

**Testimony of Gregory J Morris, Stanley M. Isaacs Neighborhood Center,
New York City Council Committee on Aging
Tuesday, June 13, 2017**

My name is Gregory J Morris and I am the Executive Director at the Stanley M. Isaacs Neighborhood Center. I would like to thank Chair Margaret Chin and the Committee for the opportunity to speak today in response to the question, *"How Can Naturally Occurring Retirement Communities Improve and Expand Services?"*

The Isaacs Center is a non-profit, multi-service organization founded in 1964. Throughout its history, Isaacs Center has sought to develop programs of quality and distinction in response to the evolving needs of the communities we serve. Today, Isaacs Center operates at three locations - each location is a "hub" of activity for residents especially children of low income families, disconnected young adults, and vulnerable older adults including the isolated and medically frail.

The Isaacs Center Senior Center has been in operation for nearly 50 years, since the organization's opening, and is designed to support "aging in place." It is located within the New York City Housing Authority's Isaacs Houses/Holmes Towers (Isaacs/Holmes) - a public housing development in the neighborhood of Yorkville. More than 2,039 seniors accessed services at the Isaacs Center Senior Center last year. Of those older adults, 71% of clients were female and 29% were male. Of the 87% of seniors who reported their racial/ethnic background, 40% reported as Caucasian, 15% African American or Black; 21% Hispanic and 8% Asian. Forty-two percent (42%) of clients were between the ages of 65 and 74, 32% between the ages of 75 and 84, and 20% were 85 years of age and older.

The Isaacs Center operates a Naturally Occurring Retirement Community (or NORC) at Isaacs/Holmes. As the committee is aware, a NORC is a geographic community not originally built for seniors, but now is home to a significant proportion of older residents. There are 1,164 apartments in Isaacs/Holmes, with approximately 500 units (43%) housing individuals over the age of 60. Our Senior Center and NORC have been aligned to create a "seamless" integration of experiences for all members.

Last year, we provided 1,468 educational and recreational activities at the Senior Center aligned with our "Isaacs in Motion" health and fitness initiative (including Zumba, meditation, yoga, arts and cultural expression projects, technology classes, and support groups). We served 29,734 congregate meals and delivered 352,967 meals to the isolated and homebound.

The greatest benefit we offer seniors is the seamless provision of cohesive services that can be accessed in one place. Our efforts to support the wellness, comfort, and security of our seniors as they age have centered on three critical areas of need: financial management, housing stability, and nutrition and health. Last year, our case managers provided 825 seniors with 3,130 hours of support focused on immediate, short-term, and long-term intervention strategies related to these areas of need.

Financial Management

We developed a Financial Management Screening Tool (Tool), which has been shared with other agencies and allows us to take a "snap-shot" of a client's financial status. This Tool provides a rough idea of income vs. expenses, whether there is an "income-gap", and if the client is accessing appropriate benefits. We use this Tool to set goals and generate a case plan that achieves financial stability. The evaluation begins with benefits and entitlements and if there remains a financial need such as rent arrear we apply for an emergency grant or stipends through foundations and agencies such as the Tuttle

Fund, Metropolitan Council, Otto Sussman, Lenox Hill, or the Society for the Relief of Women and Children. We also collaborate with NYCHA's Social Services Department particularly around rent issues, working with management and client to find a reasonable solution to prevent eviction.

Housing Stability

We assist with the completion of Senior Citizen Rent Increase Exemption (SCRIE) applications, SCRIE renewals and Enriched Housing/Home Sharing Program applications. In addition to assisting with rent arrears, Case Management staff worked with building management and landlords on behalf of clients to address disputes and prevent eviction. We make referrals as needed to Volunteers of Legal Service (VOLS), Lenox Hill Neighborhood House's Legal Advocacy Department and LawHelp of New York. When clients are having difficulty obtaining requisite repairs to assure safety in their apartments, staff assist with itemized request letters and "Request for Rent Reduction" forms as needed, compelling building management and landlords to complete the necessary work. For those clients in unstable housing, staff members make referrals to New York Foundation for Senior Citizens sponsored Home Sharing program, and assist applying for housing lotteries. This year, we successfully assisted a disabled client in obtaining a beautiful new apartment in a new East 92nd Street housing complex.

