



**NJ Assembly Aging and Senior Services Committee
Testimony on Long-Term Care and Housing Affordability
Cathy Rowe, Executive Director
February 3, 2022**

Chairwoman McKnight, Vice-Chair Tully and members of the Committee. I am Cathy Rowe, Executive Director of NJ Advocates for Aging Well, and I thank you for the opportunity to join you today on behalf of NJ's older residents, and all of us who want to age well in our state.

NJAAW has focused on the issues and challenges surrounding housing for older adults since our early days in the 1990s. It is the biggest investment people make not only in the roof over their heads but in how and where they live their lives. We realize that many factors affect someone's choices and options for housing, and that those options being to narrow with age and income.

We also want to acknowledge that many older people of color, due to inherent racism and discrimination in housing, were not able or allowed to purchase homes when they were younger. Many are facing long term consequences in that they were not able to build equity and do not have a house to sell in order to pay for their needs in retirement, and are now face housing challenges and financial issues that they did not cause. It is imperative that fairness is the cornerstone of housing, not only in senior housing, but housing for all ages.

To educate older adults and their families about options for them, we are holding a webinar series on housing this month – our first was last night and many of my comments are based on the discussion and questions posed during the session. I invite you to join us on Wednesdays in February at 4 p.m. The recordings will be posted on our website, too.

As you know, NJ is, like many areas of the country, seeing a shift in demographics. There is a growing number of older adults and increased longevity. Simply put, more people are meeting our definitions of older, and they are older for longer than ever before. This trend will continue for the next 40 years. We need to prepare now.

An aging population needs not only official “affordable housing” programs, but housing that is affordable as well as appropriate.

An important first step to keep housing affordable in NJ is property tax relief. In many NJ towns, property taxes have close to doubled in the past 20 years, while pensions and social security did not. We fully supported the recent expansion of the Senior Freeze property tax program and urge you to take the next steps to make it easier for people to access this program. NJAAW supports the Senate's bill S259 that converts Senior Freeze reimbursement into credit applied directly to property tax bills, as well as proposed Senate Bill S1024, which would increase gross income tax credit for homestead property taxes paid from \$50 to \$200. We urge the Assembly and this Committee to support these measures.

Other creative strategies to modifying property taxes for older adults – and I must emphasize that for the most part, residents over the age of 60 leave a very light tax footprint on county and municipal resources – would be to postpone property tax increases for adaptations and renovations that enable an older person to remain in their home until the sale of the property. This would enable people to adapt their homes and stay in their communities instead of move.

In our housing session last night, there was a lot of discussion on how to make adaptations that allow people to live safely as they age. An important point to consider is that home assistive devices can be costly and are therefore not accessible to people on limited incomes. We need to push for systems that support this type of equipment and renovation as a standard rule for all housing development, including affordable housing development.

In tandem with any discussion on helping people to stay in their homes or communities, we must include home- and community-based services. Their availability and affordability allow people to remain in their homes – whether renting, owned, public or private.

NJAAW will be focusing on the direct-care workforce this year, which has been challenged by COVID at the same time we expect increased need. Expanding the direct-care workforce will allow residents to stay in the homes and communities they choose and that they love.

We applaud the state's support of direct-care workers in LTC facilities through the wage increase, and fully support expanding similar strategies for the development and retention of well-trained direct care workers in non-institutional and home-based settings.

Thank you for allowing me to present these ideas and concerns. I know my colleagues here will be speaking on these and other important points on housing and I look forward to hearing their comments.

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