

Testimony of Deputy Commissioner Jeffrey Shear City Council Hearing Regarding Administration of the New York City Rent Freeze Program for Seniors (SCRIE) and Intro. No. 555 December 15, 2014

The Department of Finance under Commissioner Jacques Jiha has made effective administration of the Senior Citizen Rent Income Exemption, or the Rent Freeze Program for seniors a top priority. Having identified the number of potential enrollees both citywide and on a neighborhood basis, we are conducting an outreach campaign with the City Council, the Department for the Aging (DFTA), senior groups and other stakeholders to supplement our existing engagement efforts. We recently finalized marketing materials for our outreach campaign that we developed with program stakeholders, including City Council staff. We believe we can increase the number of SCRIE beneficiaries beyond the increases achieved over the past two years.

Our targeted outreach campaign is the latest initiative in our years-long effort to improve the administration of the program since the Department took it over in 2009. Our accomplishments in recent years include automating the application review process to reduce the time to review SCRIE applications from 30 days to approximately 11 days for renewals and 13 days for initial applications. We also established a seven-person Customer Service Group that works with 311, responds to letters and emails received directly from the public, handles walk-in customers, and performs translation services.

The Customer Service Group was designed to leverage the investment the City has made in 311. As of this past Friday, December 12th, 311 representatives had responded to 61,252 inquiries relating to the Rent Freeze Program this calendar year. The top 311 Rent Freeze Program inquiries are requests for an application (16,200), status of an application (10,725), assistance for renewal applicants (8,174) and assistance for participants (8,143). As a result, the vast majority of the 61,252 311

inquiries received were handled by 311 representatives, and only 7,993 inquiries were referred to the Department's Customer Service Group.

The Customer Service Group responds to all 311 customer service requests within 48 hours. It also has its own dedicated email, which is scrie@finance.nyc.gov. So far this year, through November, the Customer Service Group has answered 7,715 email inquiries. The unit also staffs a three-person Walk-In Center. As of the end of November, we have had 15,827 visitors to our Walk-In Center, which is more than double the 6,772 visitors we received in the six month period from July to December in 2013 (when we started keeping track of visitors to the center). Finally, we have ensured that the Customer Service Group has extensive translation capability. Not only do we have a Spanish-speaking representative in the Walk-In Center but also the entire Customer Service Group can assist in another 200 languages through vendor services. As of November 30, the unit had handled more than 1,720 requests for interpretation: 1,320 through our Spanish speaking staff member and more than 400 through our vendor.

Supporting our Customer Service Group is an Outreach Unit of four people within DOF's External Affairs Division. The Outreach Unit staff conducts events informing seniors about the Rent Freeze Program and personally works with seniors to enroll them in the program. This year alone, the Outreach Unit has held 77 SCRIE-related events in 48 different Council districts with 30 Councilmember sponsors in every borough of the city. In addition, we have held two events to train Council staff on the Rent Freeze Programs to help them better assist constituents. Both of these events had dozens of Council staff in attendance. Outreach events focused on seniors this year have surpassed last year's engagement by 200 percent. The External Affairs Division is also attentive to the needs of non-English speaking customers. One of our team members is certified as a translator and interpreter in Spanish. For all languages, they work with event organizers to understand language needs, bring appropriately translated materials, and recruit staff from the External Affairs Division or the citywide Language Bank if an interpreter cannot be found in-house. At these events, they also have access

to our over-the-phone interpretation service, which provides access to more than 200 additional languages.

In addition to outreach and customer service, we have refined our comprehensive guide to the Rent Freeze Program based on feedback from the City Council. This booklet has everything tenants, landlords, and new applicants need to know about the Rent Freeze Program for seniors. Our new guide will be available in early 2015 in English, Spanish, Russian, Chinese, Bengali, Haitian Creole and Korean. We will distribute these booklets at all of our outreach events and have them available on our website. We also work closely with elected officials' offices to ensure that they have the materials they need to help their constituents and will be mailing you these guides as soon as they are printed. Another tool that we provide to Councilmembers is a monthly list of Rent Freeze Program tenants in each councilmanic district who are at risk of losing their benefits because they have failed to renew.

The Department is proud of these many accomplishments in improving the Rent Freeze Program. Many of our achievements are due to the work of Sara Meyers, who is leaving the agency at the end of this year. We thank her for her service.

As you can see from the many advances we have made in administering the Rent Freeze Program, the Department is continually striving to be as effective and customer-friendly as possible. We therefore support the legislation before the committee today in concept, with some exceptions to particular provisions.

We support the codification of an ombudsman in the bill to provide additional assistance and oversight of the Rent Freeze Program for seniors. We currently have a dedicated staff member who performs many of the duties of the Ombudsman outlined in the bill. Robin Bermudez, our Outreach Coordinator for Seniors, works within our Outreach Unit and handles countless Rent Freeze Program inquiries. In her role as coordinator, Ms. Bermudez communicates regularly with representatives from senior centers, elected officials' offices, and advocacy groups to ensure they receive the assistance they need and have the most up to date information regarding the programs.

She meets frequently with the SCRIE Unit Director to discuss issues that constituents and their representatives bring to the attention of the Outreach Unit. She also has flagged recurring issues that come up in her handling of the many inquiries she receives from many sources. For example, based on feedback she had received, she recommended changing the letters we send applicants requesting additional documentation. This change lets people know that they can disregard the letter if they have already sent in the requested information.

Robin's role, established two years ago, has enabled us to more effectively administer the program and to increase the impact of our outreach. She has conducted training events to help organizations enroll eligible seniors in the Rent Freeze Program. Earlier this year, in conjunction with City Council staff, Ms. Bermudez organized the training sessions for Council Members and their staffs referenced earlier in my testimony.

We welcome the codification of our existing practice of having a general email address for SCRIE inquiries as reflected in section 1b of the legislation. As mentioned earlier, it is scrie@finance.nyc.gov. We support putting this email address on the website and on all written materials.

However, more than 61,000 phone inquiries are made each year regarding SCRIE. It is not possible for an Ombudsman Office to handle all of these calls. 311 representatives ably respond to 87% of the SCRIE inquiries that come in, and refer the remainder to our Customer Service Group. This system is working well; large numbers of people are receiving quick, accurate information. This is why we do not support the part of Section 1b that calls for making public a phone number other than 311 for Rent Freeze Program inquiries. An Ombudsman Office would not be able to respond to the tens of thousands of calls we receive a year, many of which are routine, such as requests for an application. We feel it is important to have multiple channels for Rent Freeze Program inquiries so that we can effectively match the source and complexity of the inquiry with the appropriate DOF staffer. Constituents seeking help may visit us in the

Rent Freeze Program Walk-In Office anytime during the week, email us directly, call 311, or attend one of our many outreach events. Our External Affairs Outreach and Intergovernmental Affairs staff answers numerous Rent Freeze Program inquiries from elected officials on behalf of their constituents. We support the disclosure of an Ombudsman's name, title, and email address on certain types of communications such as denial notices, but not on all SCRIE materials. The role of an Ombudsman should be to intervene when a denial of benefit is challenged. Singling out one individual for all types of communications is inconsistent with the Administration's commitment to respond as quickly and efficiently as possible to SCRIE inquiries. 311 is a single, simple, well-branded phone number that the public easily recognizes. 311 representatives are effectively responding to the vast majority of SCRIE inquiries, many of which are routine and should not require the intervention of an Ombudsman, and they are effectively directing more complex inquiries to the appropriate Finance agency staff to handle.

Also, assuming SCRIE inquiries continue to be received and handled in large part by 311, the report required by the bill should measure all inquiries regarding SCRIE, including those handled by 311, rather than simply the subset received by an Ombudsman. An Ombudsman's office would just be one of multiple channels through which SCRIE inquiries are received. In addition, we would prefer to provide descriptive information regarding the specific activities of the Ombudsman rather than numerical data.

The Department also is concerned with the bill's requirement that all written notifications to SCRIE applicants or beneficiaries include the qualifications for the program. DOF already lists the qualifications at the top of page 1 in every application and renewal form. We are open to the idea of including qualifications in certain notices and correspondence but feel that including all qualifications in every notice would be confusing to applicants. For example, a list of all qualifications on a letter asking an applicant to send a copy of her lease might make the applicant think that there was a problem with the documentation of her income or her age as well as her lease

documentation. However, it would add value to include a list of qualification requirements on an approval letter, for example, to remind a beneficiary that if his status changes during the period of his lease, he may no longer receive the benefit.

Lastly, we have some technical suggestions on bill language that we can share with your counsel outside of this hearing.

I would like to end my testimony by emphasizing that the Department of Finance under Commissioner Jacques Jiha is committed to expanding the New York City Rent Freeze Program to reach as many people as possible. We look forward to our continued partnership with the Council as we increase our outreach efforts and sign additional people up for the program. We will be relying on elected officials, in addition to our many other partners, to help us reach our shared goal of enrolling every qualified household into the NYC Rent Freeze Program.

At this time, my colleagues and I would be happy to answer any questions you may have.



Report on the New York City Rent Freeze Program:

Identifying and Enrolling Eligible Households

December 15, 2014 Presentation to the New York City Council





Background: Why Issue This Report?

- Potential enrollment had not been estimated recently.
- May 2014: The Mayor's "Five Boroughs, Ten Years Housing Plan" calls attention to the affordability crisis many New Yorkers face, particularly seniors and citizens with disabilities.
- May 2014: The City Council and the Mayor increase the qualifying income limit for the Senior Citizen Rent Increase Exemption (SCRIE) and the Disability Rent Increase Exemption (DRIE). This is done following an amendment to the State laws related to the programs earlier in the year.
- June 2014: Final Enrollment for SCRIE* increased by 2,572 households for FY2014 and by 1,921 households for FY2013. Prior to FY2013, the average enrollment change was fewer than 500 households per year. These significant increases happened in conjunction with enhanced outreach efforts and before the higher income limit went into effect for FY2015.

^{*}not inclusive of Mitchell-Lama SCRIE – for historical comparison purposes.