Nutrition and Health

Isaacs Center works with the Visiting Nurse Services of New York (VSNY) to provide health care case management, including assessing needs and developing care plans with the client and/or the client's family members or caregivers and arranging and coordinating services and resources on the resident's behalf. Last year, our Members received 284 hours of health care management and 206 hours of health case assistance, such as reviewing medications and managing chronic conditions and health problems.

Recommendations

We recommend that the Committee encourage and invest in the following strategies to strengthen the impact of NORCs:

- Analyze the impact of the "hybrid" model of aging services that directly links NORC and Senior Center programs and personnel. The Department for the Aging and New York State Office for the Aging have both expressed interest in understanding how the integration of aging services at an organization like ours can improve the lives of participants and create cost savings.
- Fund the provision of Walk-in Clinic hours for NORC residents to drop in without an appointment to meet with case management staff for assistance with short-term issues and concerns. During these 15 to 30 minute sessions at the Isaacs Center, clients meet with case workers and MSW-level student interns to receive assistance and information. Services provided during the clinic include benefit screening and application assistance and assistance with concerns related to housing, financial management, and mental and physical health. Clients with more extensive needs are scheduled for follow-up appointments for more in-depth case assistance or case management support.
- Invest in the role of *Community Health Worker* and *Health Coach*. With proper training health care entities like VNSNY, and oversight from community-based organizations like ours, Workers and Coaches, can identify NORC residents who present medical and/or cognitive decline and/or have financial issues that are threatening their housing stability.¹ These Workers and Coaches

¹ This may be noticed because a senior resident has fallen behind on their rent, or NYCHA staff members have noticed through housing inspections that the client's living environment has become unsanitary and unsafe.



could then take an active role in supporting the coordination of services to stabilize clients before crisis.

Maintaining and supporting comprehensive and quality services – services that help seniors *thrive as they age* – is essential. NORCs provide a unique opportunity to carry out the vision of an age-friendly City. The Isaacs Center is committed to ensuring that our seniors have access to these services.

Thank you for the opportunity to testify today.



Tistimony June 13, 2017

Hearing: NORCS Oversight: How Can Naturally Occurring Retirement Communities Improve and Expand Services.

Greetings. I am Bonnie Lumagui, Director of Educational Alliance's Co-Op Village Naturally Occurring Retirement Community Supportive Service Program (NORC SSP) on the Lower East Side of Manhattan.

Thank you very much convening what we believe is a highly important and very timely hearing regarding NORC SSPs, a program that, in our view, has benefitted many thousands of seniors and their families in this City in the most profound ways and had a transformational effect on our City.

At the Co-op Village NORC program, since 1994, we have been pleased to work closely with approximately 5000 seniors. For them, we have provided medical, mental health and a range of social support services alongside a full calendar of social, cultural and community-building activities. We engage with them in their homes and in our programmatic spaces, wherever is most convenient and sensible for them, and we develop customized service plans for each participant.

We are certain that the program has enabled hundreds of seniors to avoid nursing homes, illness, isolation and alienation while affording nearly all participants greater quality of life. We also have the ability to nimbly respond to emerging needs and crises, and this was never more evident or significant than in the aftermath of Hurricane Sandy, when we tended to the needs of many home-bound elderly, for whom we were in many instances the first and sometimes only source of support.

We are pleased to be a partner with City government in operating the program and we look forward to working together to ensure that it remains strong and relevant far into the future. In this spirit, we offer a number of points and recommendations:

- We have found in recent years that the numbers of seniors in our community is rising, and that it is becoming an increasing struggle to accommodate all participants.
- We are increasingly serving seniors as young as 60 years of age as well as those more than 100 years of age. Clearly, different sorts of programming are necessary for seniors along the age spectrum and the need to expand and diversify programming accordingly has caused a budgetary strain.
- As prime examples, the younger seniors are seeking modern health and wellness programming while older seniors are requiring intensive and individualized attention, including medical services.

- Our health partners are a crucial component to meeting the deliverables NYC Department of Aging requires. They can no longer provide these services without reimbursement. We need additional funds to continue to provide the vital nursing service we presently offer to clients. These services enable quicker identification of medical issues before it becomes critical and hospitalization is required. We need the funding that city council provided in FY 16 for nursing services baselined in the budget.
- We are now being asked by the City to collect and maintain data to help measure the effects of the program. While we wholeheartedly support the intent of this effort, we are very concerned that we have not been extended the funds necessary to manage this function.

