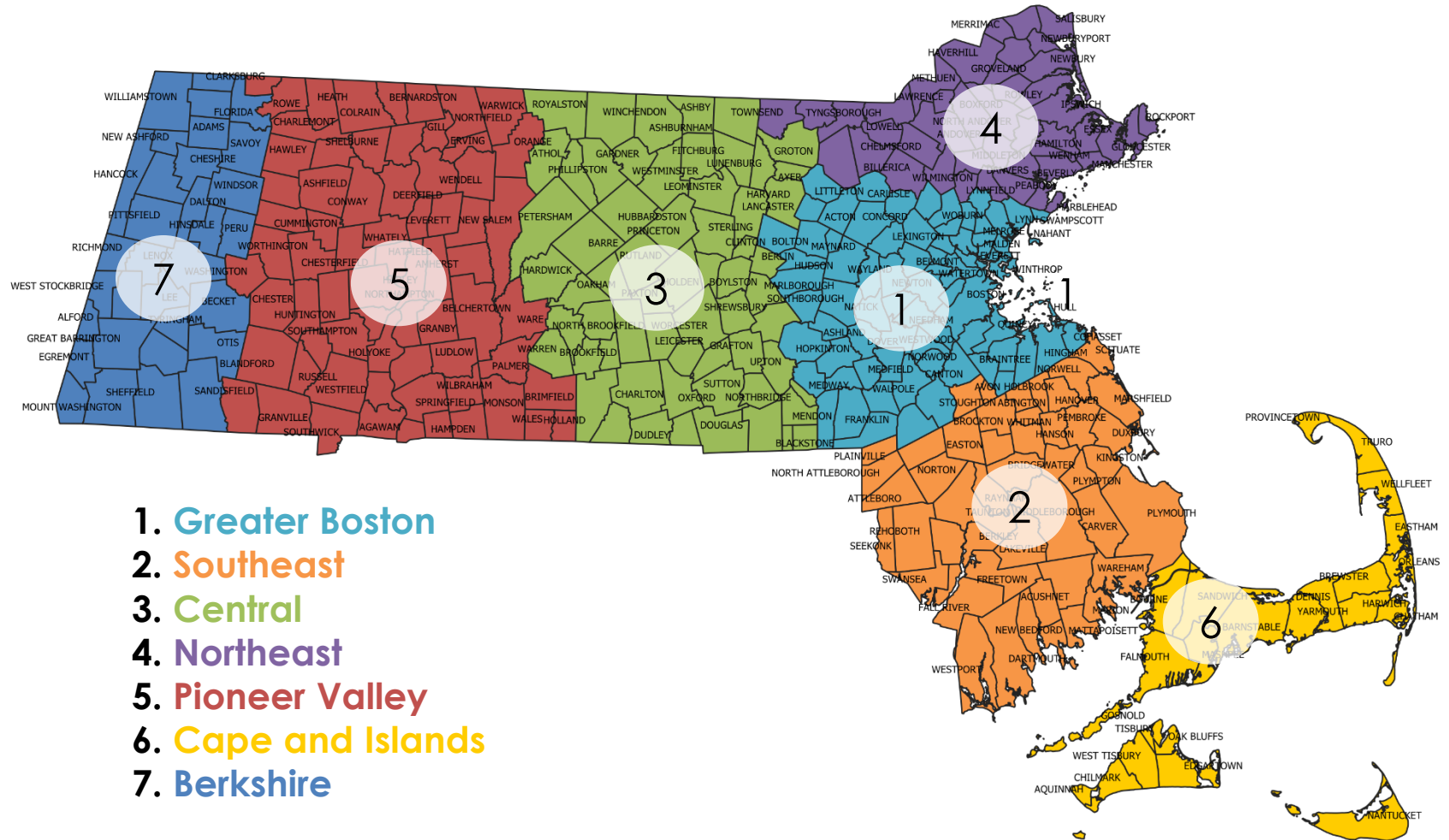
Special Care (At Least 120% AMI)

Number of Cities/Towns in Each Percentage Gap, by Year



Age-Restricted Housing Gap: Summary by Region

Regions Ranked by Number of Additional Housing Units Needed



Key Takeaways

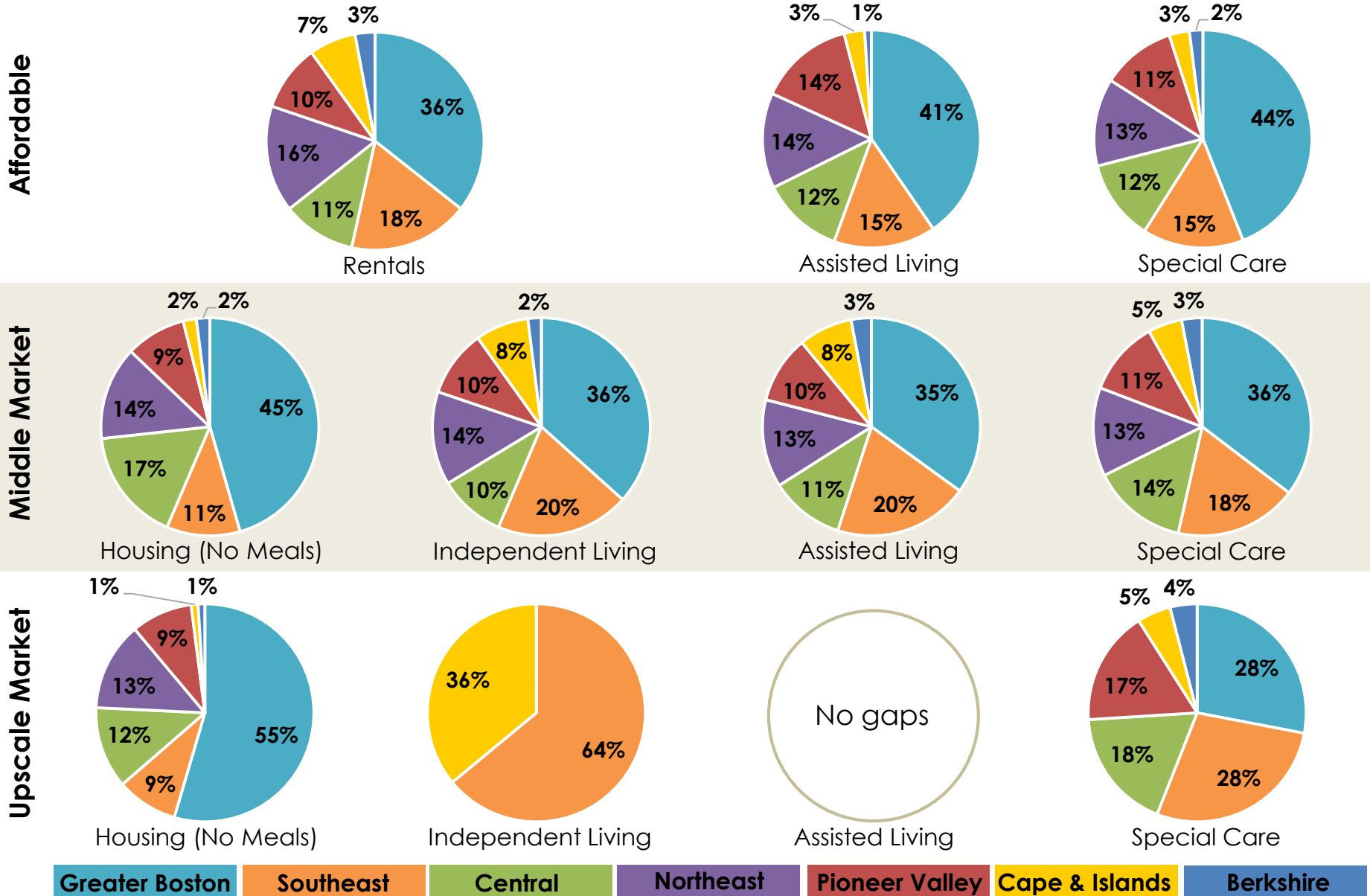
For most housing types, the Greater Boston region needs the most units by far, and the Southeast region needs the second most units.

