



MASSACHUSETTS COALITION FOR THE HOMELESS

Committed to ensuring that everyone has a place to call home

Take Action to Prevent Older Adult Homelessness:

Please cosponsor and actively support House Bill 4015 and Senate Bill 475, An Act promoting housing stability for older adults across the Commonwealth

Sponsored by Representative Shirley Arriaga and Senator Pat Jehlen

House Bill 4015 and Senate Bill 475, An Act promoting housing stability for older adults across the Commonwealth would:

- Expand a bridge subsidy program for low-income older adults, aged 60 years and older, facing housing instability. A version of the program currently is funded through the FY26 state budget (line item 7004-0107) as a pilot in the City of Somerville. The expanded program would allow eligible older adults from across the Commonwealth to remain in place while they await approval for long-term subsidized housing through programs such as the Massachusetts Rental Voucher Program (MRVP), Housing Choice Voucher Program (Section 8), and state-funded and federally funded public housing. Low-income older adults participating in the bridge subsidy program would pay 30% of their income towards rent, mortgage, or other housing financial obligations, with the bridge subsidy making up the difference.
- Create a steering committee to help guide the expansion of the bridge subsidy program. The state's Executive Office of Housing and Livable Communities (EOHLC) would lead the steering committee, which would include key stakeholders such as older adults with lived experience of housing instability, providers, advocates, legislators, and a representative from the state's Executive Office of Aging and Independence (AGE).

Importance of this legislation: From Cape Cod to the Berkshires, communities across the Commonwealth are dealing with the fallout of Massachusetts's housing crisis and the brunt of this epidemic is being felt by some of our most vulnerable residents—older adults. Whether struggling to afford rent or being forced to decide between this month's medications and groceries, more and more older adults are realizing they no longer have the resources to survive in our state. Based on 2022 data, out of the 50 states, both the cost of living for single older adult renters (\$37,308/year) and the cost of living for older adult couples who rent (\$51,276/year) are the highest in Massachusetts.¹ The high cost of living and stagnant incomes are two reasons why 41% of Massachusetts's extremely low-income renter households are older adults.²

Between the lack of affordable housing and the growing housing crisis in Massachusetts, older adults have turned to long-term subsidized housing for relief through programs such as state-funded public housing, the Massachusetts Rental Voucher Program (MRVP), and the Housing Choice Voucher Program (Section 8), but wait lists can be years or even a decade long. While critical, we do not have the time to wait for the production of additional housing units. We must implement a solution that will help older adults who often have complex health needs and are moments away from living in a shelter, in a car, or on the streets to remain stably housed now.

In the pilot program in Somerville, the Somerville Office of Housing Stability, Somerville-Cambridge Elder Services, and Community Action Agency of Somerville have collaborated to identify older adults who meet the eligibility criteria. Low-

¹ Center for Social and Demographic Research on Aging, UMass Boston. (2023). Living below the line: Economic insecurity and older Americans, insecurity in the States, 2022. <https://scholarworks.umb.edu/cgi/viewcontent.cgi?article=1065&context=demographyofaging>

² National Low Income Housing Coalition. (2025). 2025 Massachusetts Housing Profile. https://nlihc.org/sites/default/files/SHP_MA.pdf

income older adults participating in the bridge subsidy program pay 30% of their income towards rent, with the bridge subsidy making up the difference in the total rent, up to 110% of the fair market rent. Since receiving the funding in early 2025, the pilot program has allowed seven single older adults and one older adult couple to remain in place and avoid homelessness. Two of the households that received the subsidy have now transitioned into long-term affordable housing. Although this is a small sample, it is a testament to what the program can achieve on a large scale. This legislation is necessary to ensure that older adults across Massachusetts are safe, healthy, and treated with dignity.

Legislative sponsors/cosponsors of the older adult bridge subsidy bill: As of October 17th, the bill has been sponsored or cosponsored by Representatives Arriaga (**sponsor**), Arena-DeRosa, Connolly, DuBois, Gentile, Gómez, Hawkins, Higgins, Holmes, Hong, Montañó, Robertson, Sabadosa, Saunders, Stanley, Tyler, Uytterhoeven, Whipps, and Williams, and Senators Jehlen (**sponsor**), Comerford, DiDomenico, and O'Connor.

33 statewide organizational endorsers of the older adult bridge subsidy bill: As of October 17th, the bill has been endorsed by organizations across the Commonwealth, including 2Life Communities, Access Care Partners, AgeSpan, Arise for Social Justice, Attleboro Housing Authority, Boston Office of Housing Stability, Cambridge Economic Opportunity Committee, Cape Cod Council of Churches, City of Chelsea Health and Human Services, Community Action Agency of Somerville, Dignity Alliance Massachusetts, Friends of Indian Senior Citizens Organization, Grandmothers' Village Project, Inc., Healthy Aging Martha's Vineyard, Hearth, Inc., HomeStart, Inc., Hopedale Council on Aging, Housing Families, Justice 4 Housing, Legal Key Partnership for Health and Justice, LifePath, Mass Senior Action Council, Massachusetts Association of Councils on Aging, Massachusetts Coalition for the Homeless, Massachusetts Housing & Shelter Alliance (MHSA), Massachusetts Large Cities Health Coalition (MLCHC), Massachusetts Law Reform Institute, Minuteman Senior Services, Old Colony Elder Services, Somerville-Cambridge Elder Services, Somerville Office of Housing Stability, South Shore Elder Services, and Western Massachusetts Network to End Homelessness.

Bill status: The bills were filed in January 2025. On February 27, 2025, House Bill 4015 was assigned to the Joint Committee on Housing, and Senate Bill 475 was assigned to the Joint Committee on Aging and Independence. Senate Bill 475 was heard on May 12, 2025. On July 14, 2025, Senate Bill 475 was reported out favorably by the Joint Committee on Aging and Independence and referred to the Joint Committee on Rules. House Bill 4015 was heard on July 23, 2025, and is awaiting action by the Joint Committee on Housing.

Please cosponsor and actively support [House Bill 4015](#) and [Senate Bill 475](#) to expand bridge subsidies for older adults facing housing instability!

For more information, please contact Julia Garvey at the Massachusetts Coalition for the Homeless: julia@mahomeless.org or 781-595-7570 x36.

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