

**Testimony of Jessica Katz, Assistant Commissioner for Special Needs Housing,  
New York City Department of Housing Preservation and Development  
Int. No. 337 - To create a senior housing task force and Oversight on “How Can the City  
Expand and Preserve Affordable Housing Options for Seniors?”  
June 18, 2014**

Madam Chairwoman and members of the Committee, my name is Jessica Katz and I am the Assistant Commissioner for Special Needs Housing at the New York City Department of Housing Preservation and Development. I am joined by Jordan Press, HPD’s Director of Legislative Affairs and Federal Policy. I appreciate the opportunity to testify on steps our agency has been taking to address the housing needs of seniors and the steps we *will* take to expand upon those efforts under the Mayor’s recently released affordable housing plan - *Housing New York*. I am also pleased to offer our thoughts on Intro 337, which would create a senior housing task force.

It is estimated the number of New Yorkers who are age 65 and older will increase by 40 percent in the next 25 years. Making sure that seniors have an affordable place to live is a central part of HPD’s mission and that of this Administration.

In 2009, with the support and collaboration of the City Council, the New York Academy of Medicine published a report titled “Age-Friendly NYC: Enhancing our City’s Livability for Older New Yorkers.” The City Council and the Academy of Medicine issued a progress report in 2013.

Some of the key initiatives called for in this report include:

- targeting funds and providing loans to build low-income senior housing
- examining parking requirements within the Zoning Resolution
- providing loan assistance for home repairs
- improving access to Senior Citizen Rent Increase Exemption (SCRIE)
- expanding eviction prevention legal services
- providing additional support services for naturally occurring retirement communities
- targeting Section 8 vouchers to seniors, and
- promoting new models for aging in place.

Many of these items are explicitly part of the Mayor’s *Housing New York* Plan or are already part of the work that HPD and our partners are doing to increase the supply of senior housing.

For low-income seniors whose incomes tend to stay stagnant while rents increase, subsidies are needed to support low rents.

Like all affordable housing, the creation of units for seniors first requires capital funding to build the buildings. As the Council may already know, the Mayor has doubled HPD’s capital budget to support the goals of the *Housing New York* plan. We will combine City funding with other funding streams such as Low Income Housing Tax Credits or federal HOME dollars to create new senior housing. Unfortunately the federal government has not provided any new money for the HUD 202 program – its signature senior housing program – but the President has requested

new funding in the 2015 budget. Should Congress fund the program, HPD will aggressively pursue these dollars on behalf of the City.

Operating subsidies are always a challenge to fund, especially since the federal government has reduced support for the Section 8 program. Nevertheless, HPD and our partners at the Housing Authority are committed to leveraging Project-Based Section 8 vouchers to make housing affordable to low-income seniors whose income remains stagnant or declines over time. Our partners at the Housing Development Corporation are also working on initiatives to better cross-subsidize affordable housing and allow us to reach additional lower-income families.

To encourage development, the City will propose amendments to the Zoning Resolution to reduce requirements for parking (which often goes unused by senior housing residents), to update outdated regulations to recognize the wide range of senior housing facilities that now exist, relax minimum unit sizes where they prevent the creation of appropriately sized senior housing units, and address other zoning constraints in order to make senior housing development easier and more cost-effective.

We will also actively seek out ways to develop new senior housing in collaboration with NYCHA, leveraging their resources and prioritizing their residents.

As members may already be aware, both the State and the Council recently enacted legislation to increase income eligibility for the Senior Citizen Rent Increase Exemption (SCRIE) program from \$29,000 to \$50,000. HPD applauds this initiative and recognizes the importance of this program, which prevents rent increases for seniors. We are committed to performing more robust outreach to eligible seniors to increase the reach and breadth of this program.

New York City is one of the last major metropolitan areas in the US without a dedicated housing project targeted to LGBT seniors. The *Housing New York* plan encourages developers of senior housing to partner with non-profit LGBT service providers to provide inclusive affordable housing opportunities for lesbian, gay, bisexual and transgender seniors.