However, to fully understand the housing gaps, both units needed and percentage of households/population lacking access must be considered. For example, Berkshire needs the least amount of units (page 54). Yet it has a gap of more than 50% in eight of the 11 housing types (page 61).

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

Summary by Region *(continued)*

Percentage of Additional Housing Units to House All Who Are Eligible Statewide (2018), by Region



Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

Summary by Region *(continued)*

Greater Boston Region

		Included	Number of Additional Units Needed			Percentage Eligible Without Access		
			(Negative number = excess supply)					
			2018	2023	2030	2018	2023	2030
Affordable 80% AMI or less	Rentals	Households 65+	82,257	102,610	129,245	61%	67%	71%
	Assisted Living		6,606	7,311	8,544	85%	86%	88%
	Special Care		6,658	7,171	8,161	97%	98%	98%
Middle Market 80%-120% AMI	Housing (No Meals)	Households 65+	175	186	212	100%	100%	100%
	Independent Living*	Households 75+	516	562	795	73%	74%	77%
	Assisted Living*		406	505	901	40%	49%	64%
	Special Care*	Population 65+	494	555	669	74%	77%	79%
Upscale 120%+ AMI	Housing (No Meals)	Households 65+	220	256	288	100%	100%	100%
	Independent Living*	Households 75+	-512	-101	361	-42%	-7%	18%
	Assisted Living*		-892	-510	147	-53%	-26%	5%
	Special Care*	Population 65+	325	656	873	21%	36%	41%

*Includes senior households (or population) who need the type of services provided and would be likely to move.

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

Summary by Region *(continued)*

Southeast Region

		Included	Number of Additional Units Needed			Percentage Eligible Without Access		
			(Negative number = excess supply)					
			2018	2023	2030	2018	2023	2030
Affordable 80% AMI or less	Rentals	Households 65+	40,277	48,364	58,419	71%	74%	78%
	Assisted Living		2,497	2,679	2,977	85%	86%	87%
	Special Care		2,251	2,343	2,607	99%	99%	99%
Middle Market 80%-120% AMI	Housing (No Meals)	Households 65+	41	50	56	100%	100%	100%
	Independent Living*	Households 75+	275	290	405	92%	93%	93%
	Assisted Living*		236	249	403	55%	57%	68%
	Special Care*	Population 65+	260	279	330	85%	87%	90%
Upscale 120%+ AMI	Housing (No Meals)	Households 65+	38	41	46	100%	100%	100%
	Independent Living*	Households 75+	293	351	547	72%	75%	84%
	Assisted Living*		-75	-9	233	-13%	-1%	27%
	Special Care*	Population 65+	323	399	472	72%	61%	64%

*Includes senior households (or population) who need the type of services provided and would be likely to move.

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

Summary by Region *(continued)*

Central Region

		Included	Number of Additional Units Needed			Percentage Eligible Without Access		
			(Negative number = excess supply)					
			2018	2023	2030	2018	2023	2030
Affordable 80% AMI or less	Rentals	Households 65+	25,427	31,298	44,234	66%	71%	77%
	Assisted Living		2,053	2,252	2,914	85%	86%	89%
	Special Care		1,828	1,941	2,457	98%	98%	99%
Middle Market 80%-120% AMI	Housing (No Meals)	Households 65+	63	66	82	100%	100%	100%
	Independent Living*	Households 75+	145	159	262	70%	71%	77%
	Assisted Living*		129	139	271	43%	45%	59%
	Special Care*	Population 65+	192	204	270	85%	86%	88%
Upscale 120%+ AMI	Housing (No Meals)	Households 65+	48	61	77	100%	100%	100%
	Independent Living*	Households 75+	-9	67	264	-3%	20%	51%
	Assisted Living*		-155	-96	172	-39%	-21%	25%
	Special Care*	Population 65+	210	281	423	51%	58%	68%

*Includes senior households (or population) who need the type of services provided and would be likely to move.

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

Summary by Region *(continued)*

Northeast Region

		Included	Number of Additional Units Needed			Percentage Eligible Without Access		
			(Negative number = excess supply)					
			2018	2023	2030	2018	2023	2030
Affordable 80% AMI or less	Rentals	Households 65+	35,737	44,516	59,344	70%	74%	79%
	Assisted Living		2,384	2,644	3,346	89%	90%	92%
	Special Care		2,014	2,165	2,704	97%	97%	98%
Middle Market 80%-120% AMI	Housing (No Meals)	Households 65+	52	57	72	100%	100%	100%
	Independent Living*	Households 75+	189	207	322	69%	70%	74%
	Assisted Living*		152	162	345	39%	41%	59%
	Special Care*	Population 65+	188	215	293	69%	72%	78%
Upscale 120%+ AMI	Housing (No Meals)	Households 65+	52	62	77	100%	100%	100%
	Independent Living*	Households 75+	-145	-81	158	-38%	-18%	24%
	Assisted Living*		-488	-241	32	-93%	-41%	4%
	Special Care*	Population 65+	-35	59	183	-7%	10%	25%

*Includes senior households (or population) who need the type of services provided and would be likely to move.

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

Summary by Region *(continued)*

Pioneer Valley Region

		Included	Number of Additional Units Needed			Percentage Eligible Without Access		
			(Negative number = excess supply)					
			2018	2023	2030	2018	2023	2030
Affordable 80% AMI or less	Rentals	Households 65+	22,788	26,462	35,809	63%	67%	73%
	Assisted Living		2,241	2,382	2,918	84%	84%	87%
	Special Care		1,680	1,741	2,105	95%	95%	96%
Middle Market 80%-120% AMI	Housing (No Meals)	Households 65+	34	37	45	100%	100%	100%
	Independent Living*	Households 75+	136	149	233	70%	74%	79%
	Assisted Living*		115	132	284	39%	45%	67%
	Special Care*	Population 65+	161	175	225	84%	87%	91%
Upscale 120%+ AMI	Housing (No Meals)	Households 65+	38	44	52	100%	100%	100%
	Independent Living*	Households 75+	-84	-49	130	-28%	-14%	25%
	Assisted Living*		-114	-48	161	-26%	-10%	22%
	Special Care*	Population 65+	200	249	346	51%	56%	63%

*Includes senior households (or population) who need the type of services provided and would be likely to move.