Review of SCRIE & DRIE Qualifications Finance

- SCRIE and DRIE share three requirements:
 - Applicants must rent an apartment that is rent controlled, rent stabilized, or part of a Mitchell-Lama development.
 - Applicants must have a total annual household income of \$50,000 or less.
 - Applicants must pay more than one-third of the household's total monthly income for rent.
- SCRIE also requires an applicant to be at least 62 years old.
- DRIE also requires an applicant:
 - To be at least 18 years old
 - To be receiving one of four federal disability benefits



Wethodology: Combining Data Sets

Data Set (Source)	Purpose
Active SCRIE and DRIE participants per property (DOF & HPD)	Starting Point: Current Enrollment
All City properties with their corresponding census tract (Census Bureau)	Geographical Matching
Rent stabilized unit counts (DHCR & DOF)	Total Number of Eligible Housing Units
Demographic information from American Community Survey (Census Bureau)	Counts of Limited English Speaking Households
Survey Data from the NYC Housing and Vacancy Survey (Census Bureau)	Age, Income, Rent & Receipt of Federal Disability Benefits



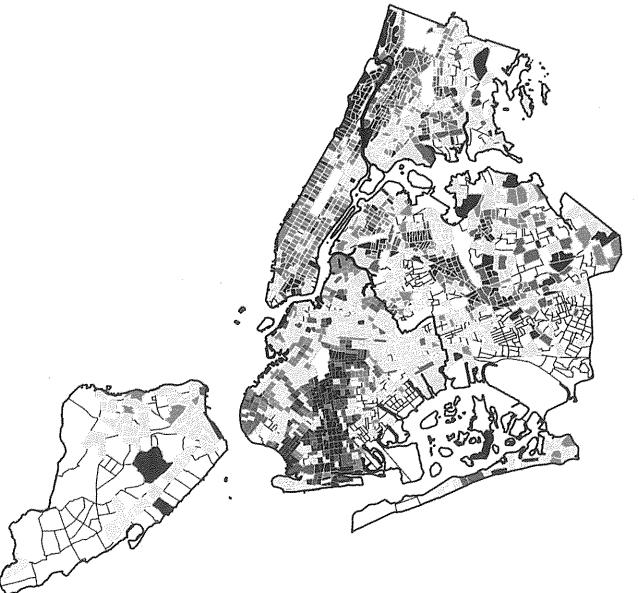
Rent Freeze Program Enrolled Households for FY2015 by Borough

Data as of 11/10/2014

Borough	Benefit Ty SCRIE	pe DRIE	Total	
Bronx .	9,015	2,821	11,836	
Brooklyn	14,582	2,051	16,633	
Manhattan	17,212	2,779	19,991	
Queens	10,995	1,429	12,424	
Staten Island	367	68	435	
Total	52,171	9,148	61,319	

SCRIE & DRIE Rental Household Density by Census Tract High Variance Related To Location of Rent Regulated Units







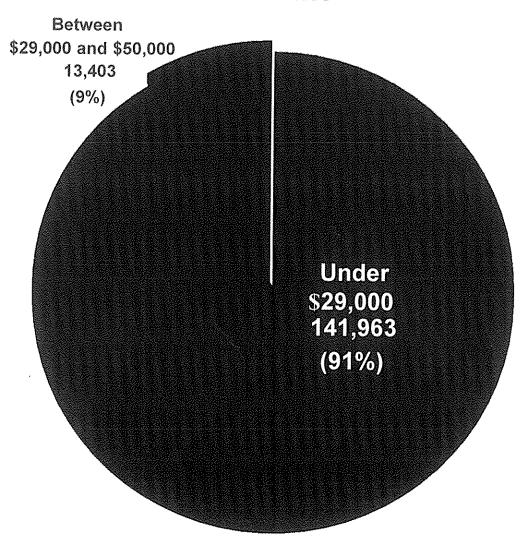
Total Eligible Population > 155,000 Households

78% Eligible are Seniors

Borough	Benefit Typ SCRIE	e DRIE	Total
Bronx	21,181	10,399	31,580
Brooklyn	35,070	11,636	46,706
Manhattan	35,635	7,400	43,035
Queens	29,048	3,804	32,852
Staten Island	795	398	1,193
Total	121,729	33,637	155,366



91% of Eligible Households Qualify Under Previous Income Limit



N = 155,366



Over 94,000 Potential Enrollees

Borough	Enrolled Households	Potential Eligible	All Eligible	Utilization Rate
Bronx	11,836	19,744	31,580	37.5%
Brooklyn	16,633	30,073	46,706	35.6%
Manhattan	19,991	23,044	43,035	46.5%
Queens	12,424	20,428	32,852	37.8%
Staten Island	435	758	1,193	36.5%
TOTAL	61, 319	94, 047	155, 366	39%



Outreach Events

Notable increase in outreach events over the last three years

Events by Calendar Year	Total Events	Events Focused on Seniors
2012	99	24
2013	130	26
2014	178	77



Outreach

- Utilization rate tells us that we need to approach outreach in a different way
- Rebranding of program as NYC Rent Freeze Program
- New, clearer materials translated into six languages
- Neighborhood focused approach starting with Top 10 areas with highest rates of underutilization and moving on from there
- Ethnic media

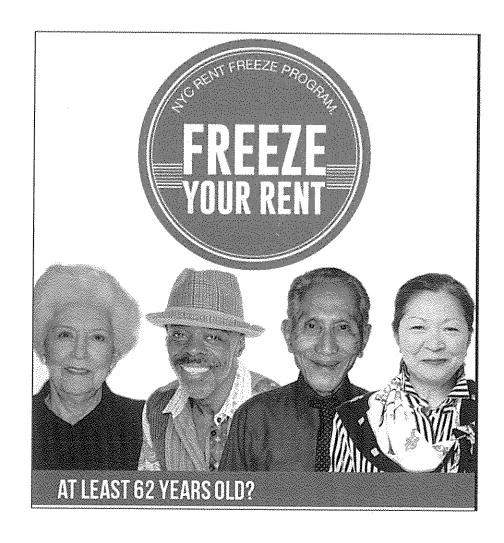


Outreach

- Partnership with other City agencies, City Council, other elected officials, advocacy groups and community organizations
- Focus on reaching people where they are, in the languages they need, as well as reaching their adult children and caretakers
- Training of staff and leadership for our key partners
- Mailings and phone calls to approximately 140,000 households
- Legislation to include SCRIE information in leases

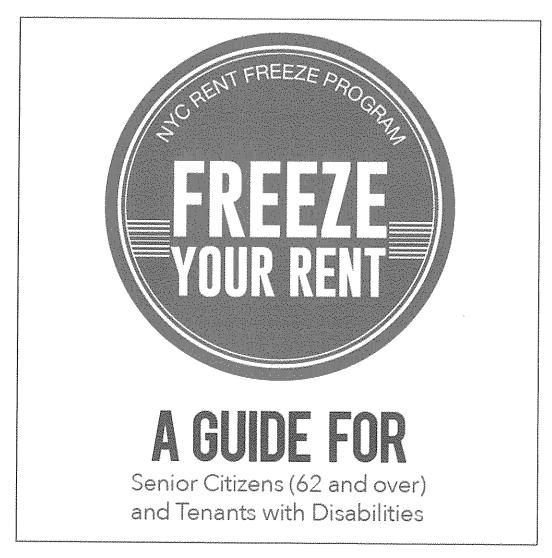


Outreach New Marketing Materials





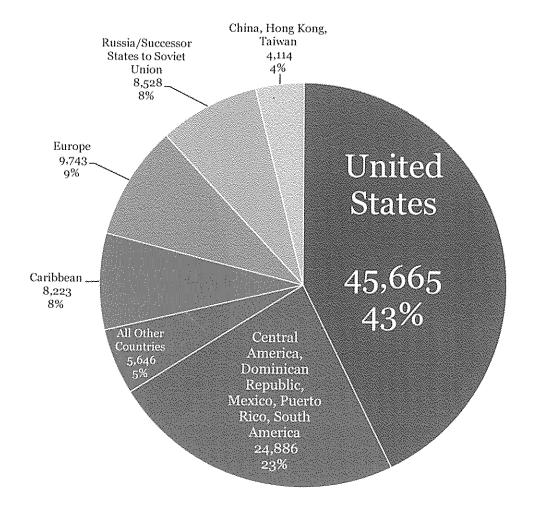
Outreach New Marketing Materials





More Than Half of Potential SCRIE Enrollees Born Outside U.S.

Reported Place of Householder's Birth When Reported by Eligible Households







Neighborhood	Number of Potential Households
Stuyvesant Town / Turtle Bay	3,827
Coney Island	3,662
Kingsbridge Heights / Mosholu	3,024
Riverdale / Kingsbridge	2,531
Throggs Neck / Co - Op City	2,476
Kew Gardens / Woodhaven	2,389
Upper East Side	2,316
Flushing / Whitestone	2,305
Upper West Side	2,273
Highbridge / S. Concourse	2,269



Top Ten Neighborhoods by Non – U.S. Born Population

Top 10 SCRIE Target Neighborhoods Non-US Born Reported by Neighborhood

Neighborhood	Non U.S. Born Population
Kingsbridge Heights / Mosholu	2,893
Coney Island	2,852
Flushing / Whitestone	2,748
Kew Gardens / Woodhaven	1,975
Highbridge / S. Concourse	1,861
Throggs Neck / Co – Op City	1,835
Upper East Side	1,438
Upper West Side	797
Riverdale / Kingsbridge	645
Stuyvesant Town / Turtle Bay	203



NYC Department of Finance

REPORT ON THE NEW YORK CITY RENT FREEZE PROGRAM: Identifying and Enrolling Eligible Households



Statement from Commissioner Jacques Jiha, Ph.D.

Executive Summary

The Mayor's housing plan, "Housing New York: A Five-Borough, Ten-Year Plan," has called attention to the affordability crisis many New Yorkers face, particularly senior citizens and people with disabilities. According to the New York City Department of City Planning, the population of senior citizens in New York City will increase by 40 percent to more than 1.4 million people between now and 2040. Today, the number of senior citizens in New York City is already close to 1 million. The escalating costs of rent and growing income inequality cause many of the poorest New Yorkers to pay a greater share of their income on housing, which means they have less money for other important needs. As a result, it has become more critical than ever to increase enrollment in the Senior Citizen Rent Increase Exemption (SCRIE) and the Disability Rent Increase Exemption (DRIE) programs, referred to in this report as "the New York City Rent Freeze Program". This important benefit "freezes the rent" of eligible senior citizens and renters with disabilities at the time of enrollment and provides valuable financial assistance to the City's most vulnerable citizens.

Our research indicates that as many as 155,366 households may qualify for these programs. Of this number, 61,319 already receive the benefit, and as many as 94,047 additional City residents that are not enrolled could be eligible. This suggests that the current enrollment rate is approximately 39% of what it could be. The reasons eligible residents are not enrolled are cultural factors, including language barriers; insufficient public communication through government and the media, and a negative perception of receiving government support. This report is the first step in a targeted effort to better identify SCRIE and DRIE candidates and greatly reduce the perceived and actual barriers affecting enrollment.

To identify additional eligible recipients for these programs, we engaged in the extensive and challenging exercise of creating a dataset to determine how many households in New York City potentially qualify for the NYC Rent Freeze Programs. This report relies on data from the United States Census Bureau's New York City Housing and Vacancy Survey to identify the total number of eligible households citywide for SCRIE and DRIE and the neighborhoods with the largest underenrolled populations.

KEY POINTS:

• HISTORY AND ELIGIBILITY: SCRIE was established by New York State law in 1970 for tenants in rent-controlled and rent-stabilized apartments. In 1976, eligibility was extended to tenants in Mitchell-Lama apartments. DOF began administering the SCRIE program for rent-controlled and rent-stabilized apartments in 2009. The Department of Housing Preservation and Development (HPD) has administered the program for Mitchell-Lama properties since its inception. DRIE was established in New York City in 2005 through an amendment of the SCRIE law. DOF administers DRIE for all qualifying properties. For both of these programs, aside from the requirement to live in rent-controlled, rent-stabilized or Mitchell-Lama apartments, those eligible must have a total household income of less than \$50,000 and pay more than one-third of their total household income towards rent. In May

2014, Mayor Bill de Blasio signed a bill passed by the New York City Council increasing the SCRIE income limit to \$50,000 from \$29,000 after the State Legislature amended the SCRIE law in March 2014. Shortly thereafter, the DRIE Law was also amended by the State to permit the income limit to be increased to \$50,000. In August 2014, the Mayor signed a bill passed by the New York City Council that increased the DRIE income limit to \$50,000. Both laws stipulated the income increase was effective with applications received on or after July 1, 2014.