The Plan also recognizes the success of the City's programs for Naturally Occurring Retirement Communities (NORCs), which, in partnership with housing providers and health and social service agencies, bring needed services into housing communities with significant concentrations of seniors, so that older residents can safely age in place in their own communities. Approximately 1/3 of DFTA-funded NORC programs operate in NYCHA developments, home to many of New York's most vulnerable seniors.

Regarding the legislation the Committee is considering, as I have described in my testimony we believe that the imperative for senior housing is well-researched and clear. The Age Friendly NYC Plan and the *Housing New York* plan were both crafted with the input and expertise of numerous stakeholders including the City Council, and both are excellent catalogues of promising policy ideas that will help seniors live affordably in high quality housing in our City. The administration already clearly supports and lays out ideas for addressing the housing needs of New York City's senior population.

As an alternative to the proposal in this legislation, which we believe would divert critical human resources from the task that is already laid before us by the *Housing New York* plan, we would

instead commit to holding two or three senior roundtables this year. We'd convene these meetings with the consultation, input and participation of the Council via this Committee. We would work on the details of these meetings with the Council, but topics could include financing methods for senior housing, or more broadly incorporating senior needs into interagency neighborhood planning efforts. We'd hope for participation from Council members as well as a reasonable number of advocates. Additionally, as seniors figure prominently in the Mayor's housing plan, you have our assurance that we will be incorporating this issue into the broader discussions we have on housing programs and policies that are specific to seniors. While meeting the housing needs of senior citizens does have certain unique aspects, we want seniors to be eligible for and be encouraged to live in all types of housing, integrated throughout NYC neighborhoods, and for the most part, we want them to be able to age in place in the communities where they have spent their lives.

As the *Housing New York* plan so eloquently states, "A measure of any great city is how effectively it cares for its most vulnerable residents." We couldn't agree more and appreciate the Council's support and attention to this issue. I am happy to answer any questions.



## Testimony of Metropolitan Council on Jewish Poverty

### **New York City Council Oversight Hearing: How Can the City Expand and Preserve Affordable Housing Options for Seniors? Committee on Aging June 18, 2014**

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Thank you, Council Member Chin and the entire Committee on Aging for inviting us to speak today.

My name is Gary Gutterman, and I am the Chief Housing Officer at Metropolitan Council on Jewish Poverty.

For more than four decades, Met Council has been a first line of defense for New Yorkers in need, fighting poverty through comprehensive social services. Since 1985, when we opened our first housing development in the Bronx, our services have included affordable housing because we believe that a safe and affordable home is one of the key elements in helping someone out of poverty. Years later, we continue to build and operate housing for special needs populations, including the formerly homeless and mentally ill, as well as senior citizens.

Met Council has developed and is currently operating 1,500 units of affordable housing, with another 287 in development, at 26 sites in every borough. This includes:

- 717 units of HUD 202 housing in Queens, Brooklyn and the Bronx for low-income seniors. These developments allow residents to live independently in an environment that provides supportive programming.
- 488 units of inclusionary housing in Manhattan, Brooklyn and Staten Island for low-income seniors to live in neighborhoods that would not ordinarily be economically viable.

All of our developments have on-site staff who look after residents' needs. Having on-site staff is essential to address a variety of the residents' needs as they age, including preventing isolation and injuries, as well as connecting to appropriate medical care.

As a holistic social service agency, our residents also have access to all of Met Council's services, including crisis intervention services, our kosher food pantry, SNAP enrollment and extended services—all of which we are able to provide thanks to our great and long-standing history with the New York City Council.

Having 15 years of housing experience working at Met Council, I am here today to advocate on behalf of our City's vulnerable senior population who are in desperate need for affordable and supportive homes to age in place. As the Chief Housing Officer, I see the need growing every day.