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

Summary by Region *(continued)*

Cape and Islands Region

		Included	Number of Additional Units Needed			Percentage Eligible Without Access		
			(Negative number = excess supply)					
			2018	2023	2030	2018	2023	2030
Affordable 80% AMI or less	Rentals	Households 65+	15,687	18,774	18,453	84%	86%	86%
	Assisted Living		499	536	537	89%	90%	90%
	Special Care		514	522	517	99%	99%	99%
Middle Market 80%-120% AMI	Housing (No Meals)	Households 65+	9	7	7	100%	100%	100%
	Independent Living*	Households 75+	107	111	138	87%	86%	88%
	Assisted Living*		98	95	131	55%	51%	58%
	Special Care*	Population 65+	74	76	73	72%	74%	73%
Upscale 120%+ AMI	Housing (No Meals)	Households 65+	5	6	6	100%	100%	100%
	Independent Living*	Households 75+	163	161	217	70%	71%	77%
	Assisted Living*		-41	-36	-7	-13%	-11%	-2%
	Special Care*	Population 65+	60	59	13	26%	26%	6%

*Includes senior households (or population) who need the type of services provided and would be likely to move.

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.

Summary by Region *(continued)*

Berkshire Region

		Included	Number of Additional Units Needed			Percentage Eligible Without Access		
			(Negative number = excess supply)					
			2018	2023	2030	2018	2023	2030
Affordable 80% AMI or less	Rentals	Households 65+	6,302	7,027	9,648	71%	73%	79%
	Assisted Living		220	220	313	64%	64%	72%
	Special Care		291	285	368	96%	96%	97%
Middle Market 80%-120% AMI	Housing (No Meals)	Households 65+	6	6	7	100%	100%	100%
	Independent Living*	Households 75+	29	36	69	57%	73%	86%
	Assisted Living*		36	35	66	47%	48%	55%
	Special Care*	Population 65+	40	37	49	90%	89%	91%
Upscale 120%+ AMI	Housing (No Meals)	Households 65+	5	6	8	100%	100%	100%
	Independent Living*	Households 75+	-58	-50	3	-74%	-60%	2%
	Assisted Living*		-18	-2	93	-16%	-2%	47%
	Special Care*	Population 65+	51	57	83	59%	62%	70%

*Includes senior households (or population) who need the type of services provided and would be likely to move.

Disclaimer: We do not know what proportion of income-eligible households will move to affordable housing if it becomes available. See note on page 5.



Service Programs for 65+

Section Overview

Page 64

Definitions

- Programs

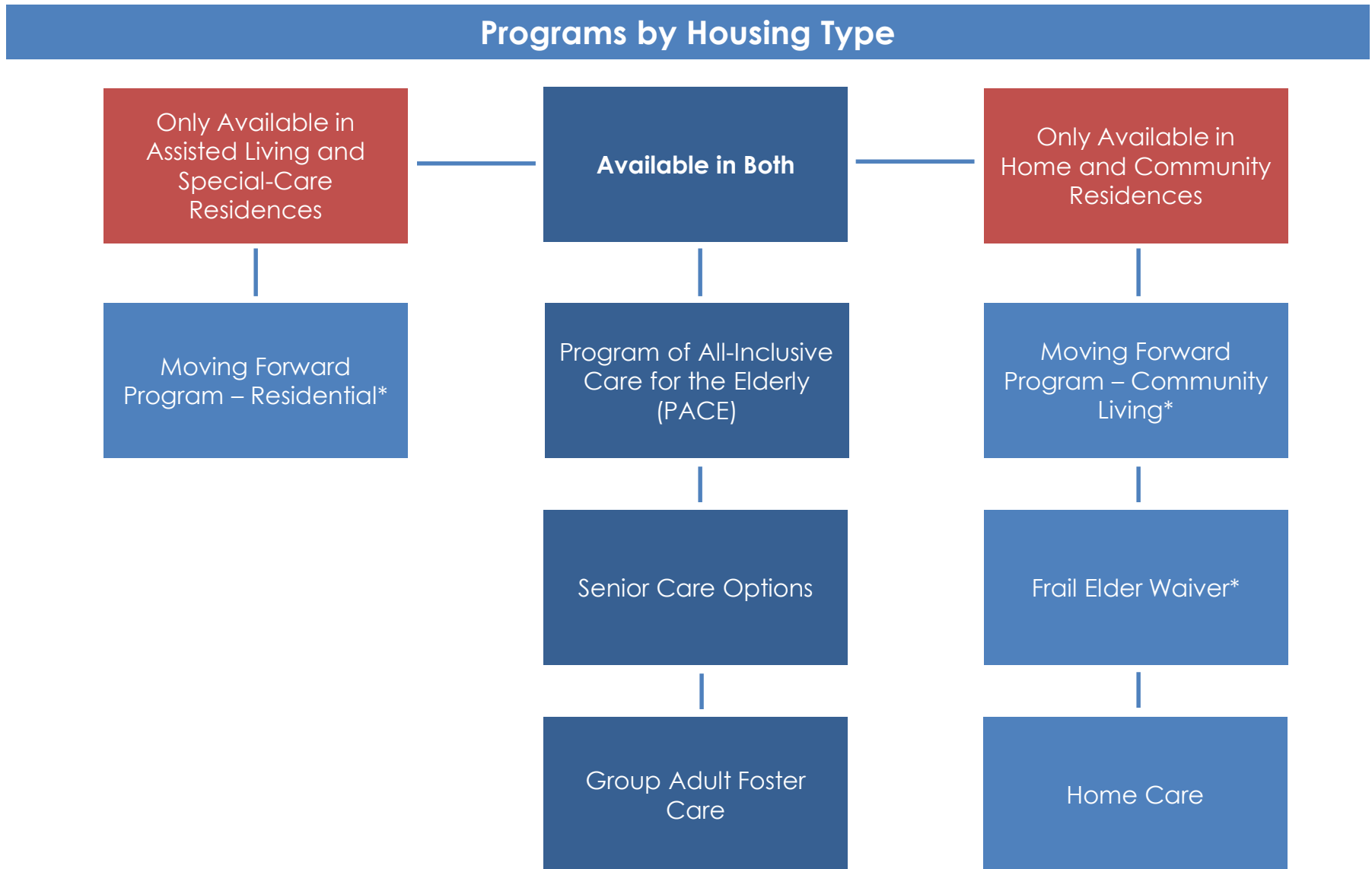


Page 69

Service-Program Gaps

- Introduction
- Programs with 100% FPL limits
- Programs with 300% FBR limits

Definitions: Service-Related Programs



*Home and Community Based Service (HCBS) Waiver.

Definitions: Service-Related Programs *(continued)*

Programs Focused on ...

Keeping People Out of Skilled-Nursing Communities

Massachusetts has four programs focused primarily on keeping people out of skilled-nursing communities. Payments go directly to the providers. Age limit varies if a disability is present.

