Testimony to the General Bonding Sub-Committee of the Finance, Revenue and Bonding Committee Amy Porter, Commissioner March 20, 2025

Senator Miller, Representative Napoli, Senator Hwang, Representative Piscopo, and distinguished members of the General Bonding Sub-Committee, my name is Amy Porter, and I am Commissioner of the Department of Aging and Disability Services (ADS). For those who may not be familiar with our agency, our programming focuses on five core service areas for older adults and people with disabilities: Employment, Education, Independent Living, Accessibility, and Advocacy.

Thank you for inviting me today to discuss the recent bond authorization to our agency. As I'm sure you are aware, <u>PA 24-151</u> § 9(d) authorized up to \$1M in new state General Obligation bonds for FY 25 to provide grants-in-aid for aging in place. Although this is the extent of the directive provided in the bond act, we believe the intent was to expand our recent Aging in Place Pilot Program statewide. ADS strongly supports allocating bond funds for this purpose, as the pilot has proven to be effective, efficient, and in great demand.

Connecticut Aging in Place Pilot

In 2023, the General Assembly appropriated \$150,000 in FY 24 & FY 25 to operate an Aging in Place Safely Pilot Program. The program model was simple: through a contract with ADS, the Minority Construction Council (MCC) screened applications and identified 25 low-income older homeowners each year (50 total in the biennium), then matched them with a qualified and credentialed Minority Business Enterprise contractor to perform necessary home repairs at no cost to the resident. The program funds covered the cost of project labor and materials (capped at \$5,000 per project) and a fiduciary service fee for administration.

Although the pilot was limited to serving Bloomfield and Hartford, the demand for these services far exceeded the available resources, with more than 5 applications reportedly received for every funded project available. This came at no surprise to us – the need for affordable and accessible housing and requests for home repairs is one of the most common requests we receive throughout the year. Prior to receiving the funding for this pilot program, our ability to respond to these needs was quite limited to a small number of home repairs each year under the National Family Caregiver Support Program.

Federal Older Americans Act

The National Family Caregiver Support Program, funded by federal Older Americans Act Title III-E funds, offers several types of supportive services to eligible caregivers of individuals living in the community, which can include minor home modifications or repairs up to \$1,500 (e.g., partial cost of an entry ramp, installing grab bars or an air conditioner). ADS allocates funding to each of the state's five area agencies on aging (AAAs) by a formula. The AAAs then determine how much they will spend on each service category, based on the needs of their region.

To illustrate, in 2024, the AAAs received approximately \$325,000 for supplemental services statewide. A small portion of this funding ultimately went to provide 25 home modifications or repairs to 22 consumers. This is because this funding also was needed to cover other critical supports, such as respite for these caregivers.

Need for Aging-Ready Homes

The question of whether Connecticut homes are ready for an aging population is a timely one and is closely tied to the health and well-being of our older residents. Thanks in part to great strides over several decades to rebalance the state's Medicaid long-term services and supports system, our aging residents can now choose from an expanded selection of home and community-based options in lieu of being automatically directed to institutional care. On the average, these community choices are more desirable and less costly when they can be provided safely and appropriately.



In October 2023 the U.S. Census Bureau released a <u>report</u>, based on data from the biennial American Housing Survey,¹ showing that about 4 million U.S. households (11%) with an adult age 65 or older had difficulty living in or using some features of their home. The share increased to nearly 25% among households with a resident age 85 or older. Although the study did not provide any state-specific information, the New England region was found to have the smallest share (19.6%) of aging-ready homes. Despite these challenges, only 6% of older households had plans to renovate their home. The cost of repairs is likely a primary obstacle for older adults, particularly those with low incomes.

Fall Prevention

We see a strong connection with the need for more accessible housing and the continued demand for our statewide fall prevention services. According to 2019-2023 state data presented by the CT Department of Public Health, an average of 749 individuals per 100,000 aged 60 and over experienced a non-fatal fall injury each year. Unintentional falls were the leading cause of death in the Connecticut population of those 75 years and older with an age-adjusted mortality rate of 8.9 per 100,000 individuals in 2023. In 2022, CT hospitals billed \$4.6 million to care for people (of all ages) injured by a fall.

Beginning this month, ADS will start awarding small grants to municipalities to support implementing the National Fire Protection Association's (NFPA) *Steps to Safety: Prevent Fire and Falls at Home* program with their staff and first responders. The training program educates older adults on 16 key home safety messages—eight fire prevention and eight fall prevention—developed by experts from national and local safety organizations. Once trained, first responders and community partner organizations train their local senior population through group presentations and home visits, while leveraging related wraparound resources such as smoke alarm and grab bar installation services.

¹ Sponsored by the U.S. Department of Housing and Urban Development (HUD) and conducted by the Census Bureau, the AHS is the nation's most comprehensive housing survey, providing current data on a wide range of housing subjects.



In closing, ADS believes investing \$1M for minor home repairs will significantly improve the health, safety, and well-being of our older adults while allowing them to remain in their homes at a significant cost savings to the state. Should the bond funds be allocated, we anticipate proceeding with a competitive procurement to identify a qualified program administrator to oversee these projects while also leveraging our existing partnerships with the AAAs and municipalities to spread the word about this great opportunity and help to identify eligible participants.

On behalf of ADS, thank you for your time and consideration of the critical housing needs faced by older adults and people with disabilities in Connecticut.