Seniors call our offices in dire need of immediate help getting housing; however, there is little more that I can do for them other than refer them to our waiting lists— some of which are closed because they are so long. Addressing this need is the biggest challenge we face.

Meeting the needs of the growing senior population is not simple or quick. In the past 15 years alone, Met Council — with the help from City, State and Federal funders — has developed more than 800 units of affordable housing for seniors. However, we still have thousands of applicants on our waiting lists. Our supply of units cannot keep up pace with the needs of our City.

Even with such high demand, the process of building new residences is a lengthy one. It takes years of effort to get a residence built—easily four.

Because of the lengthy nature of financing, approval and construction, our City is ill-prepared for the rapid increase of seniors needing affordable homes. As everyone on the Committee knows, seniors are the fastest growing segment of the New York City population.

With these mounting problems, I would suggest the following programmatic changes to address the limited supply and growing demand:

- Consolidating information on all available affordable housing specifically for seniors
- Increasing efforts to educate seniors on existing programs that are proven to work, such as SCRIE — especially now, thanks to State, Council, and Executive action, that the income threshold has increased
- Establishing and funding service providers at affordable housing residences
- Increasing government funding to support the construction of affordable housing

Met Council applauds the de Blasio Administration for prioritizing, developing, and starting the implementation of Housing New York: A Five-Borough, Ten Year Plan that, among many other recommendations, seeks to address the needs of seniors living in New York City.

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.



Good morning, my name is Leo Asen and I am Chief Innovation Officer of Selfhelp Community Services, Inc. in New York City. I would like to offer our comments as a service provider to Council Member Brad Lander's bill for a Local Law to create a senior housing task force. Our comments are focused on the importance of providing housing with services as essential ingredients to maintaining the wellness, quality of life and overall independence of seniors living in affordable housing.

Selfhelp Community Services, Inc. (Selfhelp) is a non-sectarian, not-for-profit, 501(c)(3) organization dedicated to maintaining the independence and dignity of seniors and at-risk populations through a spectrum of housing, home health care and social services and will lead in applying new methods and technologies to address the changing needs of its community. Selfhelp will continue to serve as the "last surviving relative" to its historic constituency, victims of Nazi persecution. Selfhelp currently serves over 20,000 New Yorkers in 23 community-based sites throughout New York City and Long Island and is one of New York's largest and most diverse providers of social services and home health care, offering a vast range of home- and community-based services to a client population that speaks more than two dozen languages, through its multiple program sites

In 1964, Selfhelp built the first senior rental housing project constructed by a non-profit organization in New York City under the State Mitchell Lama program. Since then Selfhelp has been a leader in providing affordable housing for seniors with services. Selfhelp's housing portfolio now consists of nine affordable senior complexes (seven in Queens and two in Nassau), with four more in predevelopment (one in the Bronx, two in Brooklyn and one in Long Island City). The buildings range in age from one to 49 years old and range in capacity from 65 units to 288 units, totaling 923 units that approximately 1,236 residents call home. All residents have an income of less than 60 percent of the Area Median Income, and rents are set at a maximum of 30 percent of AMI, or are determined by HUD under the Section 8/202 program. 70-80% of residents are Medicaid eligible (including dual eligibles). The residents are highly diverse:

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languages spoken include English, Russian, seven Chinese dialects, Armenian, Farsi, Korean, Japanese, and Spanish.

As seniors age, they often face growing threats to their ability to live independently with wellness and dignity. Selfhelp's goal is to support residents' ability to safely age in the community by making available a range of services to meet their evolving needs. Services are made available on an "if and when" needed basis from home- and community-based service providers in the community subject to resident choice and preference. Resident choice is always respected.

Residents require different services as they age. Residents may initially be independent and benefit from wellness and prevention programs (such as fall prevention or exercise). As they age and their health declines or frailty levels increase, they may benefit from services ranging from congregate meals, assistance maintaining their apartments, self-care education and medication management, to ultimately needing assistance with managing their personal care. The most frail, chronically disabled elderly residents may benefit from more intensive services including facilitating appropriate transfers to and from the housing property and the hospital or other care facility.