- ACTIVE POPULATION: Of the 61,319 households currently enrolled in both programs, 19,991 are in Manhattan; 16,633 are in Brooklyn; 12,424 are in Queens; 11,836 are in the Bronx; and, 435 are on Staten Island. The average SCRIE participant has been in the program for 9.1 years, has an average household size of 1.4 persons, and is 76.5 years old with a household income of \$16,504. For the DRIE participant, the average time in the program is 4.4 years, with a household size of 1.2 persons. The average age is 58.0 years old and the annual household income averages \$13,516.
- **ELIGIBLE POPULATION ESTIMATES:** We estimate that 94,047 households, or 61% of the eligible population of 155,366, may not be taking advantage of the benefit. Only about 10% of these are newly eligible households due to the recent income limit increase of \$50,000.
- UNDER-ENROLLED NEIGHBORHOODS: This report identifies the top 10 City neighborhoods with the highest number of non-participating eligible households for SCRIE. They are: Stuyvesant Town/Turtle Bay, Coney Island, Kingsbridge Heights/Mosholu, Riverdale/Kingsbridge, Throggs Neck/Co-op City, Upper West Side, Kew Gardens/Woodhaven, Upper East Side, Flushing/Whitestone, and Highbridge/S. Concourse.
- OUTREACH: Enrollment numbers have remained more or less constant for the last fifteen years. Therefore, there is a need for a better, targeted outreach approach to inform and enroll eligible New Yorkers. Efforts will include a rebranding of materials, to rename the program The New York City Rent Freeze Program for senior citizens and tenants with disabilities. New materials will be available in English and six additional languages. Outreach efforts will leverage the participation of partners including key elected officials, The Mayor's Office for People with Disabilities, non-profit organizations, and houses of worship.

This report highlights neighborhoods where enrollment is the lowest and outlines the enrollment and outreach strategies needed to further our commitment to communities and individuals in need of the most basic support in maintaining a home.

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Jacques Jiha, Ph.D. Commissioner, NYC Department of Finance

I. INTRODUCTION

In the spring of 2014, New York State amended the law that governs the Senior Citizen Rent Increase Exemption (SCRIE) and the Disability Rent Increase Exemption (DRIE) to increase the qualifying income limits for these programs. This change, along with the Administration's focus on affordable housing, makes it an opportune time for the New York City Department of Finance (DOF) to do a comprehensive analysis to determine how many tenants in New York City could qualify for SCRIE and/or DRIE, and of those, how many are not enrolled.

Since the SCRIE and DRIE programs began, there have been many efforts to increase enrollment, but the location, number, and demographic of non-participating eligible tenants was indiscernible. The objectives of this report are to identify the size of the eligible population and develop an outreach plan to enroll as many eligible candidates as possible. Over the years, the number of applications and recipients has remained relatively stable. Based on available data, we estimate the size of the likely SCRIE eligible population to be 121,729 and the DRIE eligible population to be 33,637, for a total of 155,366. These numbers include the 61,319 households already enrolled in these two programs. According to these estimates, the utilization rate for SCRIE is 43% and for DRIE is 27%, and the overall utilization rate is 39%. Our goal is to increase this utilization rate by ensuring that every eligible household takes part in these valuable programs.

An important component of this analysis is to determine which communities are most in need of outreach for SCRIE and DRIE. DOF's analysis identifies the 10 neighborhoods that would most benefit from increased participation in these important programs: Stuyvesant Town/Turtle Bay, Coney Island, Kingsbridge Heights/Mosholu, Riverdale/Kingsbridge, Throggs Neck/Co-op City, Upper West Side, Kew Gardens/Woodhaven, Upper East Side, Flushing/Whitestone, and Highbridge/S. Concourse. While there have always been outreach efforts for SCRIE and DRIE, it has become clear that it is time for a new, enhanced plan, which targets specific neighborhoods and ethnic communities. This improved outreach program will rely on close partnerships with elected officials, advocacy groups, and community-based organizations.

II. OVERVIEW OF SCRIE AND DRIE PROGRAMS

SCRIE and DRIE were established to protect low-income tenants who reside in rent-regulated units from rent increases. For those who qualify, rent is frozen at the time of application approval, protecting participants from future increases. Participating landlords receive a property tax credit to cover the increase in rent.

A. A Brief History of the Programs

The SCRIE program was established by New York State law in 1970 for tenants residing in rent-controlled and rent-stabilized apartments with the option for municipalities throughout the State to elect whether or not to implement the program. That same year, the New York City Council and the Mayor adopted SCRIE in New York City. In 1976, SCRIE was extended to eligible tenants in certain rental and cooperative apartments in buildings subject to Articles II, IV, V or XI of the New York State Private Housing Finance Law or subject to a federally insured mortgage pursuant to Section 213 of the National Housing Act. This latter category will be referred to as "Mitchell-Lama" apartments.

In the City, the SCRIE program was first administered by the Department of Housing Preservation and Development (HPD). Later, the administration of SCRIE for rent-controlled and rent-stabilized apartments was transferred to the Department for the Aging (DFTA) while the administration of SCRIE for Mitchell-Lama units remained with HPD. On September 18, 2009, through legislation passed by the City Council, DFTA transferred the administration of SCRIE for rent-controlled and rent-stabilized units to the Department of Finance (DOF).

The DRIE program was established in New York State through an amendment of the SCRIE law and applies to tenants residing in rent-controlled, rent-stabilized, and Mitchell-Lama apartments. In October 2005, the New York City Council and the Mayor adopted DRIE in New York City. DOF has administered the DRIE program for all apartment types since its inception.

B. SCRIE and DRIE Requirements

The programs have similar requirements:

- Applicants must rent an apartment that is rent-controlled, rent-stabilized, or is part of a Mitchell-Lama development;
- Applicants must have a total annual household income of \$50,000 or less; and
- Applicants must pay more than one-third of the household's total monthly income for rent.

In addition, for SCRIE, the applicant must be at least 62 years old, while for DRIE, the applicant must be at least 18 years old and receive one of four Federal disability benefits:

- Federal Supplemental Security Income (SSI);
- Federal Social Security Disability Insurance (SSDI);
- U.S. Department of Veteran's Affairs disability pension or compensation (must be military service-related disability pension); or
 - Disability-related Medicaid (if the applicant has received either SSI or SSDI in the past).

Recent Legislative Changes

In May 2014, Mayor Bill de Blasio signed a bill passed by the New York City Council increasing the SCRIE income limit to \$50,000 from \$29,000 after the State Legislature amended the SCRIE law in March 2014. Shortly thereafter, the DRIE Law was also amended by the State to permit the income limit to be increased to \$50,000. In August 2014, the Mayor signed a bill passed by the New York City Council that increased the DRIE income limit to \$50,000. Both laws stipulated the income increase was effective with applications received on or after July 1, 2014.

The changes to the income limits not only allowed more tenants to qualify for the programs but also brought parity between the two programs. Prior to the law change, the SCRIE income limit had been \$29,000 per household since 2009; in contrast, the DRIE income limit had been \$20,412 for single-person households and \$29,484 for households with more than two people in residence. In addition, the DRIE income limits were previously tied to cost of living adjustments issued by the Social Security Administration rather than strictly tied to an amount in the city and state laws.

C. SCRIE/DRIE Active Participant Demographics

Citywide SCRIE/DRIE Distribution

Over 61,000 households are currently enrolled in SCRIE/DRIE. Table 1 and Figure 1 demonstrate that benefit utilization is dispersed throughout most of the City, with some areas more densely utilized than others. Of the approximately 2.1 million renter occupied households throughout the city, about 1.1 million are under a SCRIE/DRIE eligible apartment type. Table 2 highlights the enrollment rate for these households.

Demographics of income and age, as well as eligibility criteria influence the number of participants and explain why concentrations of households receiving the SCRIE/DRIE benefit are clustered in specific areas around the City. Because living in a rent-regulated apartment is a key component of eligibility, any area's potential density is directly related to its number of regulated apartments.

Figure 1: New York City SCRIE & DRIE Household Density Current SCRIE/DRIE Enrolled Units as a Percentage of Renter-Occupied Units by Census Tract Population of 61,319 Enrolled Units and 2,072,784 Rental Units

(Rental Household Counts From U.S. Census Bureau, 2008-2012 American Community Survey; Table B25003 by Census Tract)

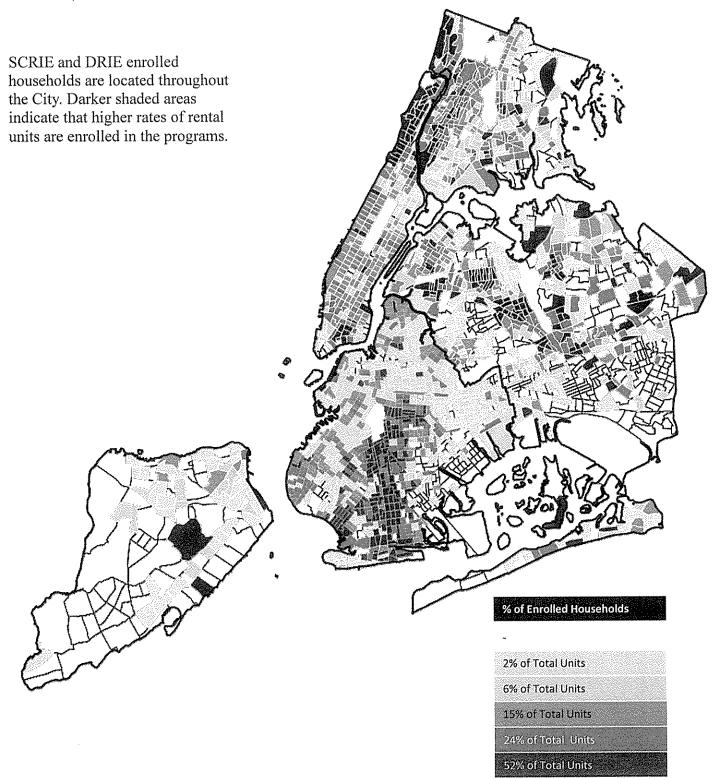


Table 1: Benefit Type by Borough

		Benefi	Benefit Type		
		SCRIE	DRIE	Total	
	Bronx	9,015	2,821	11,836	
Borough	Brooklyn	14,582	2,051	16,633	
	Manhattan	17,212	2,779	19,991	
	Queens	10,995	1,429	12,424	
	Staten Island	367	68	435	
Total		52,171	9,148	61,319	

Table 2: SCRIE/DRIE Program Households (HH) as Percent of Regulated HH*

		Program HH as Percent of Rent Regulated HH			
		Program Households	# of Rent Regulated HH	% Program Households	
	Bronx	11,836	253,686	4.7%	
	Brooklyn	16,633	327,599	5.1%	
Borough	Manhattan	19,991	304,897	6.6%	
	Queens	12,424	201,562	6.2%	
	Staten Island	435	8,420	5.2%	
Total		61,319	1,096,164	5.6%	

^{*}Regulated Households Displayed are Program Eligible Types (Rent Controlled, Rent Stabilized, and Mitchell Lama Rentals &Co-ops), Counts From NYC Housing and Vacancy Survey 2011

Active Participant Demographics

Households receiving the SCRIE/DRIE benefit tend to be one-person households and have annual incomes below the prior (\$29,000) income threshold. As demonstrated in Table 3, below, the aggregated benefit indicators are similar for both SCRIE and DRIE participants.

