

# Age-Friendly Times

News from Teaneck's Age-Friendly Community Initiative  
Special Housing Edition

## Bergen County Now Has Affordable Housing Navigator

Finding affordable housing in Bergen County feels like a search for water in a desert.

Demand is high, supply is low; and on top of those tough market realities, there is no universal application or wait list for all of the affordable units that are scattered around the region, in buildings managed by entities many have never heard of.

What many older adults could use is a central clearinghouse of information on affordable housing, Age-Friendly Teaneck and

other groups have long advocated. In response, the Bergen County Division of Senior Services is now providing one.

In January, the division hired a full-time "Housing Navigator." Since assuming the post, Maureen McCormick has spent weeks researching records and legal notices in Bergen County's 70 towns to compile a list of the names, locations and other details of existing developments that contain affordable units and new ones that are soon to open.

The research took time because affordable housing in New Jersey comes in all shapes, sizes and subsidy categories. Some units are in complexes run by public housing authorities.

Others are in **NAVIGATOR** on back



### NAVIGATOR NEWS

#### Housing List

A service of the Bergen County  
Department of Human Services--  
Division of Senior Services

## Shared Housing Program Helps Match Roommates

An 85-year-old woman wanted to stay in Bergen County – where she had lived her whole life – but could no longer afford the region's expensive rents on her fixed income.

With her housing search nearing a dead end, she sought help from the Shared Housing program run by the Women's Rights Information Center in Englewood.

The program's director interviewed her and asked for references before recommending she share the home of an Englewood woman who, despite working full-time, was struggling to keep up with all of her monthly bills.

Despite a 20-year difference in their ages, the two women bonded quickly, amazed to discover they belonged to the same church.

The decades-old Shared Housing program has long been the only non-profit in Bergen County to serve as a matchmaker between overburdened homeowners and home-



seekers priced out of the traditional housing market. Many of those home seekers have as little as \$500 to \$700 a month to spend on housing – far below market-rate rents – but perhaps enough to help ease the financial strain of a homeowner feeling the pinch.

Thanks to two new grants, one from Women United in Philanthropy and the other from the Bergen County Division of Senior Services, the Shared Housing program is expanding, hoping to increase both its reach and its services.

The program's part-time director, Susan Bendes is now being assisted by a new full-time housing adviser, Paula Madera.

The program – open to men and women of any age – helps prospective roommates identify and avoid **SHARED** on back

## Signs of new construction can be found across Teaneck



But with demand high for affordable units in these buildings, older adults need to widen their searches and consider other options.

### NAVIGATOR from front

smaller buildings built by non-profit organizations that maintain their own applications and wait lists. Still others are designated units in market-rate buildings, with the application process overseen by firms that municipalities contract with as a way to make sure towns are meeting their court-mandated affordable housing requirements.

Different buildings have different income and rent rates, so it's important for older adults to understand what they are eligible for before they begin applying.

"We have learned that there are a lot of different eligibility requirements, and lot of different application procedures, depending on the type of building," says Jackie Kates, Project Coordinator for Age Friendly Teaneck. "It can be challenging for a senior to search for affordable housing in the county without some sort of a guide."

The senior services division has created such a guide – an electronic housing list that older adults can sign up to receive. The list will be updated continually as McCormick's research continues and developments open.

Some affordable housing units can become available immediately, while others have a wait list of several years, so McCormick advises seniors to submit as many applications as possible. To be added to the distribution list of the electronic housing alert, "Navigator News", call 201-366-7400, or email [seniors@co.bergen.nj.us](mailto:seniors@co.bergen.nj.us).

### SHARED from front

potential conflicts by completing a detailed housing agreement together, spelling out everything from kitchen use to music playing. And if necessary, the Shared Housing staff is available to guide clients who need help resolving roommate conflicts once they are living together.

With the additional grant money, Bendes hopes to incorporate standard background checks for all new matches and to add follow up services at 3, 6 and 9 months. Bendes also wants to increase outreach efforts in the hope of persuading more struggling homeowners to consider such an arrangement.

"We find homeowners can be very reluctant to opening their home to someone they don't know, even if they are finding it difficult to get by on their own," Bendes said.

Home-sharing can be a creative solution to the region's shortage of affordable housing, as well as a needed support system for an older homeowner, who in some cases, can also negotiate help with unmanageable chores in exchange for a reduced sharing fee.

But advocates for older adults say formal guidance and support, like the kind offered by this program, is often needed for such arrangements to be successful.

To learn more about the program, call 201 568-1166, email [pmadera@womensrights.org](mailto:pmadera@womensrights.org) or [sbendes@womensrights.org](mailto:sbendes@womensrights.org), or log onto <https://www.womensrights.org/shared-housing>

## Can't Find Affordable Housing?

### Explore ways to lower cost of living

The Bergen County Division of Senior Services has an Information and Assistance Unit that counsels older adults on how to find other types of assistance, from lowering utility bills to applying for property tax relief to getting help paying for prescriptions or Medicare premiums.

Call 201-336-7400 to make an appointment for "Options Counseling."