The services that Selfhelp makes available are collectively referred to as SHASAM (Selfhelp Active Services for Aging Model). Services are designed to help residents to remain independent and enjoy a high quality of life as they age in their homes. Selfhelp continuously evaluates its portfolio of services and makes changes as necessary. On-site staff are available to arrange for services for residents on an as-needed basis. Services typically include: • assessment with an evidence based tool; • case assistance (with an emphasis on obtaining financial entitlements and benefits ; • supportive counseling; • community nursing and other home care services including various screenings; • evidence based wellness and prevention programs including education on chronic disease self-management; • free or low-cost chore and housekeeping services; • group based recreational activities to encourage fitness and socialization; and • client-centered technology. Selfhelp has co-located housing units with its Innovative Senior Center; with its Alzheimer's Respite program; and a DFTA funded Case

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Management Agency. The Charles B. Wang Community Health Center, a Federally Qualified Health Center, will be co-located in our newest building to provide preventative and primary health care to residents and the surrounding community in 2015.

A critical part and foundational element of the SHASAM delivery system is the relationship and trust that develops between the resident and Social Worker. It is this trusting relationship that helps residents overcome barriers to utilizing SHASAM services.

The use of technology such as automated assessment tools, wireless sensor monitoring systems, telehealth kiosks and even learning to use a computer to encourage socialization and connection to family, can also help to prolong independence. The recent report "Call to Action: Building a Housing Agenda for Older New Yorkers" issued by The Council of Senior Centers and Services mentions the benefits of such Client Centered Technologies. For example:

- Many elderly New Yorkers are homebound or at risk for social isolation. The AARP Foundation has made social isolation a major area of focus. Technology such as the Selfhelp Virtual Senior Center can help to rescue these seniors and bring them back into their communities.
- Selfhelp has installed three telehealth kiosks in our buildings. Telehealth empowers people with chronic conditions by making possible personal active participation in disease management. A kiosk allows for more frequent and timely data on health indicators, which can reduce hospitalizations by identifying problems before they become crisis situations.
- Selfhelp also makes available PERS (personal emergency response system) and a series of unobtrusive motion detectors installed in the resident's apartment to monitor changes in activities of daily living, often precursors of a serious health issue.

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Technology comes with a cost however, as older buildings need to be retrofitted, investments in infrastructure and software must be made, and the very vital component of broadband internet access is not yet accessible or affordable by all New Yorkers. New construction such as Selfhelp's newest affordable housing unit in Flushing, Queens was designed and built as technology-ready.

Finally I would like to mention the need for research and program evaluation.

- Studies suggest that affordable housing may provide older people and others living with chronic illnesses and disabilities "a stable and efficient platform for the ongoing delivery of health care and other necessary services."<sup>i</sup> To date, however, studies have not provided evidence that services for older residents that are provided within the affordable housing platform can result in lower health care costs such as unnecessary emergency room visits and hospital admissions and readmissions and long-term stays in nursing homes. An independent evaluation is necessary to address this gap in our knowledge by analyzing a cohort of dual eligible seniors residing in affordable housing and identifying opportunities to transform the delivery of health and social care for older people. Selfhelp has considered the need for such a study and is in process of identifying funding.

### Conclusion

Thank you for your time and for allowing me to speak with you today. It is our hope that a senior housing task force, once established, will go forward and propose changes to the laws, rules, regulations and policies where appropriate to improve the lives of New York's seniors.

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<sup>i</sup> Lubell, Jeffrey, Rosalyn Crain and Rebecca Cohen. 2007. *Framing the Issues – the Positive Impacts of Affordable Housing on Health*. The Center for Housing Policy.