Table 3: SCRIE* and DRIE Key Program Indicators

		Years in Program	Household Size	Householder Age	Annual Household Income	Legal Rent	Frozen Rent	Monthly Benefit Amount
GCDIT A	Average	9.1	1,4	76.5	\$16,504	\$1,005	\$755	\$250
SCRIE	Median	8.0	1.0	76.0	\$14,423	\$929	\$690	\$213
DRIE	Average	4.4	1.2	58.0	\$13,516	\$990	\$802	\$189
	Median	5.0	1.0	59.0	\$12,144	\$933	\$753	\$176

^{*} Detailed information on SCRIE recipients does not include Mitchell Lama

Time Value of the Benefit

Because both programs effectively "freeze" the rent of the benefit recipient, the value of the program to the beneficiary increases over time. Chart 2 and Chart 3 illustrate the average benefit to the tenant by his/her length of time in the program. Chart 4 and Chart 5 display the growth of the benefit as a percent of total rent paid over time. Average SCRIE benefits are higher because of the program's longer existence; hence, participants have been enrolled for a longer amount of time. Although DRIE is a newer program, it is expected to follow a similar pattern.

Chart 2: SCRIE Active Participants
Average Monthly Benefit Amount* by Years in Program

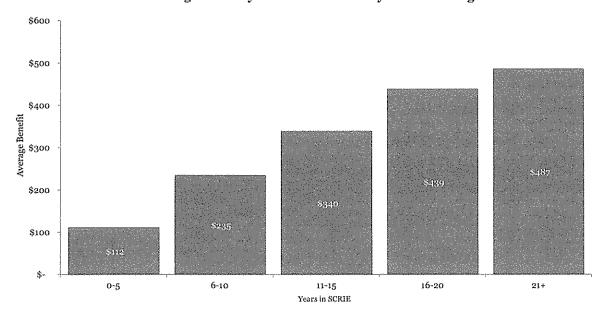
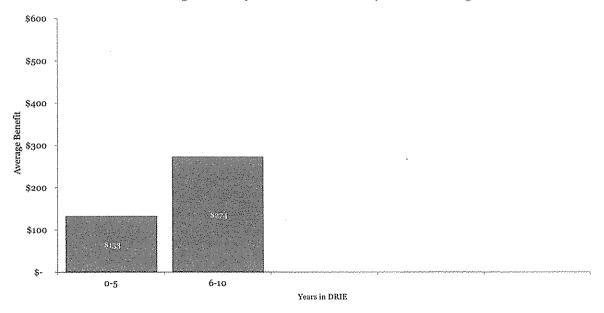


Chart 3: DRIE Active Participants
Average Monthly Benefit Amount* by Years in Program



^{*}Average monthly benefit reflects the average dollar amount a tenant's rent is reduced by the program.

Chart 4: SCRIE Active Participants

Average Monthly Benefit Amount as Percentage of Total Rent*

by Years in SCRIE

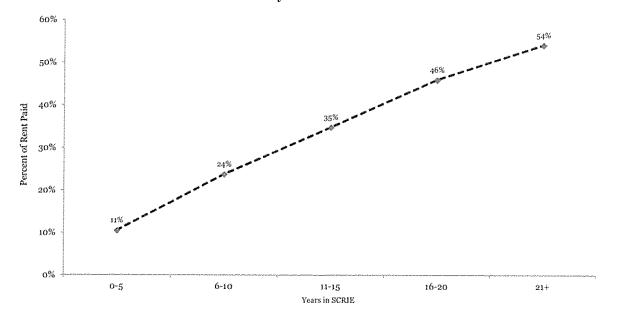
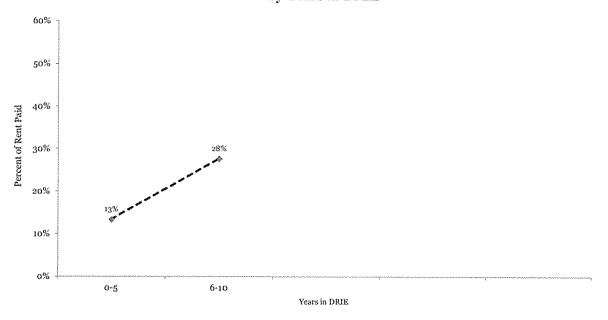


Chart 5: DRIE Active Participants

Average Monthly Benefit Amount as Percentage of Total Rent*

by Years in DRIE



^{*}Total Rent reflects the portion of a tenants rent reduced by the program (example: Tenants rent = \$1,000; Benefit Amount = \$100; Tenant Pays \$900; Percent of Total Rent = 10.0%)

III. METHODOLOGY

For years, there has been a dearth of information on the actual size of the eligible SCRIE and DRIE universe. We set out to locate an existing dataset that would allow us to determine the exact number of households that qualify for SCRIE or DRIE and, of those, to identify the specific units that do not receive the benefit.

After an extensive search for an existing dataset, including various efforts and conversations with other government agencies such as the New York State Division of Housing & Community Renewal (DHCR), which regulates the majority of the units that qualify for SCRIE and DRIE, it was eventually concluded that there is no one dataset that has individual level data that illustrates whether a household meets the multiple criteria to qualify for the SCRIE or DRIE programs.

Acquiring a Dataset

DOF then embarked on a project to increase its knowledge of eligible tenants by creating such a dataset. Unfortunately, many of the datasets that could be used to piece together a list of this kind are legally inaccessible. For example, state law prohibits the use of DHCR's rent-regulated housing roster for any outreach related purposes. We were able to use the list of rent-regulated buildings from DHCR for this analysis, but could not utilize unit specific information.

Given the limitations of acquiring new datasets for the study, DOF examined linking publicly accessible datasets with the City's SCRIE and DRIE data in order to identify potentially eligible households. The following includes some of the datasets studied:

- Active DOF SCRIE and DRIE participants per property;
- Active HPD SCRIE (Mitchell-Lama) participants per property;
- City properties with their corresponding census tract for geographical matching;
- Counts of rent-stabilized units in buildings calculated using publically available tax data;
- Demographic information from the U.S. Census Bureau's American Community Survey (ACS);
 and
- Survey Data from the U.S. Census Bureau's New York City Housing and Vacancy Survey (HVS).

Although the ACS could be used for estimates on Citywide SCRIE/DRIE eligible households, its lack of detailed information on the rent regulation status of New York City apartments meant that it could not work for our purposes. Therefore, DOF decided the best dataset to use for estimates was the HVS. The information on demographics related to potentially eligible populations shown in this report was derived primarily from the 2011 HVS. The U.S. Census Bureau administers this survey every three years. A full download of the Housing and Vacancy Survey Report is available on HPD's website (http://www.nyc.gov/html/hpd/html/pr/vacancy.shtml). Likewise, the dataset used for population estimates in this report is available for download on the U.S. Census Bureau's website (https://www.census.gov/housing/nychvs/data/2011/userinfo2.html).

DOF consulted with other City agencies (DFTA, Office of Management and Budget (OMB), and HPD) as well as New York City Council economists, who all agreed the HVS was the best data source for DOF to use for its analysis.

Key Strengths of the HVS

The HVS's New York City centric design made it the best resource for a Citywide estimate on SCRIE and DRIE eligible populations. The survey's information on regulated housing types as well as household demographics provided the best mix of criteria to assess eligibility. Additionally, the HVS breaks the City down into sub-boroughs, which can then be matched at the census tract level to other datasets for additional analysis. The HVS's accessibility allows for the methodology used here to be replicated, expanded upon, and tweaked based on user or future outreach needs. Because this dataset is publicly available, it allows for others to duplicate our analysis independently.

Limitations of the HVS

The HVS occupied household and person data files that were used to complete our estimates contain a sample of approximately 16,000 households. While this is a large sample size, when drilling down to criteria as specific as SCRIE/DRIE eligibility at the sub-borough (or neighborhood) level, the numbers become much smaller. The HVS advises that as numbers reduce in size, more caution should be taken with their interpretation. For example, even though two sub-boroughs currently have approximately 350 active SCRIE or DRIE recipients, our analysis predicted that those same two sub-boroughs would have no eligible households.

Of the two programs, the HVS better predicts SCRIE eligibility than DRIE eligibility. The reason for this is that while the HVS survey includes questions that identify a respondent's age, household income, apartment type, and household income to rent ratio, which are the eligibility criteria for SCRIE, the survey does not include a question asking whether a tenant is receiving one of the four Federal disability benefits required to receive DRIE. Therefore, DOF used responses to various income-related questions as a proxy for DRIE eligibility. In addition, there is some anecdotal evidence to support the HVS may overstate the total number of units eligible for SCRIE and DRIE within Mitchell-Lama buildings. Many of the potentially qualifying households in Mitchell-Lama developments are already in receipt of other housing benefits such as the Rent Assistance or Capital Grant Programs, which would deem any SCRIE/DRIE applicant ineligible. It is possible that these non-compatible programs were not flagged by the HVS. Given these limitations, we will closely monitor Mitchell-Lama enrollment rates and outreach efforts in partnership with HPD.

Despite these limitations, combining the HVS with other data from the U.S Census Bureau, DOF, HPD, and other sources provides a strong starting point for establishing the eligible populations for SCRIE and DRIE.

Breaking out SCRIE and DRIE by Age

Given the eligibility criteria overlap between the two programs and our desire to avoid double counting eligible populations for the purposes of this report, we have counted all potentially eligible recipients who were 62 years of age and older as SCRIE eligible. Potentially eligible recipients who were

61 years of age and younger who were thought to meet the additional DRIE disability criteria were classified as DRIE eligible.

Estimating SCRIE/DRIE Populations

The outline below demonstrates the methodology DOF used to project SCRIE/DRIE eligibility using the HVS. The methodology includes a 10% income increase to allow for deductible income sources such as federal, state and local income taxes, as well as Social Security and Medicare taxes. This means that, rather than using \$50,000 as the income threshold, we used \$55,000 to account for allowable deductions that are subtracted from the total household income when calculating SCRIE or DRIE eligibility. The 10% figure is derived from current deductible income averages.

1) SCRIE Eligibility

To be selected as a potential recipient of SCRIE the following criteria were used:

- a. Householder age of 62 or older;
- b. A total household income of 10% over the maximum income threshold of \$50,000;
- c. A monthly gross rent as a percent of household income greater than one-third;
- d. Household residing in an eligible unit type: rent-stabilized, rent-controlled, Mitchell-Lama rental or Mitchell-Lama coop; and
- e. Household must not have a Federal Section 8 voucher.

2) DRIE Eligibility

To be selected as a potential recipient of DRIE, households would need to meet requirements b through e from the SCRIE eligibility criteria listed above and have answered additional income questions from the HVS:

- a. Householder age of 61 or younger; and
- b. Householder has "Income From Social Security or Railroad Retirement Payments;"
 - i. This was used as an indicator of SSDI. Reported monthly income for the individual would have to be less than \$1,071 to be flagged.
- c. Householder has "Income from SSI, TANF (Temporary Assistance for Needy Families), Family Assistance, Safety Net, or Other Public Assistance or Public Welfare Payments (including shelter allowance)" and, at the household level reported "Supplemental Security Income (SSI);"
 - i. This was used as an indicator of SSI. Reported monthly income for the individual would have to be less than \$1,528 for single householders and \$2,250 for non-single householders to be flagged.
- d. Householder has "Income From Retirement, Survivor, or Disability Pensions (not including Social Security)."
 - i. This was used as an indicator of Veteran's Affairs disability pension.

