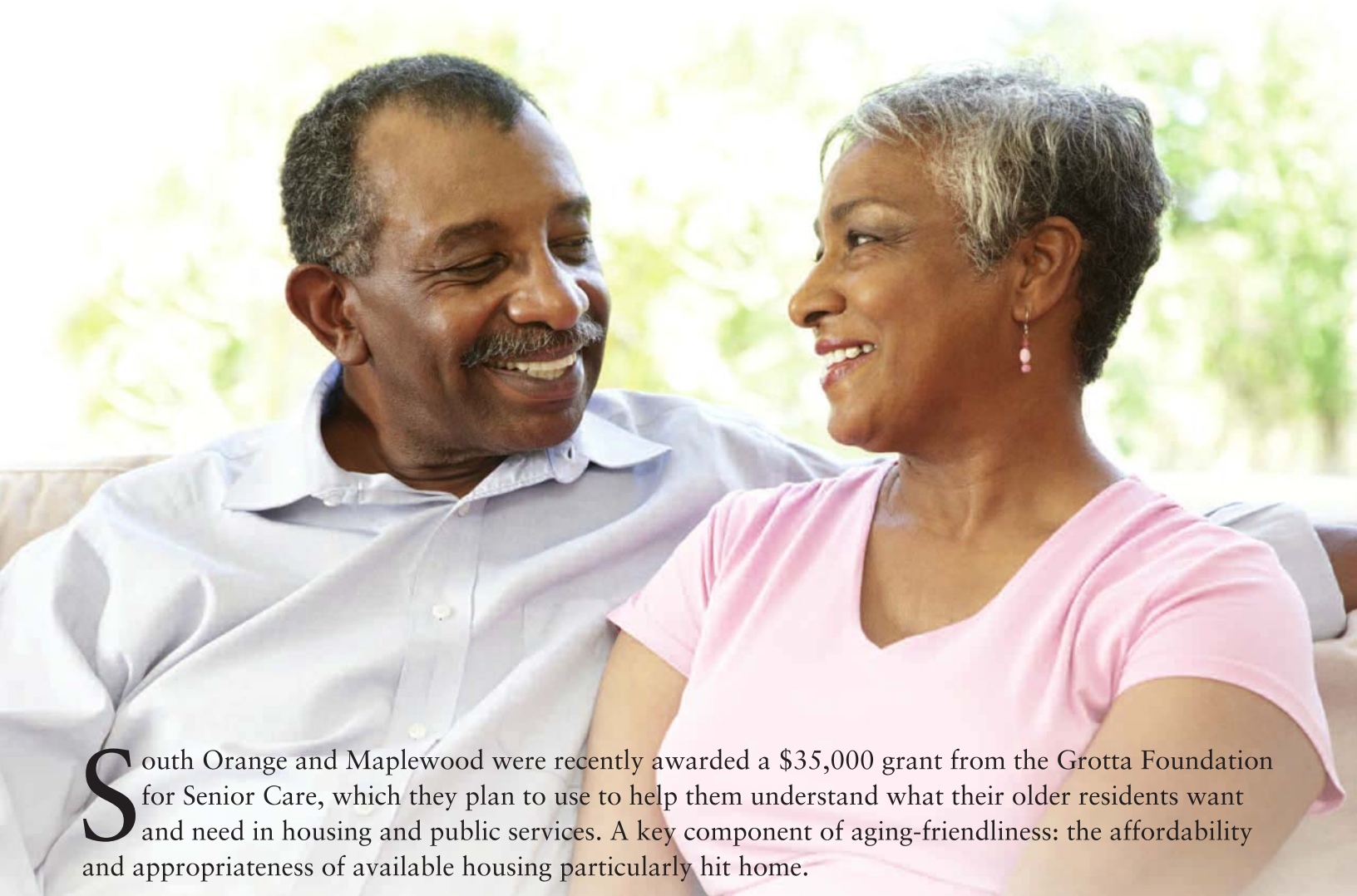


# No Place Like Home

Helping older residents stay in community

By Sheena Collum, Village President, Township of South Orange Village;  
and Tim Evans, Director of Research, New Jersey Future



**S**outh Orange and Maplewood were recently awarded a \$35,000 grant from the Grotta Foundation for Senior Care, which they plan to use to help them understand what their older residents want and need in housing and public services. A key component of aging-friendliness: the affordability and appropriateness of available housing particularly hit home.

Almost 40 percent of the owner households in South Orange that are headed by someone age 65 or older are struggling to pay their housing costs.