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**CITY COUNCIL HEARING ON AFFORDABLE SENIOR HOUSING  
COMMITTEE ON AGING, COUNCILWOMAN MARGARET CHIN, CHAIR  
June 18, 2014**

**Intro No. 337 - To create a senior housing task force – Councilman Brad Lander,  
Councilwoman Margaret Chin and others**

Good Morning. My name is Kay Boonshoft and I am the Director of Community and Government Relations at Jewish Home Lifecare. We are appreciative of the Aging Committee and Chair Woman Chin and Councilman Lander, giving us the opportunity to present testimony in favor of Intro. No. 337 creating a senior housing task force.

Founded 166 years ago, Jewish Home Lifecare is one of the oldest and largest non-profit providers of long-term care for older adults in New York State. We are pleased to be a member of the CSCS Coalition for Senior Housing. Jewish Home comprises of a broad, integrated, network of senior housing, nursing facilities in the Bronx, Manhattan, and Westchester, and a wide array of community-based services throughout the Greater New York region. In 2013, we served approximately over 12,000 clients.

The organization places significant emphasis on serving clients wherever they choose to live, with the goal of supporting independence, human dignity, and a high quality of life. Consequently, the provision of senior housing is an essential component of our services with the goal of helping older adults to age in place for as long as possible.

Jewish Home owns 479 senior housing units in the Bronx and provides services in four NORCs within the five boroughs. Our campus in Kingsbridge includes **Kittay House**, a Mitchell-Lama independent living facility, with **295 independent living apartments**, our new Medicaid **Assisted Living Building – University Avenue** comprising of **72** units, and **3 Section 8 HUD 202** buildings with **184** units in total.

Importantly, many residents are in need of some assistance with daily living. Alicia, who is 79 years old, Polish and speaks no English, is a typical tenant in one of our HUD 202 buildings. In the past, she would make frequent trips from the Bronx to Greenpoint in Brooklyn to use the shops and conduct her banking in Polish. However, recently, Alicia has found the long trip too physically challenging, especially as she now undergoes dialysis three times a week. The Jewish Home Lifecare social worker for the building, whose salary is funded by a HUD grant, has been able to assist Alicia in opening a new bank account closer to home in Riverdale and has also helped Alicia with Medicaid recertification, and securing the low income Lifeline telephone discount.

Without the funding for this social worker, so many of our tenants like Alicia would likely get into avoidable situations such as malnutrition and accidents that result in increased hospitalizations. This integrated approach of housing plus services is critical for the city to allow older adults to maintain their quality of life while at the same time contain costs.

Jewish Home Lifecare appreciates the introduction of Intro 337 and the leadership of CM Brad Lander, CM Margaret Chin and others to develop a senior housing task force. We believe that only with a task

force that is solely dedicated to the housing needs and services of older adults, will we be able to achieve an actionable, sustainable plan to better support this rapidly expanding population. However, the bill may be too broad as it is currently written and we propose that it is revised to be more targeted and therefore more workable for all parties involved.

JHL supports expansion of housing services and recommends the following:

- **Establish Senior Housing + Services Program-** This new housing finance program with services (SH+S) can provide low-income seniors with affordable housing in buildings supported by a service coordinator.
- **Identify Service Coordinator Funding-** \$600,000 is required annually to fund service coordination to support 600 SH+S units. Explore the inclusion of senior housing in the next NY/NY agreement to fund on-site service coordination to maximize benefits for the tenants and community.
- **Adopt “Making Room” recommendations-** The Citizens Housing and Planning Council’s “Making Room” initiative that brings together housing and demographic research, new design proposals, and policy recommendations that would expand housing options in New York City to meet the needs of our diverse and growing population.
- **Expand NORCs-** This successful and innovative model should be expanded from just 28 buildings in NYC to allow seniors to age in place with support and delay or prevent institutionalization. The City should increase per contract funding to cover staff costs and survey existing buildings across the city to determine their eligibility to receive benefits from NORC services.