So, in sum, the points we most want to convey are: we believe NORC programs are vital and deeply necessary, but we are being increasingly challenged to manage the program financially the demand for services grows larger and more complex while the funding does not keep with these demands.

We urge City government, then, to invest more deeply in the program. Our conviction is that such an investment will reduce our society's expenses in medical and institutional care while making possible humanistic rewards that are unquantifiable.



Making New York a better place to age

**New York City Council
Committee on Aging, Council Member Margaret Chin, Chair
June 13, 2017
Testimony by LiveOn NY**

LiveOn NY and its members across the city are dedicated to making New York a better place to age. Founded in 1979, with a membership base of more than 100 organizations ranging from individual community-based centers to large multi-service organizations, LiveOn NY is recognized as a leader in aging. LiveOn NY's membership serves over 300,000 older New Yorkers annually and is comprised of organizations providing an array of community based services including elder abuse prevention and victims' services, case management for homebound seniors, multi-service senior centers, congregate and home-delivered meals, affordable senior housing with services, caregiver support services, mental health, transportation, NORCs and other services intended to support older New Yorkers. LiveOn NY connects resources, advocates for positive change, and builds, supports and fosters innovation. Our goal is to help all New Yorkers age with confidence, grace and vitality. LiveOn NY also advocates for meaningful policy that promotes livable communities and allows older adults to safely age in place.

LiveOn NY, formerly Council of Senior Centers and Services (CSCS), thanks Council Member Margaret Chin, Chair, Committee on Aging, and committee members for the opportunity to discuss the NORC program.

The strength of the NORC program is that it serves older adults with a range of incomes and housing situations – from NYCHA tenants to those living in co-ops, private homes and private rental buildings. The success of the model is seen by the fact that everyone wants a NORC in their neighborhood.

LiveOn NY's Senior Housing Coalition, representing nonprofit providers operating 20,000 units of affordable housing citywide, including several members who run NORC programs, recognizes the value of NORCs in preserving affordable housing. Given City Council and Mayor Bill de Blasio's priority of preserving affordable housing, NORCs can play a critical role in assisting seniors to age in place. An ongoing, funding stream for the variety of NORC models is central to achieving this goal. It would also allow for NORC programs to better serve the growing immigrant populations across the city. The community-based aging services network is on the frontlines of serving thousands of elderly immigrants across the city.

To strengthen the NORC program, LiveOn NY respectfully offers the following recommendations.

The City Must Provide Additional Funding for Current NORC Contracts

Due to increasing costs to meet the mandates of health related services within the NORC



Making New York a better place to age

program, agencies are struggling to afford both the health related side and social services side of the NORC model. In prior years, a nurse could come at no cost to the NORC through outside agencies, but that has ended for the most part leaving the health related requirements an unfunded mandate. This, in turn, decreases the amount of funds available for social services. Community-based organization want to provide a balance of both health related and social services support as they are required to do.

A coalition of organizations including LiveOn NY, Federation of Protestant Welfare Agencies (FPWA), United Neighborhood Houses (UNH), CityMeals on Wheels, UJA Federation New York, AARP and CaringKind and other organizations came together to advocate for \$60,608,000 for Department for the Aging (DFTA) funded services in FY18, the Year of the Senior. Included in that request was a request for \$3,850,000 for funding for on-site services for NORCs plus an additional \$1,120,000 to support the currently unfunded mandate for nursing hours.

The Coalition is very thankful for the support of City Council and the Administration for baselining \$23 million in funds for the Department for the Aging, plus additional funding from the City Council for vital senior programs including NORCS in FY18. This included a total of \$3,850,000 in City Council funding for NORCs.

As the aging population grows and seniors live longer, their needs are intensifying. There are more social service needs that must be met as well as mental health or health supports. While LiveOn NY is extremely grateful for City Council's funding support of NORCs, both in FY18 and in the past, the City must allocate more funding to expand the current NORC programs as well additional funding for new NORC programs.

The City Must Review NORC Demographic Requirements

There were some existing NORCs that were unable to apply for the last RFP because the number of seniors in the housing development fell slightly under the required amount, yet the community would significantly benefit from a funded program. LiveOn NY advocates the development of a more flexible NORC program and further, that existing requirements should be reviewed and open to public comment and input going forward.