IV. STUDY RESULTS

Eligible Population Estimates

DOF estimates that there are approximately 155,000 households currently eligible for either SCRIE or DRIE Citywide. Of that total, 78% are eligible for SCRIE and 22% for DRIE. Combining these numbers with existing datasets on active SCRIE and DRIE populations allows us to create a profile of what utilization looks like throughout the City. Also, we can see what parts of the City are taking advantage of the SCRIE/DRIE benefit at the neighborhood level.

New \$50,000 Income Limit

The estimates demonstrate the impact of recent legislative changes that increased income thresholds. Both programs increased their potentially eligible populations by an aggregate of approximately 10%. SCRIE went up by 9% and DRIE by 10%. The increased number of eligible tenants resulting from a \$21,000 income limit increase was not as significant as DOF anticipated largely because of the one-third rent-to-income ratio program requirement. The higher the household income, the less likely it is that a tenant will spend that high a portion of her or his income on rent and qualify for the benefit.

Prior Income Limits

Although the new legislation increased the eligible population, the majority of eligible households remain at lower income levels. About 90% of all eligible households have a total household income of \$29,000 or less. The tables below display the total number of eligible households that qualified under the old income threshold and those that qualify based on the new income threshold. These numbers include households that are already enrolled in the programs. The total number of eligible households is 155,366.

Table 4: SCRIE Total Eligible Estimates (Enrolled and Not Enrolled)

SCRIE.		Total Income	Total	
SURID.		<=29,000	>29,000 & <=50,000	rotai
	Bronx	18,783	2,398	21,181
	Brooklyn	32,082	2,988	35,070
Borough	Manhattan	32,833	2,802	35,635
	Queens	26,919	2,129	29,048
	Staten Island	795	<u></u>	795
Total	***************************************	111,412	10,317	121,729

Table 5: DRIE Total Eligible Estimates (Enrolled and Not Enrolled)

DRIE		Total Income	Total	
TWIE		<=29,000	>29,000 & <=50,000	1 Ottu
7,	Bronx	8,722	1,677	10,399
	Brooklyn	11,266	370	11,636
Borough	Manhattan	7,248	152	7,400
	Queens	2,917	887	3,804
	Staten Island	398	Ast	398
Total		30,551	3,086	33,637

Table 6: SCRIE / DRIE Total Eligible Estimates (Enrolled and Not Enrolled)

echile/is	RIETotal	Total Income	Tetal	
ockii/D	MIP, TOTAL	<=29,000	>29,000 & <=50,000	ıom
	Bronx	27,505	4,075	31,580
	Brooklyn	43,348	3,358	46,706
Borough	Manhattan	40,081	2,954	43,035
	Queens	29,836	3,016	32,852
	Staten Island	1,193	4	1,193
Total	p+y+++++++++++++++++++++++++++++++++++	141,963	13,403	155,366

Citywide Utilization Rates

When the total eligible SCRIE and DRIE population estimate is compared against the current 61,319 households receiving the benefit, the utilization rate for these programs stands at 39%. As many as 94,047 eligible households, or 61% of all those eligible, are not taking advantage of the benefit. The vast majority of non-participating apartments falls within the original income threshold for both programs and therefore may have been eligible prior to the income threshold increase adopted this year. Table 7 shows the counts of estimated eligible households not enrolled.

Table 7: Eligible Households Not Enrolled by Borough

		Benef	Benefit Type					
		SCRIE	DRIE	Total				
	Bronx	12,166	7,578	19,744				
	Brooklyn	20,488	9,585	30,073				
Borough	Manhattan	18,423	4,621	23,044				
	Queens	18,053	2,375	20,428				
	Staten Island	428	330	758				
Total		69,558	24,489	94,047				

There is a notable difference when the enrollment rates are broken down by program. Overall, the actual SCRIE enrollment rate is estimated to be at about 43%, while the enrollment rate for DRIE is about 27%. Two reasons may explain the difference: 1) the DRIE program has been in effect for far fewer years; and 2) tenants with disabilities may be more difficult to reach because they are more spread out throughout the City, whereas seniors are more likely to live in particular neighborhoods.

Table 8: Percent Eligible Households Not Enrolled by Borough

0.000		Benef	Benefit Type						
	The Pills	SCRIE	DRIE	Total					
	Bronx	57%	73%	63%					
	Brooklyn	58%	82%	64%					
Borough	Manhattan	52%	62%	54%					
	Queens	62%	62%	62%					
	Staten Island	54%	83%	64%					
Total		57%	73%	61%					

Understanding the Enrollment Numbers

Since enrollment numbers have remained consistent since these programs began, DOF did not anticipate such a high number of potentially eligible households that are not enrolled. With a current enrollment rate of 39%, DOF needs to refocus its outreach efforts to reach every qualifying tenant.

There may be several factors contributing to a low utilization rate:

- Outreach efforts may not have reached certain ethnic populations due to issues of language access and cultural barriers.
- In recent years, these programs have not received much media attention, particularly in the ethnic
 media, and the names of the programs are not user-friendly for citizens unfamiliar with the
 programs.
- Some households may not be interested in obtaining benefits from the government because of their perceptions associated with acquiring assistance from such programs, even if they believe they might qualify.

The increase to the SCRIE and DRIE qualifying income threshold provides us with a new opportunity for outreach. In addition, the de Blasio administration is fully committed to ensuring that as many qualifying households as possible enroll in the programs.

V. OUTREACH PLAN

Although DOF has made an effort to provide substantial outreach to increase SCRIE and DRIE enrollment in the past, our data analysis shows that there are many eligible households that are not benefiting from these valuable programs. Therefore, we must approach outreach in a different way to yield greater results. In addition, the population that qualifies for SCRIE is very different than that of DRIE. Seniors tend to live in particular neighborhoods, whereas people with disabilities are spread out throughout New York City. Therefore, it is crucial that the outreach to seniors and people with disabilities be split into two separate efforts.

Another key aspect to our outreach plan for both programs is our partnership with the City Council and other elected officials. We are eager to build on existing relationships with elected officials to sponsor events and distribute information regarding these programs. Council Members' relationships within communities will help access eligible households that we might not be able to reach otherwise. In addition, Council Members can help educate organizations regarding these programs so that they can provide proactive outreach and have the capability to enroll tenants into these programs themselves. We will also count on the help and support of elected officials when legislation is needed to further our outreach agenda for these programs.

Outreach for SCRIE

We will work with all of our partner agencies to distribute newly developed SCRIE palm-sized information cards and posters to the senior citizens they serve in their facilities, at their events, and to their public-facing vendors. The following are among our collaboration partners:

- DFTA
- Human Resources Administration
- Parks & Recreation
- Department of Health and Mental Hygiene
- Health and Hospitals Corporation
- Mayor's Office for Immigrant Affairs
- New York City Public Libraries
- Mayor's Community Affairs Unit

Targeting Neighborhoods for SCRIE

One of the keys to enrolling new SCRIE households is targeting specific neighborhoods, where data demonstrates there is a high volume of potential tenants based on the program's criteria. We are using demographic information from the census and the HVS to determine where outreach materials can be tailored to specific areas or neighborhoods. This analytical approach to outreach tells us where to focus greater resources. The following charts outline the various outreach criteria by displaying the top ten

neighborhoods where SCRIE is most under-utilized. The full table for each chart is contained in the appendices that appear at the end of this report.

We will focus our SCRIE outreach efforts first on the 10 neighborhoods that have the highest number of eligible households. These are displayed in Chart 7. The Top 10 districts are the neighborhoods with the highest percentage of under-enrolled eligible households. However, we excluded districts from this chart if there are fewer than 1,500 under-enrolled units. All rates of utilization by neighborhood are displayed in Appendix 1 at the end of this report. We will provide outreach in areas that are not shown in Chart 7 as well, but will saturate the 10 neighborhoods in the charts below with outreach efforts. We will use them to gauge its effectiveness in reaching people, and will cater the written materials to the language needs based on their demographics.

Outreach Initiatives

In recent months, with the change to the income threshold, our outreach team has participated in more SCRIE-focused events than ever before. In 2013, our outreach team of four people attended approximately 130 outreach events. Of those, approximately 30 events were focused on seniors. In 2014, we will hold more than 170 outreach events. Of these, approximately 70 are focused on seniors. Regardless of whether the event targets seniors, property owners, or small business owners, our outreach staff responds to the needs of the attendees. For example, we often distribute information regarding DRIE at SCRIE events, or respond to questions about property tax exemptions if a homeowner comes to an event that is focused on tenants.

Regardless of current outreach efforts, the number of non-participating but potentially eligible households tells us that not enough people are being reached. Therefore, we will be seeking new partners for outreach, in addition to enhancing the existing relationships with elected officials, other City agencies, senior centers, advocacy groups, and community organizations. We will also develop a train-the-trainer video to teach these partners how to assist people in enrolling for SCRIE and DRIE, leveraging our own efforts by relying on partners throughout the City to help spread the word about SCRIE. In addition, since many of the potentially eligible households may not be interested in visiting a senior center, City agency, or an event focused on senior housing issues, we will seek to reach them in different ways.

Starting with the top 10 neighborhoods listed in the following charts, we will employ the following outreach tools:

- New SCRIE outreach materials including flyers, posters, and guides. These will be translated into six languages (Bengali, Chinese, Haitian Creole, Korean, Russian, and Spanish), and more translations will be done upon request. The new materials feature eye-catching design and rebrand the programs as the "NYC Rent Freeze Program," We held four separate focus groups to ensure that the new materials will be well-received and effective in attracting interest;
- Website and Social Media: We are rebuilding the NYC Rent Freeze Program section of our
 website to make the information about SCRIE and DRIE easier to understand. The new design
 and social media outreach should also draw the attention of the children and caretakers of seniors,
 in the case that under-enrolled but qualified tenants do not see the materials themselves;

• Events: Outreach staff will hold SCRIE enrollment and information events, in partnership with elected officials and key community partners. SCRIE information and materials will also be provided at relevant events hosted by other agencies or partners;

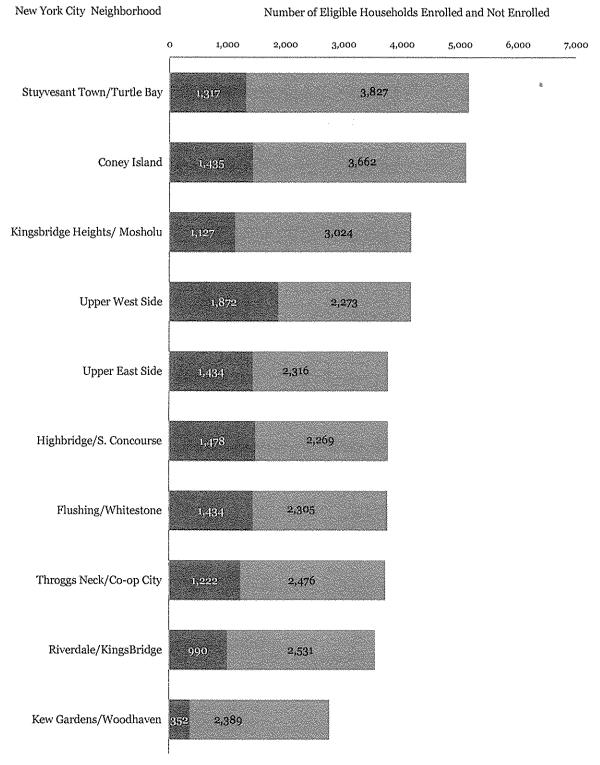
• Community Partnerships:

- O Work extensively with a wide array of community partners who can expand our outreach to their members, constituents, communities, and/or visitors. Work with them on distributing newsletter materials, outreach events, flyers for distribution, and posters for display.
- O Work with key partners to train their staff or leaders to directly assist their members with enrollment. Develop a "train-the-trainer" video, posted to our website, that will offer step by step instructions in how to assist citizens in filling out the SCRIE application and host semi-annual train the trainer events either hosted through teleconference, or in person.
- Outreach will focus on houses of worship; immigrant, community and tenant organizations; and service and health providers for seniors; which will be reached by working with the Mayor's CAU, MOIA, and DFTA;
- Ethnic media: We will work with ethnic publications and radio shows broadcast in the languages
 most commonly spoken by the under-enrolled but eligible populations to feature stories about
 SCRIE;
- Legislation: We are drafting State legislation that would mandate that landlords of rent-regulated apartments include information about both SCRIE and DRIE in new and renewal leases; and,
- Phone and Mailing: We are working with the Mayor's Office to send a mailing to all potentially eligible households. We will also make calls to each of these households for which phone numbers are available to give them information about these programs.

