



February 11, 2025

Honorable Chairman Innis
Senate Commerce Committee
Subject: Testimony in Support to SB 86

Thank you Chair and Members of the Committee,

For the record, my name is Krysten Evans, and I serve as the Director of Policy for ABLE NH, a disability justice organization dedicated to protecting the civil and human rights of people with disabilities across New Hampshire. I am here today to speak in strong support to HB 86

I urge you to support Senate Bill 86 because for people with disabilities in New Hampshire, the housing crisis is not just a matter of affordability, it is a crisis of accessibility, independence, and basic human rights.

New Hampshire's rental market is in crisis, with a vacancy rate below 1 percent. This shortage is especially devastating for people with disabilities, who already face significant barriers in securing housing that meets their needs. Many people with disabilities are forced to live with elderly parents long into adulthood, with no plan or options for where to go when their parents pass away. The lack of affordable, accessible housing leaves them at risk of homelessness

SB 86 offers a solution by incentivizing the creation of more affordable housing through a state-backed loan guarantee program. By reducing financial risk for lenders, this bill will encourage the development of housing that is not only affordable but also accessible to people with disabilities. Other states have successfully implemented similar programs, leading to the creation of thousands of units that allow people with disabilities to live independently.

Housing is the foundation of independence. Without it, people with disabilities cannot work, cannot participate in their communities, and cannot live the lives they choose. SB 86 is an opportunity to change that. I urge this committee to pass this bill and take a critical step toward ensuring that all Granite Staters, regardless of ability, have access to safe, stable, and affordable housing.

Thank you for your time, and I welcome any questions.

Respectfully Submitted,



Krysten Evans

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Sources:

Massachusetts Housing Partnership. Affordable Housing Trust Fund Report, 2023.

New Hampshire Housing Finance Authority. New Hampshire Housing Market Report, 2024.

U S Department of Housing and Urban Development. Annual Fair Housing Report, 2022.