That's according to data in a new report from New Jersey Future that examines the issue of housing cost burden among older residents in New Jersey.

In fact, the overall rate of housing cost burden among our older residents is almost certainly higher than 40 percent. The actual rate is unknown since housing cost burden data by age of householder is only available at the municipal level for

homeowners, not for renters or total households.

However, data at higher levels of geography point to the additional difficulties faced by older renters: Statewide, the housing cost burden rate among renter households headed by someone 65 or older is 59.4 percent, compared to 43.7 percent for homeowner households headed by someone 65 or older. The problem is even greater for older households across Essex County, where the corresponding cost-burden rates are 61.8 percent for renters and 50.3 percent for owners.

Regardless, even a housing cost-burden rate of 40 percent is

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startlingly high for a municipality like South Orange, where median annual household income, according to the latest U.S. Census estimates, tops \$120,000. We wanted to understand some of the possible reasons for this in order to develop appropriate strategies to address it, so we looked further into the data.

We found some good news and some bad news.

A household is said to be housing cost-burdened if it must spend more than 30 percent of its income on housing.

**A LOPSIDED MARKET** The first thing that stands out is the lopsidedness of our housing supply. Almost 70 percent of our housing stock is single-family detached homes (as compared to only 54 percent statewide, which may still be higher than what will be needed as the population ages). And 56 percent of all our housing units—that's almost 3,000 homes—have seven rooms or more, as compared to

only 37 percent of units statewide being that large.

However, Census estimates tell us that only 36.9 percent, or approximately 1,830, of our households include any children under 18. Our older residents, if they want to stay in South Orange, often have no choice but to stay in their large single-family homes even if they'd prefer to move to a townhouse, condominium or rental apartment, because we simply don't have enough of those options available at affordable costs.

Or, worse, they may feel compelled to move away from South Orange to a community where appropriate housing is both available and affordable.

These alternative housing options typically offer smaller units more appropriate for older residents, and come with lower purchase costs and taxes or lower rents—all of which combine to make them more viable for people on a fixed income and help to reduce their housing cost burden.

But we don't have enough of them. Economics 101 tells us that when demand is greater than supply, prices go up, so the alternative housing choices we do have available are likely to be too expensive for people on a fixed income. We need to find ways to make it easier for our older residents to stay in the community they

## Four Senior-Friendly Characteristics

From New Jersey Future's earlier report on land-use characteristics that make a place friendly to older residents, South Orange scores well on three of the four characteristics measured. These are all things that make it easier for older residents to live well here, especially if they would rather not drive everywhere.

1. Our village has a wide variety of amenities available in a compact area.
2. We have a recognizable "downtown."
3. We have a dense and well-connected local street network.
4. We didn't score as well on the fourth land-use characteristic measured: how many of our neighborhoods have easy access to regularly scheduled local bus service.

love by offering more lower-cost, size-appropriate housing alternatives.

South Orange has an excellent land-use foundation on which to base our efforts to create a community that is as friendly and welcoming to older residents as



South Orange Village President Sheena Collum and Maplewood Mayor Vic Deluca sign the Milken Institute's "Best Cities for Successful Aging Mayor's Pledge" on Dec. 9, 2015.





possible. We need to focus on providing the housing options that people look for as they age. Doing so will help us preserve our age diversity by allowing our long-time residents to continue to take advantage of our small-town charms even after they are no longer either physically or financially able to maintain a large home. Moreover, by expanding our available housing stock to include more

options, older people seeking to relocate from more car-dependent environs into an aging-friendly community will be able to afford to put South Orange on their wish list. 🏡

*Sheena Collum is the village president of Township of South Orange Village.*

*Tim Evans is director of research at New Jersey Future, a land-use policy*

*research organization focused on smart growth in New Jersey.*

@ To read the reports from which this story draws, visit: [njfuture.org/research-publications/researchreports/places-to-age-2/](http://njfuture.org/research-publications/researchreports/places-to-age-2/); [njfuture.org/research-publications/researchreports/places-to-age-nj/](http://njfuture.org/research-publications/researchreports/places-to-age-nj/)

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Attorneys at Law | 15 Mountain Boulevard, Warren, New Jersey 07059

Phone: (908) 757-7800 Fax: (908) 757-8039 Web: [www.dbnjlaw.com](http://www.dbnjlaw.com) Blog: [www.dbnjlawblog.com](http://www.dbnjlawblog.com)