LiveOn NY looks forward to working with City Council and the de Blasio Administration to ensure that older New Yorkers can remain in their homes and communities through a network of support services, including NORCs, designed to meet the needs of a diverse and rapidly growing older adult population. Please contact Bobbie Sackman, Director of Public Policy, 212-398-6565 x226, bsackman@liveon-ny.org or Andrea Cianfrani, Deputy Director of Public Policy, x233, acianfrani@liveon-ny.org for further information.

**Statement from Isabella Geriatric Center
to the NYC Council Aging Committee
June 13, 2017**

We are writing on behalf of two Isabella NORC Programs currently receiving City Council Discretionary Funding. Isabella's El Corazon Neighborhood NORC has been funded by NYSOFA and, for the past three years, also with City Council Discretionary funds that have allowed the program to continue and to expand its health promotion and social service offerings. Isabella's River Terrace NORC, which opened in FY 2016 as a result of City Council Discretionary dollars, addresses the vital needs of many isolated at risk elderly individuals. Both programs highlight the important work being done by NORC Supportive Service Programs in New York City that enable older adults to age safely in place.

Since January 2006, El Corazon NNORC program has helped over 800 immigrant seniors residing in 40 buildings in Washington Heights to successfully "age-in-place". The NNORC is a partnership program with Isabella Geriatric Center as the lead agency, and active collaborations with local resources and organizations. The majority of the seniors served by the NNORC lives in pre-war, poorly maintained walk-up apartment buildings with steep staircases; speaks almost exclusively Spanish and are part of HUD's "extremely low income" category. Despite living in NYC for many years, in an area with one of the best NYC and several robust senior centers, many of the elderly residents were unaware or unable to access available services because of the language barrier, their low education level and fragmentation of services..

Through the El Corazon NNORC, members receive critical free social services, including benefits enrollment and recertification, tenant landlord advocacy, as well as non-reimbursable healthcare management either in their home or at the program site. Socialization, education and recreation opportunities, in addition to volunteer and exercise programs are provided to keep residents over 60 years old active, informed, engaged, and supported in their community. Addressing housing conditions, providing exercise, supporting caregivers, and screening older adults for depression and health risks are among the on-going initiatives that the NNORC program has organized.

In 2013, a group of active and highly concerned senior residents of the River Terrace Mitchell Lama Apartments in upper Manhattan approached Isabella to express their interest in establishing a NORC SSP to help with the fast growing elderly population residing there. Later, in 2016, after much advocacy and with the support of City Council Discretionary dollars granted through the office of Councilman Mark Levine, Isabella opened the River Terrace NORC SSP

with a small part time staff. Despite the small funding the River Terrace NORC recently celebrated its first year anniversary and has already made a difference in the lives of many. Educational workshops, exercise programs, and critically needed social services, crisis interventions, and nurse services, to name a few of the offerings, have already made an improvement in quality of life and prevented catastrophic medical situations, as well as brought isolated seniors back into the life of their community. However, the year to year discretionary funding places uncertainty in the future of this NORC despite the vast needs of its senior population.

The seniors served by both of these NORC's have expressed to us the important role these programs play in their respective communities. Through a partnership among the residents, health care and social service providers, these NORC and NNORC programs help support older residents, allowing them to thrive in their communities, as well as delay and avoid hospitalization and/or nursing home placement.

City Council DFTA Discretionary funding is essential to sustaining Isabella's River Terrace NORC as well as to the continuation of our 11 year old El Corazon NNORC, however the uncertainty of funding year to year as well as lengthy delays in the budget, contracting and vouchering processes create unnecessary obstacles and challenges to continuity of staffing and successful programming. Baselineing the discretionary funding would lead to greater efficiency in the use of funding, from program planning to continuity of staff and services.

As New York's senior population grows and individuals live longer, an increasing number of residents will require the critically needed programs and resources provided by N/NORCs. It is for these reasons that we urge the city of New York to baseline funding for Neighborhood NORC's and NORC SSP's to allow for expansion and sustained service delivery, including funding for critically needed NORC nursing healthcare services geared to health promotion and prevention, to continue to assist New York's low to moderate income seniors.

Thank you for your attention to this highly important issue.