Home and Community Based Services (HCBS) Waivers and PACE

Income limit: 300% FBR

Age Limit	Program	Target Population Served	Services Covered
65+ or 60+/disability	Frail Elder Waiver	Eligible for MassHealth Standard, residing in a community setting, and meet MassHealth eligibility for nursing facility services	Assistance with ADLs and IADLs, including home health aides, respite care, nonmedical transportation, etc.
65+ or 18+/disability	Moving Forward Program – Residential Supports	Transitioning to a 24-hour care community (not skilled nursing) after living in a nursing, rehabilitation, or psychiatric facility for 90 days or more	Assisted living services, home accessibility adaptations, physical therapy, skilled nursing care, specialized medical equipment, transportation, etc.
	Money Follows the Person – Community Living	Transitioning home after living in a nursing, rehabilitation, or psychiatric facility for 90 days or more	Help with ADLs and IADLs, home accessibility adaptations, physical therapy, skilled nursing care, specialized medical equipment, transportation, etc.
65+ or 55+/disability	Program of All-Inclusive Care for the Elderly (commonly called PACE)*	Can receive needed skilled nursing care in their home or assisted living residence	Delivery of all needed medical and social services, including: adult day care; physical, occupational, and recreational therapies; meals; nutritional counseling; social work and personal care; medical care; home health

*PACE is not available statewide.

Definitions: Service-Related Programs *(continued)*

Programs Focused on ...

Helping People Live Independently in the Community (Part 1)

Massachusetts administers six programs within the Home Care Program—all designed to help seniors live as independently as they can in their homes. Covered services include personal care, laundry, homemaker, home health, respite care, and more. Payment goes to the providers.

Home Care Program *Age limit: 60+ (or living with Alzheimer's disease)*

Income Limit	Program	Target Population Served	Notes
300% FBR	Home Care Basic – Waiver	Need assistance with at least one ADL or six or more IADLs (service needs measured through an official on-site assessment).	Assistance with ADLs and IADLs, including home health aides, respite care, nonmedical transportation, etc.
	Community Choices	In addition to: MassHealth Standard eligible consumers living in a community setting who meet MassHealth eligibility for nursing facility services.	
No limit	Home Care Basic – Non-Waiver	Need assistance with at least one ADL or six or more IADLs (service needs measured through an official on-site assessment).	Assistance with ADLs and IADLs, including home health aides, respite care, transportation, etc. Beneficiaries pay income-based cost-sharing monthly co-payment.
	Enhanced Community Options Program	Residing in a community setting; meet MassHealth eligibility for nursing facility services but ineligible for MassHealth Standard—or eligible for MassHealth Standard but ineligible for a waiver.	
More than 300% FBR	Home Care Over Income	Need assistance with at least one ADL or six or more IADLs (service needs measured through an official on-site assessment).	Assistance with ADLs and IADLs, including home health aides, respite care, transportation, etc. Beneficiaries pay income-based cost-sharing monthly co-payments—50% to 100% of service costs.
	Respite Over Income	Same as Home Care Over Income, but beneficiary has a caregiver.	

Definitions: Service-Related Programs *(continued)*

Programs Focused on ...

Helping People Live Independently in the Community (Part 2)

To streamline care, Massachusetts has two programs that combine Medicare with MassHealth (Medicaid) services. One Care is for people ages 21 to 64, and Senior Care Options is for people 65+. Payment goes to the providers.

Senior Care Options and Group Adult Foster Care

Income limit: 100% FPL

Program	Target Population Served	What It Covers	Notes
Group Adult Foster Care	Enrolled in MassHealth Standard or CommonHealth	Help with ADLs, behavior management, on-site home visits.	Payment goes to the provider. Can only be used in site-based subsidized housing, rest homes, or assisted living residences (including special care). In assisted living/special care, resident also receives SSI-G, an income benefit to help pay for the costs.
Senior Care Options	65+ and enrolled in MassHealth Standard	Combines Medicare and MassHealth services, streamlining care; also covers additional behavioral health diversionary services, dental and vision, and community-based supports.	Not available in Dukes or Nantucket county.

Definitions: Service-Related Programs *(continued)*

Programs Focused on ...

Helping Affordable-Housing Communities Offer Services

Some programs are specifically designed to help age-restricted affordable-housing communities offer or coordinate supportive services.

	Target	What It Provides
Service Coordinator Program <i>(federally funded)</i>	Age-restricted multifamily housing developments that serve people who are 62+ (or disabled)	A service coordinator (staff member to help find and coordinate supportive services)
Massachusetts Supportive Senior Housing Program <i>(state funded)</i>	Age-restricted multifamily housing developments that serve people who are 60+ (or disabled)	
Massachusetts Mixed Population Service Coordinator Program <i>(state funded)</i>	Age-restricted multifamily housing developments that serve people who are 60+ (or disabled)	

Age-Restricted Service-Program Gaps

Age-Restricted Service-Program Gaps: Introduction

The following pages expound upon slides 50-60 in the heat maps document, which show where the affordable-housing supportive-services gaps are most pronounced.

Overview of Affordable-Housing Supportive-Services Heat Maps

Slides 50-60 in the heat maps document

Most maps are presented first by the number of eligible households unserved, then by the percentage of eligible households unserved.

Senior households who qualify for affordable housing but not MassHealth/EOEA ...	
100% FPL (statewide)	Slides 50-53
100% FPL (Greater Boston)	Slides 54-55
300% FBR (statewide)	Slides 56-58
300% FBR (Greater Boston)	Slides 59-60

Key Takeaways: One Size Does Not Fit All

- The number of seniors who qualify for age-restricted affordable housing but not MassHealth/EOEA programs is growing.
 - Areas with the greatest **number** of housing-qualified senior households ineligible for MassHealth/EOEA supportive-service programs tend to be in the more urbanized regions to the east.
 - When measured by **percentage** of housing-qualified senior households who are ineligible for MassHealth/EOEA services, the gaps are more widespread.
- Qualifications for MassHealth/EOEA supportive-services programs are based on uniform federal income guidelines, not local ones. Eastern sections of Massachusetts have some of the highest costs of living in the United States, while western sections have comparatively lower costs of living. One size does not fit all.

Affordable-Housing and Supportive-Service Program Eligibility Gaps

Senior Care Options and Group Adult Foster Care

Number of Households Below 30% AMI But Above 100% FPL

for Age 65+

Corresponding
heat map: 50

- The need tends to be greater in the east when measured by number of households.
- The city of **Boston** has the highest number of households in this gap.
- All cities/towns have at least **one to 99** households in this gap.

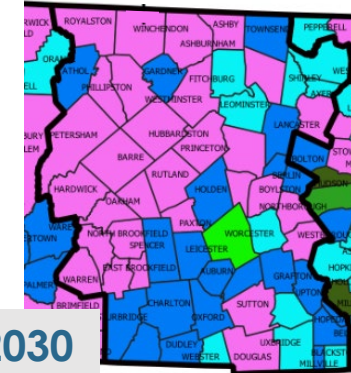
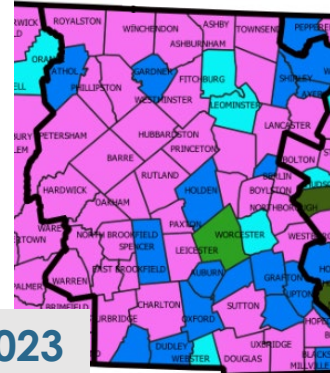
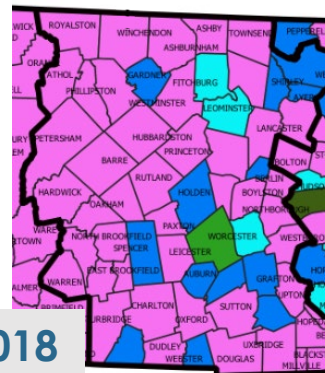
These Households Are ...