Chart 6: Top 10 City Neighborhoods with the Highest Number of Enrolled SCRIE Eligible Households



Chart 7: 10p 10 Under Enrolled City Neighborhoods



Eligible Households Enrolled

■ Eligible Households Enrolled

■Eligible Households Not Enrolled

Customizing the Outreach Effort Using Community Specific Demographics:

A key component of our outreach strategy is utilizing demographic data to tailor outreach efforts to meet community needs. Using U.S Census information, DOF's outreach campaign will go beyond the sub-borough level and take a more micro view of neighborhoods at the census tract, block group, or block level. Chart 8 presents a macro view of the HVS eligible population by reported place of birth. Chart 9 takes a more micro view of the non-U.S. born eligible population broken out by neighborhood. By more closely examining the data, differences can be seen across the City's neighborhoods including the likely languages spoken.

Chart 8: SCRIE Eligible Households Householders that Reported a Place of Birth:

(NYC Housing and Vacancy Survey 2011)

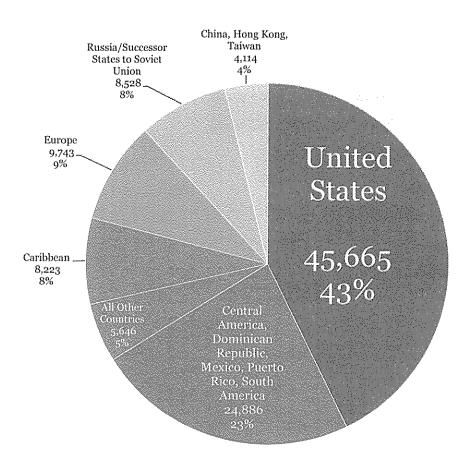


Chart 9: Top 10 SCRIE Target Neighborhoods SCRIE Eligible Households Non-U.S. Born Reported by Neighborhood

(NYC Housing and Vacancy Survey 2011)

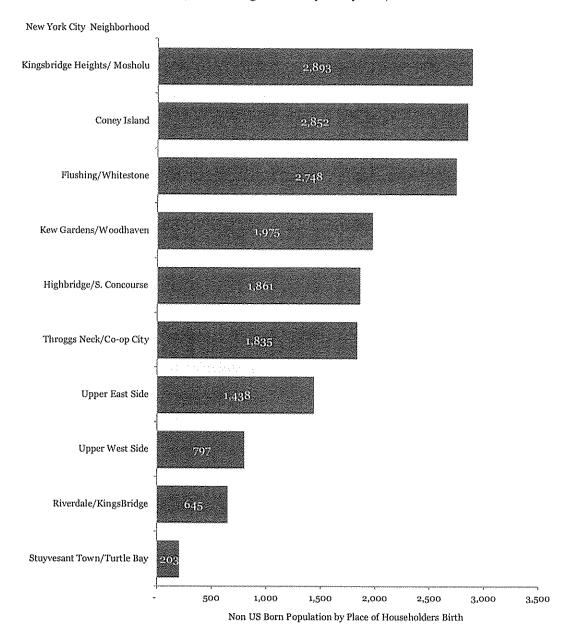


Chart 8 displays data on countries of origin for all SCRIE eligible households, and Chart 10 breaks down country of origin for the ten target neighborhoods for outreach. Chart 11 and 12 demonstrate the number of limited English speaking households by neighborhood as well as the percentage of different language categories spoken. Using this information, DOF is able to identify which neighborhoods most require language specialists, what types of languages they should speak and by examining micro data, where language specialists should be placed. This demographic information indicates that other than English, the top most spoken languages among eligible households are likely to be: Spanish, Russian, Chinese, and Korean. However, DOF closely tracks interpretation requests at all of its Business Centers and in the SCRIE/DRIE Walk-in Center to help determine language needs. In addition, DOF analyzes language needs through outreach events and requests for translation or interpretation. Currently, DOF translates all SCRIE and DRIE outreach materials, including the comprehensive guide to the program, into six languages: Bengali, Chinese, Haitian Creole, Korean, Russian, and Spanish. DOF will translate into other languages as needed.

Chart 10: Top 10 SCRIE Target Neighborhoods SCRIE Eligible Households Non-U.S. Born Reported Place of Householder's Birth

(NYC Housing and Vacancy Survey 2011)

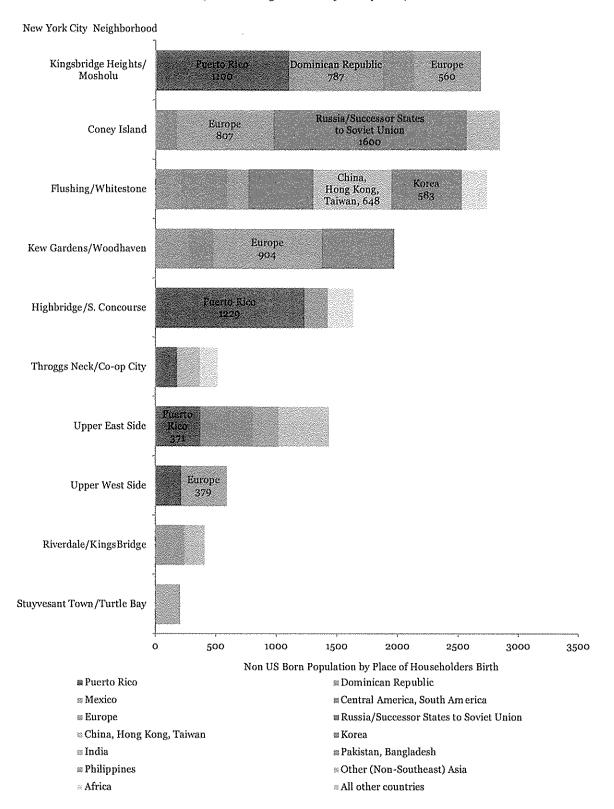


Chart 11: Top 10 SCRIE Target Neighborhoods Number of Limited English Speaking Households (LESHH)*

(Source: U.S. Census Bureau, 2008-2012 American Community Survey; Table B16002 by Sub Borough)

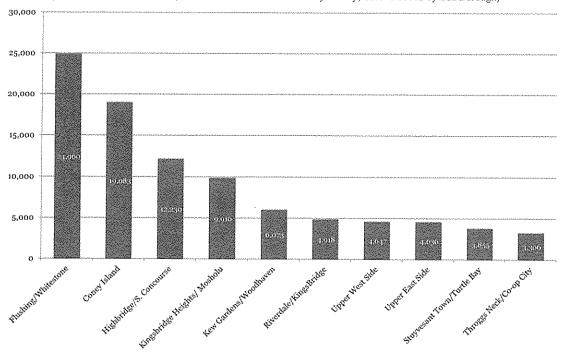
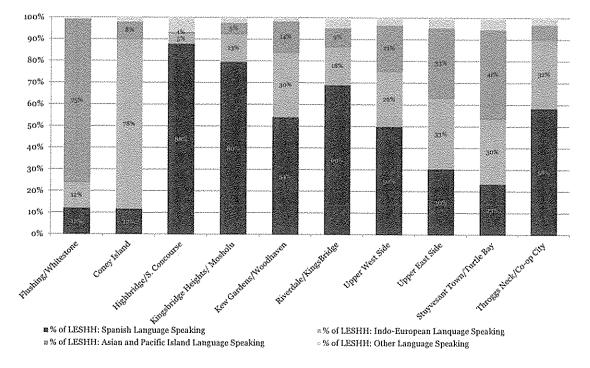


Chart 12: Top 10 SCRIE Target Neighborhoods Language Spoken In Limited English Speaking Households (LESHH)*

(Source: U.S. Census Bureau, 2008-2012 American Community Survey; Table B16002 by Sub-Borough)



*(LESHH: No one in household 14 years old or older speaks English only or speaks English "very well")

Outreach for DRIE

It is important to look at the potential DRIE population separately from the potential SCRIE population and cater outreach efforts differently. Unlike SCRIE, it is not appropriate to target specific neighborhoods for DRIE outreach because tenants with disabilities are spread widely throughout New York City. Although we will focus our efforts on districts with higher density of rent-regulated apartments, for DRIE it is important to have a more general approach to reach people with disabilities directly, both through organizations that work with this population as well as service providers. DOF is working closely with the Mayor's Office for People with Disabilities (MOPD) to enhance DRIE outreach efforts.

Outreach Initiatives

DOF has not focused on outreach for DRIE as much as it has for SCRIE in the past. It is clear that we need to foster strong working relationships with new partners to help reach this population. With MOPD as our partner, we will employ these tools for DRIE outreach:

- Coordinate with Access-A-Ride to message about DRIE;
- Work with other City agencies to distribute information about DRIE to their mailing lists particularly the Health and Hospitals Corporation, Department of Health and Mental Hygiene, New York City Housing Authority (targeting their waiting list), and the CUNY system;
- Work with local private universities and private hospitals to distribute DRIE flyers and display DRIE posters;
- Work with various organizations, service providers, and service coordination agencies that work
 with people with disabilities such as the Visiting Nurse Association, Independent Living Centers,
 Independent Care Services, Concepts of Independence, and Wheels of Progress;
- Media campaign to feature stories about DRIE in publications that cater to people with disabilities such as AARP, Able Newspaper, the MS Society, and the United Spinal Association (New Mobility Magazine);
- Informational video on the screens in handicap accessible New York City taxis;
- The same train-the-trainer video for SCRIE that gives step-by-step instructions on how to fill out the SCRIE/DRIE applications; and
- Semi-annual train-the-trainer sessions either in person or via teleconference to help organizations sign people up for DRIE.

