

**Testimony for HB604 - relative to a loan forgiveness program for low-income homeowners to build new accessory dwelling units or renovate existing structures into accessory dwelling units.**

Dear Members of the Housing Committee,

My name is Stephanye Schuyler and I'm here today as a volunteer for AARP NH. On behalf of over 212,000 AARP members in the Granite State, AARP New Hampshire and its valued members strongly support House Bill HB604. My experience in housing includes serving on the board of non profit housing developer The Housing Partnership, leading the Workforce Housing Coalition of the Greater Seacoast and serving on the board of the New Hampshire Housing Finance Authority.

Accessory dwelling units play a critical role in addressing housing affordability and promoting community well-being. By allowing low-income homeowners to create additional living spaces on their property, HB604 will:

1. **Support Family Caregivers:** ADUs are a vital tool for unpaid family caregivers, who often need flexible, nearby housing solutions to care for aging parents, relatives with disabilities, or loved ones recovering from illness. The ability to build or renovate an ADU enables caregivers to provide high-quality, close-proximity care without significantly disrupting their own lives.
2. **Facilitate Aging in Place:** Many older adults wish to remain in their communities as they age. ADUs provide an ideal solution by allowing seniors to downsize while staying close to their families and familiar neighborhoods. Renovating existing structures into ADUs can also ensure accessibility and safety, helping older adults maintain their independence for as long as possible.
3. **Strengthen Intergenerational Living:** ADUs promote intergenerational living arrangements, where family members can live together or nearby while maintaining their privacy. This arrangement supports stronger family bonds and enhances emotional and financial stability.
4. **Expand Affordable Housing Options:** ADUs provide an opportunity for homeowners to generate supplemental income through rentals, while simultaneously offering affordable housing options to tenants.
5. **Address Workforce Housing Needs:** By expanding the housing supply, particularly in areas with limited affordable options, ADUs help address workforce housing shortages and foster vibrant, sustainable communities.

The loan forgiveness component of HB604 is a crucial incentive for low-income homeowners, who may not otherwise have the resources to invest in constructing or renovating ADUs. By reducing financial barriers, this program empowers homeowners to contribute to solving the housing crisis and strengthens the social fabric of our communities.

I strongly urge you to support HB604. This legislation provides an innovative and practical approach to addressing housing affordability, supporting caregivers, and enabling aging in place. Thank you for considering this important bill, which will have a profound and positive impact on families, seniors, and communities across our state.

Sincerely,

Stephanye Schuyler on behalf of AARP NH  
Portsmouth NH