... eligible for affordable housing but not:

- Senior Care Options
- Group Adult Foster Care

Region Spotlight: Central

In the Central region, the number of cities/towns with more than 99 households in this gap is projected to almost double by 2030.



Affordable-Housing and Supportive-Service Program Eligibility Gaps

Senior Care Options and Group Adult Foster Care

Number of Households Below 50% AMI But Above 100% FPL

for Age 65+

Corresponding
heat map: 51

- Cities/towns with fewer households in this gap are mostly in the **Berkshire** and **Pioneer Valley** regions.
- The city of **Boston** has the highest number of households in the gap.
- All cities/towns have at least **one to 99** households in the gap.

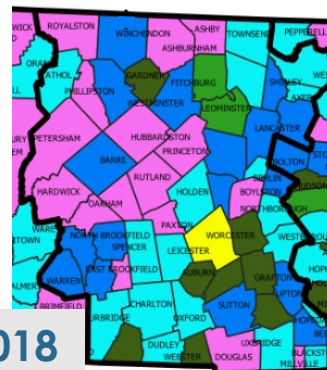
These Households Are ...

... eligible for affordable housing but not:

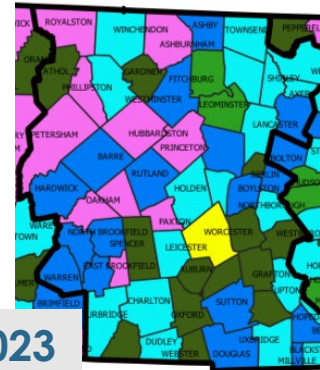
- Senior Care Options
- Group Adult Foster Care

Region Spotlight: Central

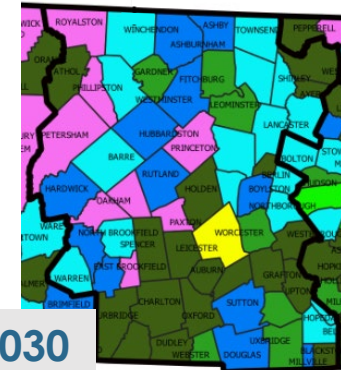
In the Central region, the number of cities/towns with 400 or more households in this gap is projected to double by 2030.



2018



2023



2030



Affordable-Housing and Supportive-Service Program Eligibility Gaps

Senior Care Options and Group Adult Foster Care

Number of Households Below 80% AMI But Above 100% FPL

for Age 65+

Corresponding
heat map: 52

- Cities/towns with fewer households in this gap are mostly in the **Berkshire** and **Pioneer Valley** regions.
- The city of **Boston** has the highest number of households in the gap.
- All cities/towns have at least **one to 99** households in the gap.

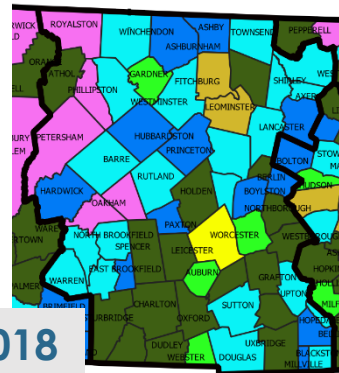
These Households Are ...

... eligible for affordable housing but not:

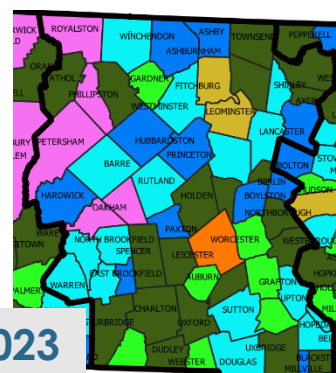
- Senior Care Options
- Group Adult Foster Care

Region Spotlight: Central

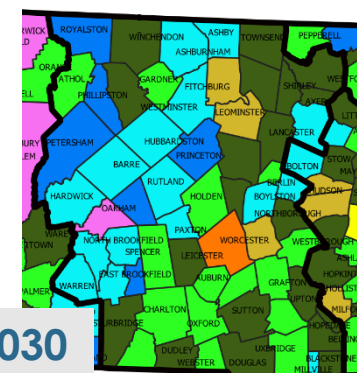
The Central region is projected to have only one city/town with a gap of fewer than 100 households by 2030. (It has five in 2018.)



2018



2023



2030



Affordable-Housing and Supportive-Service Program Eligibility Gaps

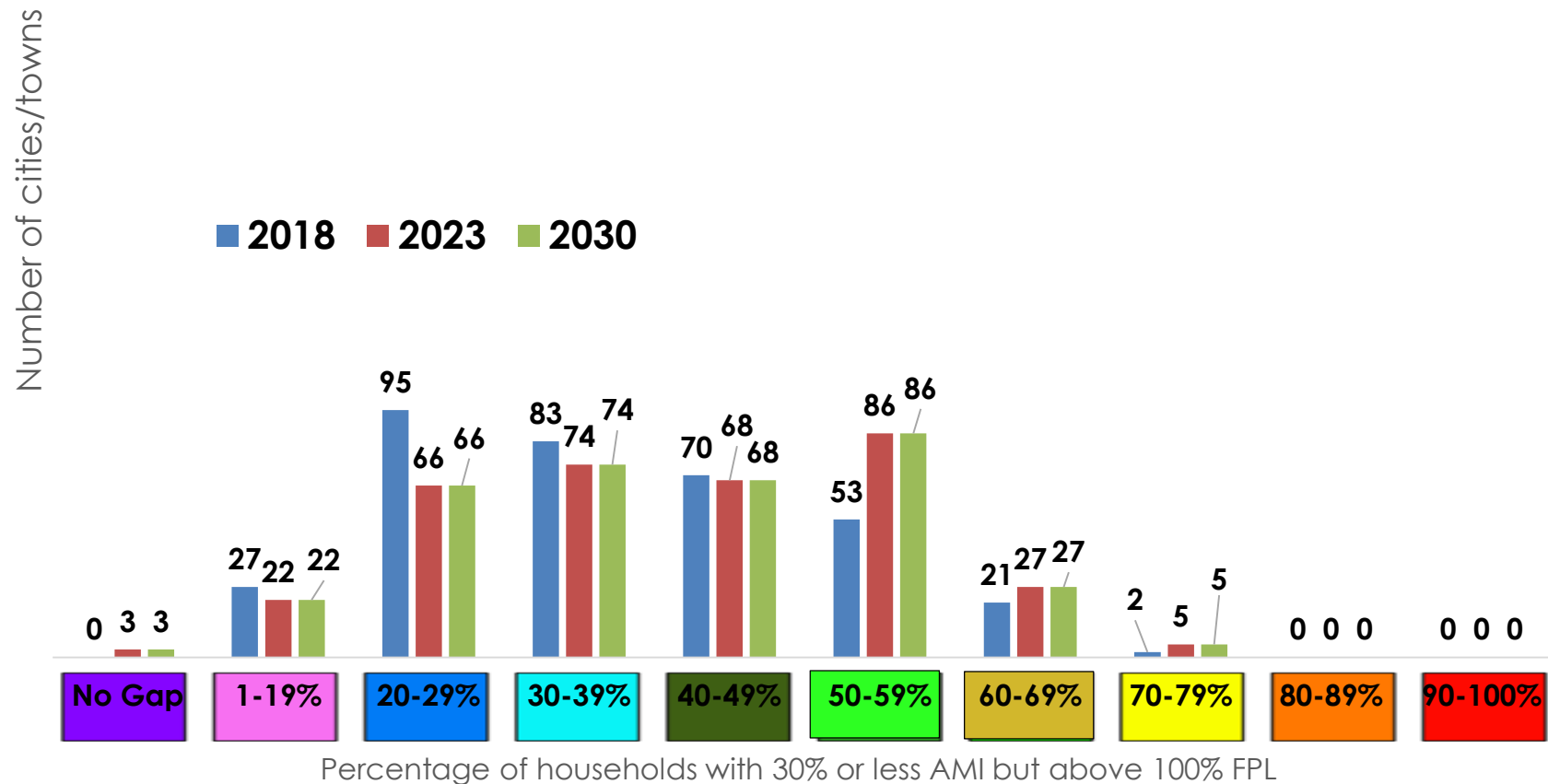
Senior Care Options and Group Adult Foster Care