VI. CONCLUSION

We are confident that this report and our new outreach plan will go a long way in attracting and enrolling new participants in the New York City Rent Freeze Programs. Our goal is enroll every qualified household into these programs. However, it is important to emphasize that the outreach and recruitment efforts will be taking place over several years, as non-participants will not sign up all at once. There are cultural, language, and geographic barriers that must be overcome to enroll every eligible household in this program. SCRIE and DRIE face the same barriers of enrollment that other governmental social services programs face when attracting new households — especially the perception of some applicants towards accepting government benefits and the fact that applicants must provide documentation with their applications and complete applications in full.

We will be relying on partners in government and non-governmental organizations to achieve our ambitious goal. Some of the people who qualify for these programs may face mobility issues, or have difficulty understanding the application forms and compiling the required documentation. People must be reached where they are located and in the languages they understand. We have the networks in place to do so. Furthermore, once awareness regarding these programs is increased, we will be relying on these same networks to assist people with applications. Together, we will collectively aid them in procuring all necessary documentation such as tax forms or other documents that prove income and residency. Lastly, we will be pushing for State and City legislation to require that landlords of rent-regulated apartments include clear information about New York City's Rent Freeze Programs in all new and renewal leases to ensure that all tenants are aware of these programs and how to apply.

Appendix table 1: SCRIE/DRIE Active Populations and HVS Eligibility Estimates by Sub-Borough

Promise		endix table 1: SCRIE/DRIE		DRIE Enrollens			HASDISTinat			
Strong Most Naver Potent Pote	Daniel	SAL Parents						DRITE	100.000.000	% of Eligible
Series	porougn	Suo-Borougn	(Non Mitchell	(Mitchell Jama		(SCRIE-DRIE	Population		Population	Households Enrolled
Brown		NOTATION CONTRACTOR OF THE PROPERTY OF THE PRO	Lime)	SCRIM		Enrolled)	(11/5)		(duxs)	
Brown	Bronx	 	395	**************************************	143	557	***************************************	999	2197	25%
Borne	Bronx	***************************************	******	61	199	749	366	991	CONCOUNT OF THE PROPERTY OF TH	55%
Renex			1267	211	337	1815				************************
Bennex	Bronx		1090	73	335	1498	1378	1628		50%
Brows December 997 134 389 1450 1450 340 440 440 570 580 5			1078	49	290	1417	4151	1735	5886	24%
Broads			~~~~	200		1169				31%
Procest Polisian Parkeys 645 22 566 885 1380 494 1746 1767 1768		***************************************	927	134	189	1250	1618	840	2458	******************
Brookly			207	1015	150	**************************************	3698	1177	4875	28%
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Brooklyn Sunset Park	Brooklyn	East New York/Starret City	149	15	33	197	594	550	1144	17%
Brooklyn	Brooklyn	Park Slope/Carroll Gardens	343	4	97	444	453	219	672	66%
Brooklyn South Crown Heights 17:9	Brooklyn	Sunset Park	558	0	148	706	1108	521	1629	43%
Brooklyn Bay Ridge 642 24 139 798 8516 777 3893 22	Brooklyn	North Crown Heights/Prospect Heights	737	18	129	884	1107	1098	2205	40%
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Appendix Table 3: ACS 2008 - 2012 Limited English Speaking Households (LESHH) by Sub–Borough

		Total House	holds and tercen	on pallin	1	VSHII Hreakouts	sy Language Type	
Borough	Sub-Borough	Total	DISTILL	Persont			Asian and Pacific Island	5.7
		Households	Households	LESHII	Spanish	Indo-Patropean	Island	Other
Bronx	Mott Haven/Hunts Point	47,468	14,711	31.0%	95.1%	2.3%	0.7%	1.9
Bronx	Morrisania/East Tremont	52,247	11,879	22.7%	88.8%	4.1%	1.7%	5.4
Brenx	Highbridge/S. Concourse	46,849	12,230	26.1%	87.8%	5.1%	0.7%	6.4
Bronx	University Heights/Fordham	42,497	10.432	24.5%	91.0%	3.0%	0.4%	5.7
Bronx	Kingsbridge Heights/ Mosholu	43,044	9,910	23.0%	79.7%	13.0%	5.2%	2.2
Bronx	Riverdale/KingsBridge	40,997	4,918	12.0%	69.1%	17.9%	8.6%	4.5
Bronx	Soundview/Parkchester	62,730	10,179	16.2%	88.3%	6.1%	3.4%	2.3
Bronx	Throgs Neck/Co-op City	46,181	3,306	7.2%	58.5%	31.8%	6.9%	2.8
Bronx	Pelham Parkway	44,207	5,840	13,2%	64.5%	25.5%	6.4%	3.6
Bronx	Williamsbridge/Baychester	47,061	2,292	4.9%	73.3%	17.3%	3.8%	5.7
Brooklyn	Williamsburg/Greenpoint	57.483	9,731	16.9%	47.6%	40.6%	10.0%	1.9
Brooklyn	Brooklyn Heights/Fort Greene	53,060	3,247	6.1%	62.9%	10.9%	18.4%	7.9
Brooklyn	Bedford Stuyvesant	48,585	3.423	7.0%	74.4%	17.3%	5.3%	3.0
Brooklyn	Bushwick	43,049	12,618	29.3%	91.8%	2.6%	4.7%	0.9
Brooklyn	East New York/Starret City	50,783	5.446	10.7%	68.1%	26.6%	3.8%	1.6
	Park Slope/Carroll Gardens	48,696	2,968	6.1%	69.0%	19.5%	9.6%	2.0
Brooklyn	Sunset Park	47,088	15,4 <u>1</u> 0	32.7%	44.4%	19.7%	43.8%	1.1
	North Crown Heights/Prospect Heights	50,212	2,534	5.0%	42.3%	38.6%	43.0% 9:4%	9.7
	South Crown Heights	40,678	3,121	7.7%	33.8%	46.8%	7.8%	11.6
	Bay Ridge	49.956	7,908	15.8%	15.3%	39.1%	35.2%	10.4
Brooklyn	BensonHurst	62,180	23,022	37.0%	13.7%	48.2%	35.7%	2.4
Brooklyn	Borough Park	46,969	11,271	24.0%	20.6%	55.0%	16.5%	7.9
Brooklyn	Coney Island	44,073	19,083	43.3%	11.8%	78.5%	8.0%	1.8
Brooklyn	Flatbush	09094000000000000000000000000000000000	11,946	21.4%	20.1%	66.2%	10.0%	3.7
	Sheepshead Bay/Gravesend	55,912 55,527	15,038	27.1%	7.1%	70.6%	15.4%	6.8
Brooklyn	Brownsville/Ocean Hill		2,346	5.6%	81.4%	8.5%	4.3%	5.8
Brooklyn	East Flatbush	48,494	2,468	5.1%	24.9%	67.2%	4.1%	3.8
Brooklyn	Flatlands/Canarsie	67,407	5,236	7.8%	21.9%	63.5%	8.4%	6.1
Manhattan	Greenwich Village/Financial District	74,910	3,620	4.8%	17.8%	14.9%	63.3%	4.1
Manhattan	Lower East Side/Chinatown	70,629	16,000	22.7%	26.5%	6.4%	66.8%	0.3
Manhattan	Chelsea/Clinton/Midtown	70,029 80,297	4,993	6.2%	42.7%	23.3%	32.6%	1.5
Manhattan	Stuyvesant Town/Turtle Bay	80,625	3,855	4.8%	23.5%	30.2%	41.2%	1 1
Manhattan	Upper West Side	99,110	4,647	4.7%	49.9%	25.6%	21.4%	3.1
Manhattan	Upper East Side	115,879	4,636	4.0%	30.4%	32.8%	32.5%	4.3
	Morningside Heights/Hamilton Heights	46,974	6,853	14.6%	30.4% 85.5%	32.0A 4.4%	7.7%	area information decreasing
Manhattan	Central Harlem	51,709	3,706	7.2%	66.2%	20.7%	6.6%	6.5
Manhattan	East Harlem	45,057	7.443	16.5%	83.5%	3.2%	12.0%	1.3
Manhattan	Washington Heights/Inwood	45,057 72,941	7,443 18,654	25.6%	93.7%	**************************************	1.6%	0.2
	Astoria			16.3%		*************************	15.5%	***************************************
Queens	Sunnyside/Wood	73,052 51,049	11,925 12,780	25.0%	42.1%	English of the first on the first of the	35.4%	and an experience of the second
Queens	Jackson Heights	54,292	17,459	32.2%	76.4%	20.000.000.000.000.000.000.000.000.000	10.3%	Contract of the street
Queens	Elmhurst/Corona	43,799	17,257	39.4%	52.0%	14.2%	32.8%	000000000000000000000000000000000000000
Queens	Middle Village/Ridgewood	61,101	9,340	15.3%	and the total services and total extension	50.0%	32.0% 10.1%	229 111 112 11 11 11 11 11 11 11 11 11
Queens	Forest Hills/Rego Park	51,226	9,340	17.6%	12.6%	entraction and the citizen and a few fe-	ACCOUNT AND A SECURITION OF A SECURITION OF	10.500 White make 1966
Queens	Flushing/Whitestone		Markey constitution of the	Manager Minds Andrews	Aleksan ang kang panang tang panahan ang s	entropy of the experience of the description of the experience	e la constata de la constata de la compania de la constata de la constata de la constata de la constata de la c	***************************************
Queens	Hillcrest/Fresh Meadows	88,320 54,712	24,960 7,806	28.3% 14.3%	12.1% 24.9%		75.5%	The artists of the second
Queens	Kew Gardens/Woodhaven	54,712	7,806 6,070	Compression and accompany	equation of price default (#44		39.4%	January and March 200
Queens	Howard Beach/S. Ozone Park	44.733	6,073	13.6%	54.3% 61.6%	La Cara Cara Cara Cara Cara Cara Cara Ca	14.5%	and the same of the same
Queens	Bayside/Little Neck	40,129	2,573 6740	6.4%	61.6%	to the second se	and the second s	1.0
Queens Queens	Jamaica	44,137	6,749	15.3%	8.0%	Depth of the Control	Commence of the second second second	5454456500000000
Queens	Bellerose/Rosedale	69,211	6,660	9.6%	57.5%	enveloperation and expect tenderal	6.0%	
Queens Queens	Rockaways	61,002	2,874	4.7%	25.3%		<u> </u>	
Queens Staten Island	North Shore	39,548	4,428	11.2%	52.5% -2.5%	per Aller attended acceptable		
	Mid-Island	60,522 46,456	4,824 3,713	8.0%	54.1% 20.9%	Later the source of the stage Address of	17.9% 28.3%	Contraction of the Arts.
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New York City Council Oversight Hearing:

An Examination of the Department of Finance's outreach efforts to senior citizens regarding the senior citizen rent increase exemption program and Int. 555 – A Local Law to amend the administrative code of the city of New York, in relation to the senior citizen rent increase exemption

December 15, 2014 at 1:00pm 14th Floor Committee Room at 250 Broadway, New York, NY 10007

Thank you, Chair Ferreras and the Committee on Finance for inviting us to speak today.

We applaud the City Council for its action this summer of expanding the Senior Citizen Rent Increase Exemption (SCRIE) program by increasing the income qualification threshold from \$29,000 to \$50,000, as well as the Department of Finance's redoubled efforts to increase enrollment in the program.

