



Testimony to the Appropriations Committee

Supporting the Governor's Proposed FY 21 Budget Adjustments Related to Housing

Submitted by Mag Morelli, President of LeadingAge Connecticut

February 11, 2020

LeadingAge Connecticut is a membership association representing over 130 not-for-profit organizations serving older adults across the continuum of care, services, supports and housing. Our membership includes not-for-profit providers of affordable senior housing, all of whom are committed to providing quality housing and services to their residents. On behalf of LeadingAge Connecticut, I am pleased to submit the following testimony in support of the Governor's proposed budget adjustments which maintain the current level of funding for the state's models of affordable senior housing with services.

The Need for Senior Housing with Services

LeadingAge Connecticut is a strong proponent of linking affordable senior housing with long term services and supports; a model that enables older adults to remain in the community where they can thrive as they age. We believe that this model is one of the answers to our state's quest to balance the system of long-term services and supports because it can provide an array of services to seniors residing in an affordable housing community while also often preventing or delaying nursing home placement.

We are proud of the fact that Connecticut has developed several nationally acclaimed models of senior housing plus services. These models include allowing assisted living services that are funded through the Connecticut Home Care Program for Elders to be delivered to residents living in our state congregate and HUD 202 housing sites, as well as within the four pilot Subsidized Assisted Living Demonstration sites which continue to be fully funded in this proposal.

We have excellent models of providing affordable senior housing plus services in this state, but we are in need of more units to meet the growing needs of our elderly population. Anecdotally it is clear that we are victims of our own success. The model of providing services and supports within affordable senior housing settings is allowing older adults to age in place and remain in their units much longer than our previous experience. This success means that fewer units open up and the waiting lists continue to grow. Our members report waiting lists hundreds of names long. We need to invest in building more units of affordable senior housing with rental subsidies to meet this growing need.

The national data also shows the growing need for affordable senior housing in Connecticut. Our national partner, LeadingAge, four years ago asked the National Low-Income Housing Coalition to run housing need data by state for age 60+ households. The data shows that of the *Extremely Low-Income* households in Connecticut with one person 60+ (renters and owners, but not homeless), 80.9% of them – or 66,215 households – are *burdened* by housing costs that are greater than 30% of their income. 65.5% - or 53,611 households – are *severely burdened* with housing costs of more than 50% of their income. And there are thousands more households in similar situations that are considered very low income or low income. (*Extremely Low-Income*

Households are those with household incomes below 30 percent of area median income which in Connecticut in 2016 was \$89,400.)

Attached to this testimony are more recent figures from the *Joint Center for Housing Studies of Harvard University*. These 2019 figures show that 53.8% of all renter households and 42.8% of all owner households age 80 and over in Connecticut are burdened by housing costs.

We encourage the state to seek ways to incentivize the development of affordable senior housing. Possibly the state could consider:

- Using a portion of the HOME program funding that Connecticut receives from HUD. These are very flexible dollars that the state can use for rental subsidies and other housing needs.
- Utilizing the point system within the Qualified Allocation Plan to incentivize senior housing development.

Older adults must be afforded the opportunity to remain in the towns and cities that they have lived in or to be near the families that they love. We urge the state to demonstrate their commitment to providing affordable community-based options for older adults by investing more into the development of affordable senior housing.

Thank you for the opportunity to provide this testimony.

Respectfully submitted,

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HOUSING AMERICA'S OLDER ADULTS 2019

Connecticut Metro Areas

Share of Cost-Burdened Households

Metropolitan Area	Share of All Households (Percent)								
	Households Aged 50-64			Households Aged 65-79			Households Age 80 and Over		
	Moderately Burdened	Severely Burdened	Total Burdened	Moderately Burdened	Severely Burdened	Total Burdened	Moderately Burdened	Severely Burdened	Total Burdened
United States	14.4	13.8	28.2	16.0	14.9	30.8	16.7	20.1	36.7
Bridgeport-Stamford-Norwalk, CT	18.7	17.6	36.3	18.9	21.4	40.3	20.8	27.3	48.1
Hartford-West Hartford-East Hartford, CT	15.4	13.5	28.9	18.8	17.6	36.4	20.3	26.0	46.3
New Haven-Milford, CT	16.1	13.0	29.0	18.5	17.2	35.7	22.8	20.8	43.6
Worcester, MA-CT	13.8	13.4	27.2	19.4	15.9	35.3	26.6	25.9	52.5

Connecticut Statewide

Number and Share of Cost-Burdened Households

State	Households Aged 50-64						Households Aged 65-79						Households Age 80 and Over					
	Share of All Households (Percent)						Share of All Households (Percent)						Share of All Households (Percent)					
	Owners			Renters			Owners			Renters			Owners			Renters		
	Moderately Burdened	Severely Burdened	Total Burdened	Moderately Burdened	Severely Burdened	Total Burdened	Moderately Burdened	Severely Burdened	Total Burdened	Moderately Burdened	Severely Burdened	Total Burdened	Moderately Burdened	Severely Burdened	Total Burdened	Moderately Burdened	Severely Burdened	Total Burdened
United States	12.0	9.6	21.5	21.6	25.6	47.2	13.7	11.8	25.5	25.2	27.1	52.4	14.5	14.2	28.7	22.8	36.3	59.1
Connecticut	14.3	10.6	24.9	22.9	26.0	49.0	15.8	17.1	32.9	27.7	22.7	50.4	20.3	22.5	42.8	24.3	29.5	53.8

Notes: Moderate (severe) burdens are defined as housing costs of more than 30% and up to 50% (more than 50%) of household income. Households with zero or negative income are assumed to be severely burdened, while renters paying no cash rent are assumed to be unburdened. Numbers might not sum to total due to rounding.

Source: Appendix, *Housing America's Older Adults 2019*, Joint Center for Housing Studies of Harvard University. <https://www.jchs.harvard.edu/>