By 2023, in **one-third** of cities/towns, at least **half** of the households who qualify for affordable housing at 30% AMI will make too much money to qualify for Senior Care Options and Group Adult Foster Care. That's up from about one-fifth of cities/towns in 2018.

Corresponding
heat map: 50

Households With 30% or Less AMI But Above 100% FPL

Number of Cities/Towns in Each Percentage Gap, by Year



Affordable-Housing and Supportive-Service Program Eligibility Gaps

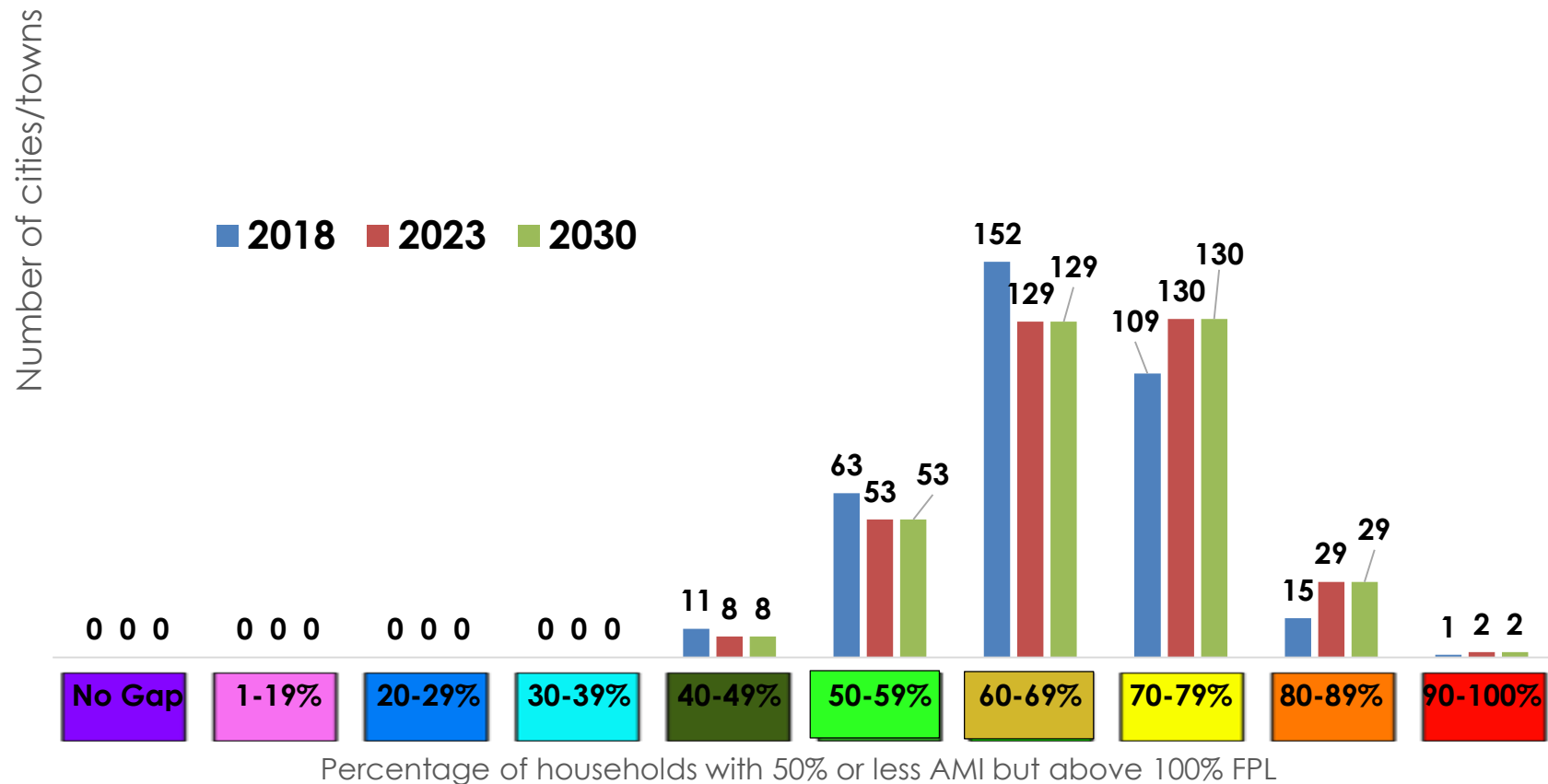
Senior Care Options and Group Adult Foster Care

By 2023, in more than **80%** of cities/towns, at least **six of every 10** households who qualify for affordable housing at 50% or less AMI will make too much money to qualify for Senior Care Options and Group Adult Foster Care.