For more than four decades, Met Council has supported and championed families, seniors and adults living in poverty and near-poverty. Met Council provides immediate assistance to New Yorkers in crisis and creates pathways to self sufficiency through the following programs: America's largest kosher food pantry system, emergency social services, family violence services, home repairs, homecare services, benefits enrollment and outreach, and affordable housing. Our grassroots Jewish Community Council network provides support to families in their neighborhoods—right where they live.

In the fight against poverty, we serve immigrants, seniors living on fixed incomes, the un- and underemployed, and all others in need. As an organization founded on Jewish values, we serve everyone with dignity and empathy, regardless of race, ethnicity or religion.

Met Council has is a leader in producing affordable housing for special needs populations in New York City. By leveraging private and public money, our housing portfolio has grown to 1,777 units under management, in construction or in the development process. We believe that a safe and affordable home is a key element in helping someone in poverty become self sufficient.

Since Met Council's inception, caring for seniors has been core to Met Council's mission. Many of our clients work their entire lives, but when they become too frail to work, their lack of a deep and wide enough safety net makes it difficult for them to remain safely in the homes that they love.

For the more than 21% of seniors living in poverty in New York City, finding and remaining in an affordable and safe home is a major challenge. Raising the income threshold for SCRIE was an important step to help seniors to age in place with dignity.

We were thrilled to learn of the change this summer and wanted to ensure that all of our clients who were newly eligible for the benefit enrolled into the program. To quickly address this need, this summer, Met Council held four SCRIE enroll-a-thons to assist clients enroll into the program and avoid future rent increases.

As a landlord for thousands of low income seniors, we created these four SCRIE enroll-a-thons to assist our residents participate in the program and freeze their rent. We also opened the events up to the local community.

To streamline the process, we collected our tenants' leases and advertised what they needed to bring to the event so that they could seamlessly complete their applications. Finally, and importantly, we were joined by the terrific staff at the Department of Finance, including their Outreach Coordinator for Seniors, to help train our volunteers, answer any technical questions, and bring the applications back for processing upon completion of the event. By working with the Department of Finance and employing their train the trainer model, we were able to utilize volunteers and amplify our effect.

These SCRIE enroll-a-thons were held at our senior affordable housing buildings in Manhattan and local community councils in Brooklyn. In coordination with the City's Department of Finance' senior outreach department, our housing site staff and volunteers we were able to enroll 70 seniors into the program by bringing the application to them and by creating a document checklist in both English and Russian.

One challenge that we encountered was that many seniors, who earned more than \$29,000, but less than \$50,000 still did not qualify for SCRIE because their rent was less than a third of their income. This was particularly dominant in parts of Brooklyn, where rent is less expensive.

To ensure that the new income threshold of \$50,000 helps the maximum number of seniors, we would recommend adjusting the rent requirement.

In conclusion, Met Council could not continue providing critical social services to thousands of needy New Yorkers each year without the vital partnership of New York City Council. We deeply value your leadership and partnership and look forward to working together to help the needy throughout the New York area.

Thank you. I would be happy to take any questions you have at this time.



THE CITY OF NEW YORK INDEPENDENT BUDGET OFFICE

110 WILLIAM STREET, 14TH FLOOR NEW YORK, NEW YORK 10038 (212) 442-0632 • FAX (212) 442-0350 •EMAIL: <u>iboenews@ibo.nyc.ny.us</u> http://www.ibo.nyc.ny.us

Testimony of Elizabeth Brown
Supervising Analyst, New York City Independent Budget Office
To the New York City Council Finance Committee
On Outreach Efforts to Senior Citizens Regarding the Senior Citizen Rent Increase Exemption Program
December 15, 2014

Good morning Chairwoman Ferreras and members of the City Council Finance committee. My name is Elizabeth Brown and I am the supervising analyst for Housing, Environment, and Infrastructure at the New York City Independent Budget Office. Thank you for your invitation to testify today on the city's outreach efforts regarding the Senior Citizen Rent Increase Exemption program or SCRIE. As you know, through SCRIE eligible low-income, senior households are exempt from rent increases, and in return landlords receive a property tax abatement to compensate for the lost rental income.

For many years the SCRIE program has been plagued by low participation rates among eligible seniors. More than 10 years ago, in <u>testimony</u> before the City Council, IBO reported that it appeared only about one-third of seniors eligible for the program were actually benefiting from it. Our estimate compared data on seniors' housing and income using the New York City Housing Vacancy Survey (HVS) with the city's tally of the number of seniors actually enrolled in the program. Since that time, the city has made changes to the administration of the program, notably by shifting responsibility from the Department for the Aging to the Department of Finance.

In order to evaluate the current effectiveness of the city's outreach for this program, IBO has essentially replicated our previous analysis, using the most recent edition of the Housing Vacancy Survey and the Department of Finance's latest figures on participation. It is also very similar to the recent study published by the Department of Finance, which used the same approach to measure current participation and which has been discussed at today's hearing. While the Department of Finance's detailed report provided data both on the SCRIE and DRIE (Disability Rent Increase Exemption) programs, our analysis is limited to SCRIE. Because the two studies used the same methodology, our results are very similar.

A household is eligible for SCRIE if the tenant is 62 or older, lives in a rent-regulated apartment, has a household income that does not exceed \$50,000 a year, and pays more than one-third of their monthly income in rent. Tenants with Section 8 vouchers or those who live in public housing do not qualify for the program. Using data from the 2011 New York City Housing Vacancy Survey, IBO calculated the number of households eligible for SCRIE using both the current income threshold of \$50,000, as well as the previous income limit of \$29,000, which was effective through the end of the last fiscal year.

According to our analysis, there are approximately 121,000 households in the city eligible for SCRIE under the current \$50,000 income limit. The current number of households participating in SCRIE is 52,171, according to the Department of Finance. Thus, IBO estimates that about 43 percent of households that are eligible for SCRIE are currently participating in the program. Given the nature of the Housing Vacancy Survey data, it is difficult to make direct comparisons over time; however, our estimates suggest an improvement over the participation rates we found in fiscal year 2002. IBO also estimated the number of households eligible for the rent freeze program under the previous household income limit of \$29,000. According to our analysis, slightly over 106,000 households were eligible for SCRIE under the previous threshold. Therefore, the recent changes to the program have increased the number of households eligible by about 14 percent.

Although the HVS data suggest that fewer households were eligible for SCRIE last year than this year, the Department of Finance reported that more households were actually receiving the benefit—53,185 households in 2014 versus 52,171 households in 2015. Compared with other recent years, however, SCRIE enrollment is up; from 2011 through 2013, an average of 48,662 seniors participated each year.

Despite gains over the past few years, it is clear that only a portion of the households that qualify for the SCRIE program are receiving the benefit. With fewer than half of eligible seniors actually benefitting, there is a challenging task ahead for the finance department and the City Council as they seek to boost enrollment.

Thank you again for you invitation to testify and I would be happy to answer any questions.



Council of Senior Centers & Services of NYC, Inc. 49 West 45th Street, Seventh Floor, New York, NY 10036 (212) 398-6565 http://www.cscs-ny.org

Public Hearing – Intro 555 – SCRIE Finance Committee Councilwoman Julissa Ferraras, Chair December 15, 2014

Council of Senior Centers and Services' (CSCS) mission is to champion the rights of older adults to make NYC a better place to live and age. CSCS' 100 member organizations provide community based services through more than 600 programs, serving 300,000 older New Yorkers. CSCS members include multi-service senior centers, meals-on-wheels, case management, elder abuse services, home care, transportation, adult day services, housing, mental health and a broad array of community-based services.

On behalf of thousands of older New Yorkers benefitting from the SCRIE program as well as thousands more who could benefit, CSCS commends Councilwoman Ferraras and the Finance Committee for introducing this legislation to further expedite seniors accessing SCRIE.

CSCS was proud to work with both the state legislature and City Council to get the SCRIE income eligibility level increased to \$50,000. We support Intro 555 as it creates an ombudsperson function at the Department of Finance (DOF), accountability to applicants and staff training on SCRIE eligibility. CSCS has worked with DOF regarding outreach and enrollment for SCRIE in a few ways. CSCS has collaborated with DOF through its SNAP and SCRIE outreach and enrollment initiative to reach more seniors. We are grateful that City Council funded CSCS for this SCRIE initiative. We also put together a focus group of seniors who met with DOF staff to advise them on their flyers and outreach communication to older adults. We look forward to working more with DOF to enroll many more seniors on to the SCRIE program.

Additional recommendations for SCRIE:

1. As we all know, SCRIE is very underutilized. CSCS would appreciate the opportunity to work with City Council, DOF, DFTA, Department of Immigrant Affairs and other partners to **develop a public awareness campaign to reach out to older adults and their families. This will take funding and a strategic plan.** CSCS' Affordable Senior Housing Coalition has been working intensively on the need for affordable senior housing with services. SCRIE is the central piece to preserving affordable housing for older New Yorkers.

2. Thousands of seniors on SCRIE and in rent regulated apartments are still severely rent burdened as seen by this data from DOF:

Legal Rent

94.71% of SCRIE Tenant's Legal Rent is 40%+ of their income. 83.66% of SCRIE Tenant's Legal Rent is 50%+ of their income.

Frozen Rent

75.51% of SCRIE Tenant's Frozen Rent (what they actually pay) is 40%+ of their income. 58.60% of SCRIE Tenant's Frozen Rent (what they actually pay) is 50%+ of their income.

This data poignantly portrays the severe rent burden thousands of older New Yorkers are living under. These are appalling and disturbing numbers.

- ✓ According to this, even with the benefits of SCRIE and rent regulation, 75% of tenants are paying 40% of their income in rent and 58% are paying 50% of their income in rent.
- ✓ Without SCRIE, almost 95% would be paying 40% of their income in rent and 84% would paying 50% of their income in rent.

CSCS recommends that a cost benefit analysis be done by DOF or the IBO reducing low income tenants' rent to the 30% affordability rate. Many seniors, as seen by this data, access SCRIE when they are in crisis and already paying 40-50% of their income in rent. While being frozen at that level helps, they are still living on the fiscal cliff. Rolling the rent back to the 30% level would alleviate them of being at-risk of eviction, homelessness and having additional money for food, medications and other needs. It would also allow them to remain in rent regulated apartments thereby protecting this housing stock.

Thank you for your continued commitment to SCRIE. We look forward to ensuring that all eligible older New Yorkers access this critical program.

THE COUNCIL THE CITY OF NEW YORK

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Appearance Card
I intend to appear and speak on Int. No Res. No
in favor in opposition
Date:
Name: Sava Meyers
Name: Sara Meyers
Address: 59 Malden lane, 72 nd f
I represent: Dest. of tinance
Address:
THE COUNCIL
THE CITY OF NEW YORK
Appearance Card
I intend to appear and speak on Int. No. 555 Res. No
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Date: 12-15-14
(PLEASE PRINT) Name: Awarea Cianfran
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1 represent: Council of Senior Centers and Services
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THE COUNCIL
THE CITY OF NEW YORK
Appearance Card
I intend to appear and speak on Int. No Res. No
in favor in opposition
Date: 12/15/14
(PLEASE PRINT) Name: Elizabeth Brown
Address: 110 Williams St 14th Floor MyC, NY 10038
I represent: NYC Independent Budget office
Address: 110 Willes Shet
Please complete this card and return to the Sergeant-at-Arms