

Other Views

'Age-friendly' offers a way

Your Turn

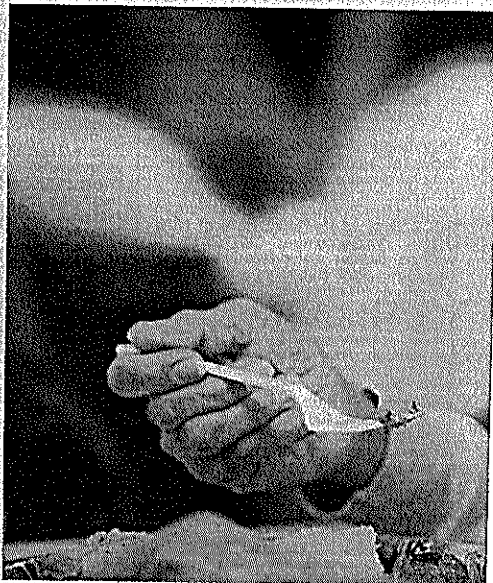
Colleen Diskin
Guest columnist

Two years ago, government leaders from around North Jersey gathered for the opening of The Brookdale Senior Residence in Teaneck, hailing it as the largest affordable senior building to be built in Bergen County in recent times. It had three times the number of apartments as other new senior housing projects in the region. But its 61 apartments were all spoken for before the ceremonial ribbon was even cut, and its wait list climbed to 10 years within weeks of its opening.

One would think such high demand would have fueled the construction of even larger affordable senior housing projects in North Jersey. But a recent NorthJersey.com article described the types of apartments that North Jersey developers are building most often for the baby boom generation – high-end buildings with swimming pools, putting greens, private cinemas or other luxury amenities.

These posh new complexes are generally welcomed by communities. But they don't fill the gaping hole in the housing marketplace for seniors.

The average annual Social Security benefit for a single senior citizen in Bergen is less than \$19,000, and for an estimated 30 percent of New Jersey seniors, Social Security is the only form of income. Yet a single senior renter in Bergen County spends about \$15,000 a year on housing costs alone, which leaves many skimping on basics such as food, transportation or health care as a way to make rent each month. Those grim statistics come from the 2016 New Jersey



Alfonso Pabon eats his meal with others at the Bergen County Relief Center serves The Tibbs Senior Citizen Building in Englewood

Elder Economic Security Standard Index, a state Division of Aging Services measure of the income that retired adults need to meet basic monthly expenses.

The analysis reveals the troubling economics of growing old in New Jersey, where an estimated 54 percent of retired-elder-only households have incomes too meager to insulate them against poverty as they age.

Even retirees who own their own homes without a mortgage find themselves squeezed by the region's high housing costs. Rising taxes and maintenance costs can quickly outstrip a fixed income and swallow up that nice little nest egg.

Today's building trends also ignore

Keep eligibility rules f

Your Turn

Dr. Mariene Herman, Rebhild, Inc. Pittsburgh

version that keeps eligibility rules for this vital program intact

forward on senior housing



in the communal dining room as the Thanksgiving dinner at the Vincente K. od. TARIQ ZEHAWI/NORTHJERSEY.COM

the needs of middle-income seniors, who begin to feel the pinch when their health fails or they're no longer able to get around like they used to. Suddenly the stairs are a worry, and chores like snow-shoveling and leaf-raking become jobs they have to pay someone else to do.

Many would like to leave the big house behind for an affordable condo or apartment — but there's nothing to downsize into within the communities they've called home for decades. They make too much to qualify for a subsidized senior building like the Brookdale (even if they had the 10 years to wait) but they don't make enough for the luxury over-55 complexes pictured in all the real estate ads.

It's worth noting that there was some local opposition to building the Brookdale, as there tends to be in many communities when a project with the word "affordable" is proposed. But this attractive and well-maintained building is now lauded by the same community that once feared it.

What the Brookdale example shows is that Bergen County has to move away from its long history of resistance to affordable housing to a future where the needs of all seniors — including those with low and middle incomes — are prioritized.

The good news is that officials in five Bergen County towns, including Teaneck, are now embracing "age-friendly" movements. The leaders of those movements are working with local officials on strategies to promote more building or conversion of existing buildings into affordable senior housing.

Age-friendly movements are pragmatic, too, knowing full well the scarcity of available land or buildings that would be suitable to convert. That's why leaders are also working with communities on ways to help seniors remain in their current homes.

In a dozen years, one in five New Jerseyans will be over 65. It's long past time for communities to plan for what their aging populations will need.

And it isn't just swimming pools and putting greens.

Colleen Diskin serves as communications director for Age-Friendly Teaneck, one of five local initiatives in Bergen County being funded by The Henry & Marilyn Taub Foundation as a way to seek solutions to the challenges facing older adults who want to age in place in their communities.

for nutrition program

ready meet work requirements to qualify for this food assistance. But Speaker Ryan wants to impose additional and

icans without also expanding the meaningful supports they need — affordable childcare programs, access to transpor-