Corresponding heat map: 51

Households With 50% or Less AMI But Above 100% FPL

Number of Cities/Towns in Each Percentage Gap, by Year



Affordable-Housing and Supportive-Service Program Eligibility Gaps

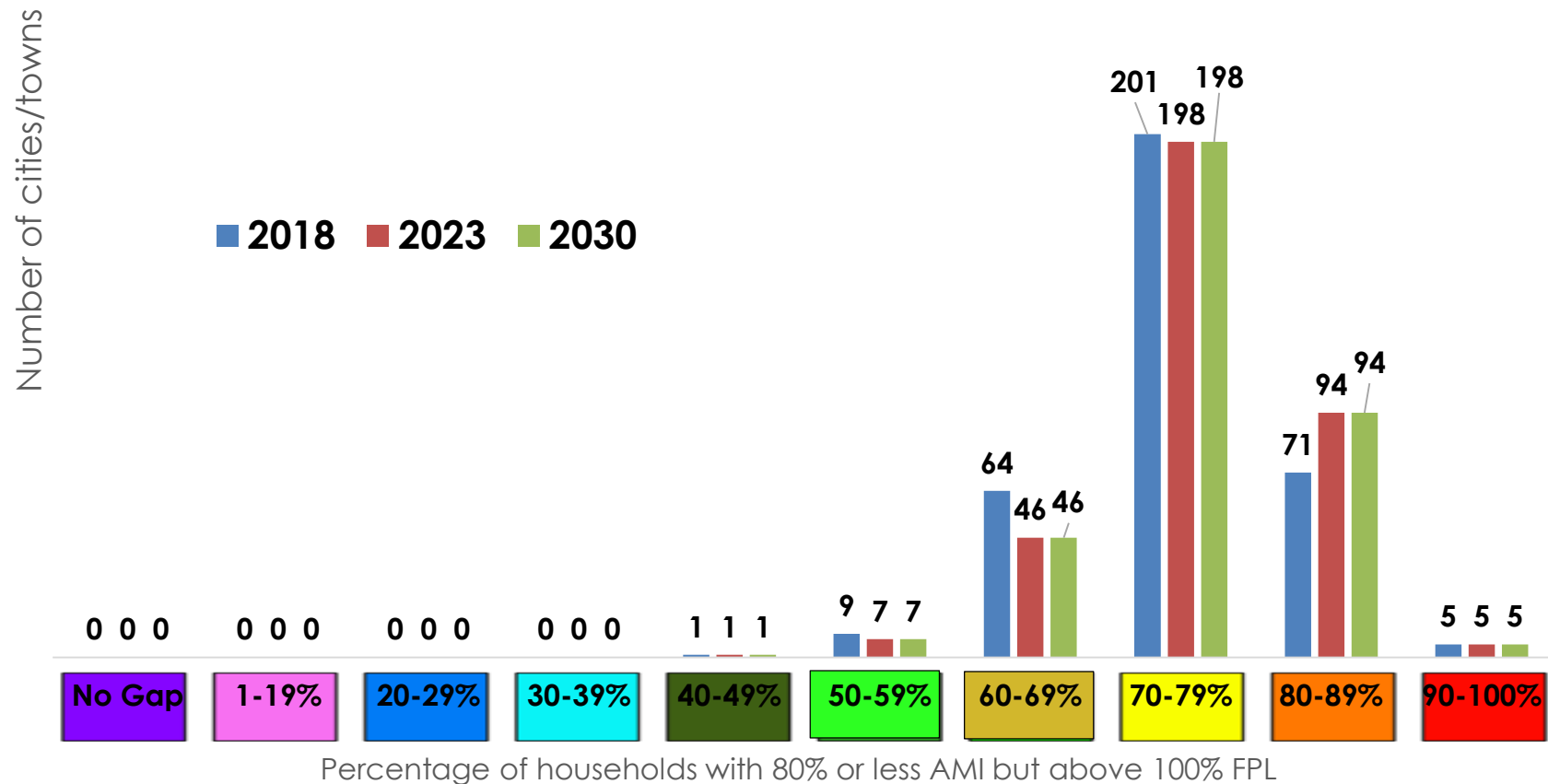
Senior Care Options and Group Adult Foster Care

In almost every city/town statewide, **more than half** of households who qualify for affordable housing at 80% AMI make too much money to qualify for Senior Care Options or Group Adult Foster Care. By 2023, at least **70%** of housing-qualified households will be in this gap in **85%** of cities/towns.

Corresponding
heat map: 52

Households With 80% or Less AMI But Above 100% FPL

Number of Cities/Towns in Each Percentage Gap, by Year



Affordable-Housing and Supportive-Service Program Eligibility Gaps

PACE and Frail Elder Waiver

Number of Households Below 50% AMI But Above 300% FBR

for Age 65+

Note: No households are below 30% AMI but above 300% FBR (page 27).

Corresponding
heat map: 56

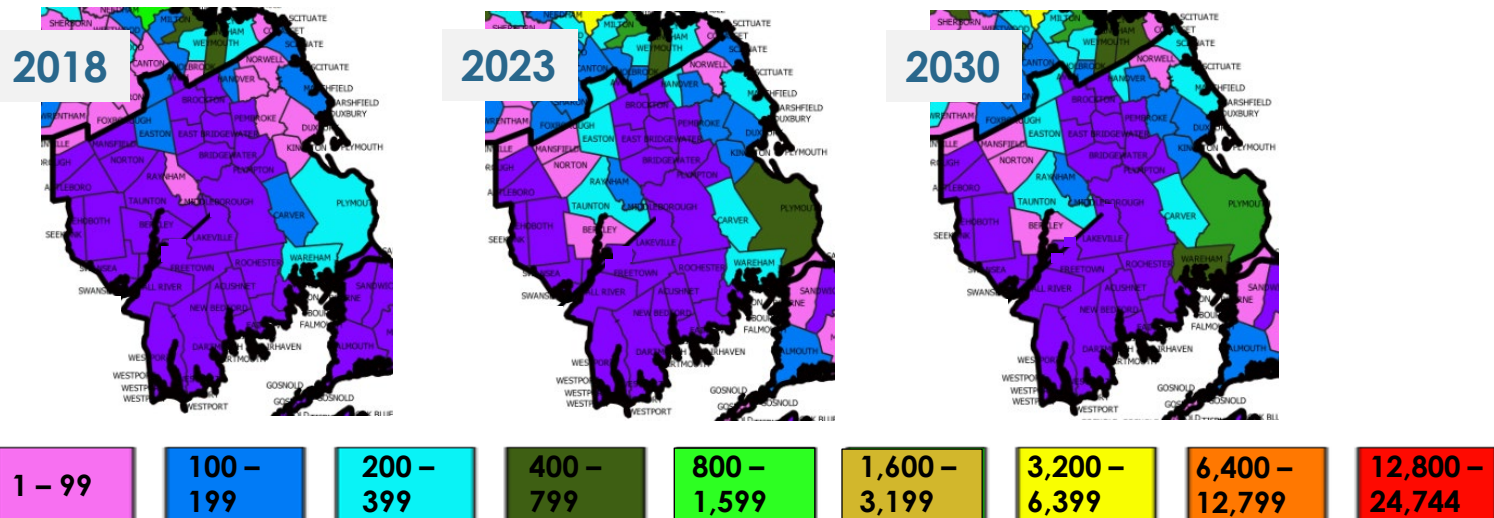
- Most cities/towns in the central and western parts of Massachusetts have no households in this gap.
- Boston is the only city/town with more than 1,600 households in this gap by 2023. (It has 3,200-6,399.)

These Households Are ...

... eligible for affordable housing but not PACE or MassHealth Home and Community Based Services Waivers.

Region Spotlight: Southeast

The number of divisions in the Southeast region with 400 or more people in this gap is projected to almost double by 2030.



