



**Testimony of Jess Maurer on Behalf of
the Maine Council on Aging
to the Joint Standing Committee on Taxation**

**In Favor of LD 1645 -- An Act To Create Affordable Workforce
and Senior Housing and Preserve Affordable Rural Housing**

Delivered in Person on May 6, 2019

Greetings Senator Chipman, Representative Tipping and members of the Joint Standing Committee on Taxation:

My name is Jess Maurer and I'm the Executive Director of the Maine Council on Aging (MCOA). The MCOA is a broad, multidisciplinary network of more than 80 organizations, businesses, municipalities and older community members working to ensure we can all live healthy, engaged and secure lives with choices and opportunities as we age at home and in community settings. I am testifying in favor of LD 1645.

Every new era comes with opportunities and challenges. Mainers have been able to overcome these challenges in favor of the opportunities every time, and will, no doubt, do it again as we enter what's been dubbed "the Longevity Era". The opportunities that come with healthy, long life are exciting. With a relatively healthy older population, older people are remaining active in our workforce, leading municipalities and civic organizations, and fueling Maine's volunteer efforts across many sectors.

Our new longevity has created some significant new challenges as well, particularly in relation to housing and especially for lower income older adults. The reality is we're simply outliving the useful life of the kinds of homes that have always worked for us or we're outliving the resources we have to maintain them. Collectively, we need to find solutions to these challenges that make our communities places people can live for a lifetime. LD 1645 takes an important step in this direction.

Older Mainers have a strong desire to age in their homes as long as possible. Unfortunately, aging in a specific home is not always possible for many reasons. Some older people cannot physically or financially maintain their homes. Others with physical limitations can no longer access the only bathroom that is upstairs. Others can no longer drive and need to live in-town where they can walk to the store, to church and to visit friends.

Because older Mainers are fiercely independent and proud, they often don't reach out for help until they're in crisis. A spouse has died, the roof is caving in, or the stairs have become an insurmountable obstacle to accessing the bathroom. When folks finally admit they can no longer stay at home, they call

Board Chair: Mary Jane Richards, COO North Country Associates
Vice Chair Don Harden, Director of Adult Services/Catholic Charities Maine
Treasurer: Betsy Sawyer-Manter/Seniors Plus
Secretary: Marilyn Gugliucci, Director/Geriatrics Education and Research, UNE

their local agency on aging to find housing in their communities that can accommodate their needs and budgets.

Unfortunately, older people quickly discover there are no available affordable housing units in nearly all of Maine. With a shortage of at least 9,000 affordable housing units, these older people who are already in crisis learn they may have to wait between 3 and 5 years to access needed affordable housing. This situation leaves too many older folks with little choice but to live in homes that are unsafe and in conditions that are unhealthy, to move in with a relative or friend, reducing their privacy and independence and exposing them to exploitation, or to move out-of-state where housing is available.

We need to a pathway to addressing the significant and growing demand for affordable senior housing. LD 1645 offers a partial pathway. Instead of enacting small bond after small bond every two years, LD 1645 proposes a funding mechanism that will provide for multiple years of reliable funding to develop or preserve more than 1,000 units of affordable housing across Maine. This proposal utilizes \$80 million on state tax credits over 4 years and leverages an equal amount of federal low income housing tax credits that would otherwise not come to Maine.

Voting in favor of LD 1645 is not only voting in favor of the needs of older Mainers, it's voting in favor of towns and cities all over Maine that are working to build vibrant communities that meet the needs of their older residents. In Maine, more than 125 towns and cities are working in partnership with older people to build communities that work for a lifetime. Many of these communities are working to find ways to increase affordable senior housing options in town centers and downtowns, and are poised to submit proposals to develop affordable housing options if funding becomes available. This vision can only become a reality if this bill is passed.

Finally, we want to underscore that we support this entire bill especially because it includes affordable housing for workers as well. We have a significant and growing workforce shortage that is impacting the ability of older people to gain access to the supports and services they need. While older people have vacated jobs that need to be filled by new people coming to Maine, these same older people haven't vacated their homes. So, we not only have a housing mismatch, we have a general housing shortage. We need to build more affordable housing for workers, too, to ensure that workers who stock grocery store shelves, drive buses and provide direct care can access the housing they need.

For these reasons, I ask you to vote in favor of LD 1645. Thank you. I'd be happy to take any questions you may have.

Jess Maurer, Esq.
207-592-9972