Sincerely,

Carol Ban, LCSW
Director of Aging in Place Programs

Miriam Colon, MSW
NORC Programs Manager



Asian American Federation

STATEMENT SUBMITTED TO THE COMMITTEE ON AGING OF THE NEW YORK CITY COUNCIL REGARDING OVERSIGHT: HOW CAN NATURALLY OCCURRING RETIREMENT COMMUNITIES IMPROVE AND EXPAND SERVICES

July 17, 2017

Oversight: How Can Naturally Occurring Retirement Communities Improve And Expand Services

The Asian American Federation respectfully submit this written testimony to the Committee on Aging regarding how Naturally Occurring Retirement Communities (NORCs) can improve and expand services. The Federation's mission is to raise the influence and well-being of the pan-Asian American community through research, policy advocacy, public awareness and organizational development.

Established in 1989, the Federation is a pan-Asian non-profit organization representing a network of community service agencies in the Northeast. These agencies work in the fields of health & human services, education, economic development, civic participation, and social justice. We work with over 60 groups that serve the growing Asian American community in New York City.

We are here today to lend our support to the tireless efforts of our member agencies that serve Asian seniors. The growth of the Asian senior population continues unabated. From 2010 to 2015, the Asian senior population grew at an annual average rate of 6.5 percent, compared to 2.5 percent of the overall senior population. About 144,000 Asian seniors reside in the five boroughs.

Geographically, each of the major Asian groups in the city has settled in several distinct patterns. Chinese seniors are nearly equally split between the Chinatowns of Brooklyn, Manhattan and Queens. Indian and Korean seniors were largely in Queens. Bangladeshi and Pakistani seniors are found in Queens, Brooklyn and the Bronx. Japanese seniors are concentrated within Manhattan. As the Asian senior population disperses for various socio-economic reasons, our member agencies require increasing the number of sites that provide services that match their language and cultural needs.

And the needs of Asian seniors are great. Overall almost 1 in 4 Asian seniors live in poverty, with poverty rates reaching as high as 40 percent for Pakistani seniors, 37 percent for Bangladeshi seniors, 28 percent for Chinese seniors and 26 percent for Korean seniors.

Language barriers remain high among Asian seniors. More than 90 percent of Chinese and Korean speaking seniors had limited English proficiency (LEP). Among Bengali speakers, 87 percent were LEP. About 70 percent of Urdu speakers and half of Hindi speakers were also LEP. Even among Filipinos who have a reputation of high English proficiency, 42 percent of Tagalog speakers identified themselves as LEP.

Access to affordable health insurance is also a concern for Asian seniors. Overall 3.3 percent of Asian seniors have not health insurance coverage, compared to 1.6 percent of all seniors. And only 24 percent of Asian seniors had additional private coverage, compared to 43 percent of all seniors. Highest rate of non-coverage is among Bangladeshi seniors where 12 percent did not have any health insurance coverage.

One of the reasons why the Asian seniors are attracted to New York City while other seniors move away lies in the excellent services our member agencies provide to the community. Yet, these organizations are facing an increasing wave of service requests in the face of decreasing support from the public and private sources. For instance, our May 2015 Analysis of City Government Funding to Social Service Organizations Serving the Asian American Community in New York City report shows that between FY 2002 to 2014, of the over 5,000 DFTA contracts totaling \$2.9 billion, the social service organizations serving the Asian American community received 189 contracts totaling \$81 million. In short, the Asian American share was 2.7 percent of total contract dollars and 3.7 percent of the total number of contracts.

One way to address some of the service gaps is the NORC and Neighborhood NORC models that are potentially innovative ways to deliver services to Asian seniors. We recommend that the City keep these considerations in mind when they choose to renew or expand the programs.

- 1) We advocate for the opportunity to create more Neighborhood NORCs. Asian seniors were more likely to live in smaller buildings that fit under the NNORC requirements. 60 percent of Asian seniors lived in buildings with less than 10 apartments, while only 49 percent of non-Asian seniors lived in those buildings.
- 2) As part of the 9/11 recovery, many Asian-led agencies encouraged their clients who qualified to apply for public housing. The wait lists at the time were roughly 10 years long. As a result, there is a wave of qualified Asian New Yorkers who are now finally able to move into public housing. We urge that NORCs located in public housing to plan for a wave of Asian seniors seeking services.
- 3) We encourage the City to anticipate the need for senior services in new affordable housing developments. We urge the City to require a set-aside of community spaces within new housing developments to accommodate the development of NORCs or other community services.
- 4) We request increased funding to Asian organizations to meet the needs of the growing population. In examining the immigration trends, we are anticipating that our senior population will continue to grow. We ask that our leaders commit resources to ensure that our member agencies build capacity in anticipation of this growth.