Affordable-Housing and Supportive-Service Program Eligibility Gaps

PACE and Frail Elder Waiver

Number of Households Below 80% AMI But Above 300% FBR

for Age 65+

Corresponding
heat map: 57

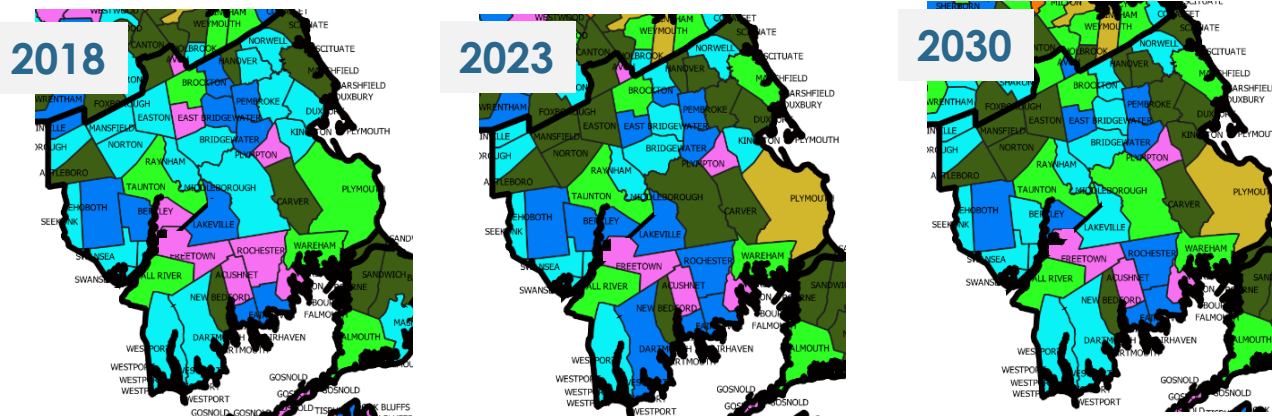
- Cities/towns in most of the western half of the state have one to 99 households in this gap.
- Cities/towns in most of the eastern half of the state have 200 or more households in the gap.
- Boston is the only city/town with 6,400 or more households in the gap.

These Households Are ...

... eligible for affordable housing but not PACE or MassHealth Home and Community Based Services Waivers.

Region Spotlight: Southeast

The number of cities/towns in the Southeast region with 400 or more people in this gap is projected to almost double by 2030.



Affordable-Housing and Supportive-Service Program Eligibility Gaps

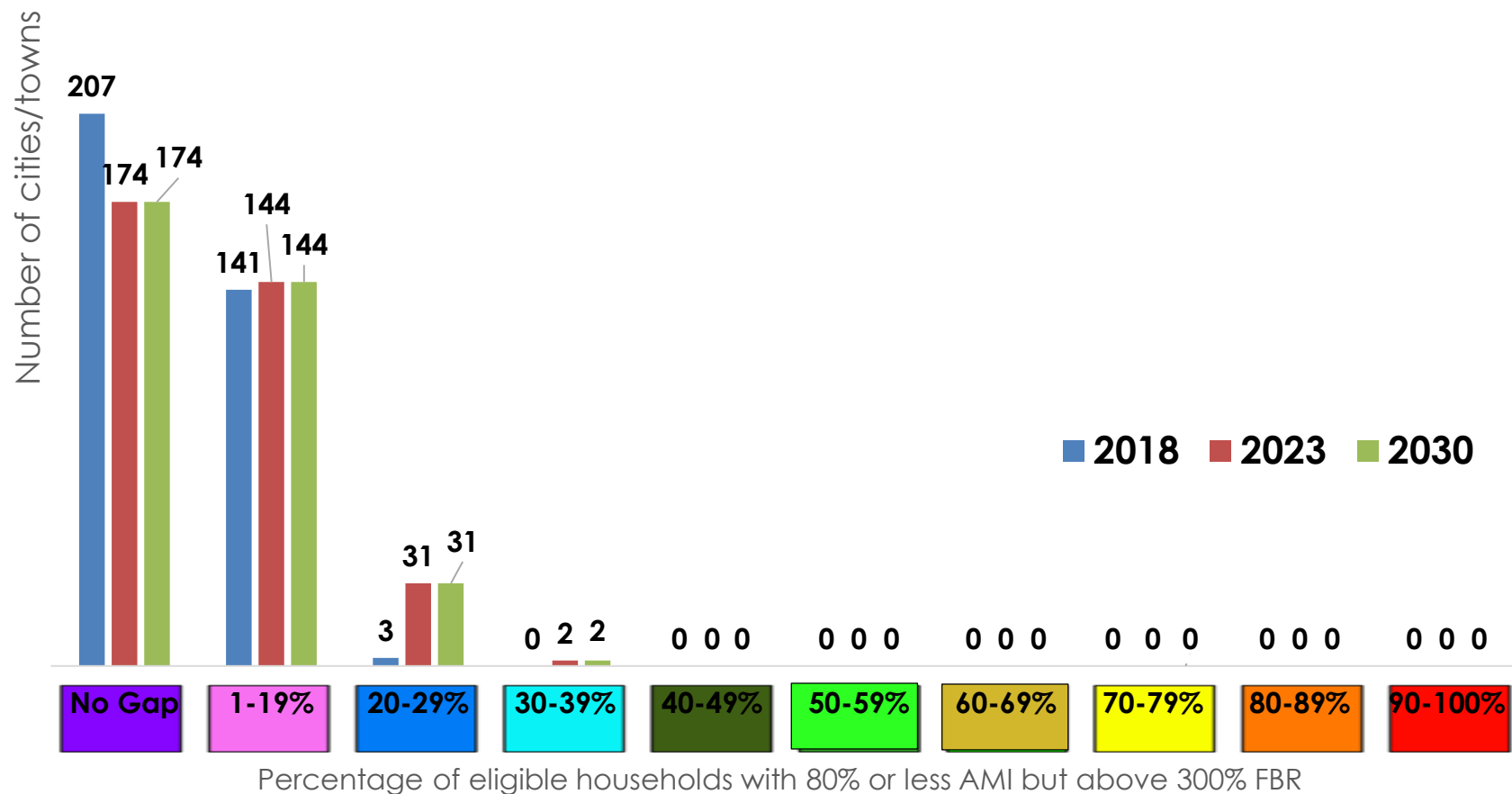
PACE and Frail Elder Waiver

In 2018, almost **60%** of cities/towns had **no** households in this gap. By 2023, that is projected to decrease to **50%**.

Corresponding
heat map: 56

Households With 50% or Less AMI But Above 300% FBR

Number of Cities/Towns in Each Percentage Gap, by Year



Affordable-Housing and Supportive-Service Program Eligibility Gaps

PACE and Frail Elder Waiver

In **91%** of cities/towns statewide, **20% to 49%** of households who qualify for affordable housing make too much money to qualify for most supportive-services programs. By 2023, the number of cities/towns in the **40% to 49%** gap is projected to **more than double**.

Corresponding
heat map: 57

Households With 80% or Less AMI But Above 300% FBR

Number of Cities/Towns in Each Percentage Gap, by Year