We are indeed grateful that the city council has taken interest in affordable safe housing for older adults that will include services so that older adults can afford to live in their homes with the supports they need to age with optimal health, individuality and dignity.

Respectfully submitted by:

Kay Boonshoft  
Director of Community and Government Relations



**Council of Senior Centers & Services of NYC, Inc.**

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**CITY COUNCIL HEARING ON AFFORDABLE SENIOR HOUSING  
COMMITTEE ON AGING, COUNCILWOMAN MARGARET CHIN, CHAIR**

**June 18, 2014**

**Intro No. 337 - To create a senior housing task force – Councilman Brad Lander,  
Councilwoman Margaret Chin and others**

**Oversight: How Can the City Expand and Preserve Affordable Housing Options for Seniors?**

Council of Senior Centers and Services' (CSCS) mission is to champion the rights of older adults to make NYC a better place to live. CSCS' 100 member organizations provide community based services through more than 600 programs, serving 300,000 older New Yorkers. Members of the CSCS Housing Committee represent the leadership in affordable senior housing, having developed and operate upwards of 15,000 units of low income housing for older adults citywide. CSCS' work ranges from enabling healthy aging and supporting family caregivers to promoting economic security and addressing elder hunger. Stable, affordable housing with services is clearly a cornerstone towards promoting economic security as we age.

CSCS and its membership are uniquely positioned to develop and operate affordable senior housing with services. Within our membership are almost 25 leading senior housing providers (see attached list). The community-based aging services network has decades of experience providing supportive services intended to allow older adults to age in place in their homes and communities. The time for a city implementation plan for affordable senior housing with services has come and we have stepped up to the plate.

The senior citizen population in New York City is growing at an unprecedented rate. How best to address the needs of the fastest growing segment of the city's population has been a tricky proposition for both providers and policy experts. Early intervention is often lauded as the best-practice approach for improving senior health outcomes, resulting in significant public cost savings and lessening the financial burden on health resources. Offering seniors affordable housing with supportive services is regarded as one of the best interventions for reducing hospitalization rates, and should be included in any policy strategy that wishes to reduce public expenditures related to health care and homelessness while improving the stability and economic self-sufficiency of the older adult population.

The demographics tell the story of the compelling need for the city to build and preserve affordable senior housing. Over time, fixed income households face unsustainable rent burdens, even when living in rent stabilized housing:

- 1 in 5 older New Yorkers live in poverty
- 359,000 elderly New Yorkers live alone
- 2 in 3 New Yorkers age 70+ pay more than 30% of their income on rent
- 37% of non-institutionalized elders reported some level of disability
- Median income for New Yorker City renters ages 60-69 is \$24,000 and even worse for those age

70 and over, median income drops to \$15,000 compared to the overall median household income of \$38,000

- Almost 33% of persons age 65+ and nearly 50% of persons 85+ in NYC live alone
- Of the 98,000 single elderly renter households in rent-stabilized units, a shocking 65% paid more than half of their incomes for gross rent, while 62% of such households in rent unregulated units also pay 50% or more of their incomes for rent

## Overview

The CSCS groundbreaking report titled “Call to Action: Building a Housing Agenda for Older New Yorkers: An Intervention to Increase Public Savings and Improve Seniors’ Stability, released in February 2014, describes the affordable housing needs of older adults in New York City and makes policy and funding recommendations for Mayor de Blasio as well as city and state lawmakers to address the needs of this growing population.

The report focuses on low income older adults who have not been included in other housing programs such as the NY/NY and Medicaid Redesign initiatives. There are thousands of seniors on waiting lists for existing housing. Just receiving Social Security, which averages \$14,700 annually, places you above the official poverty level, but clearly does not provide sufficient income for high rent burden, food, medication and other daily needs. Additionally, we need to begin to take into account the impact of frailty/chronic illnesses which can be part of the aging process within the rubric of disability. Not only does frailty/chronic illnesses cost the health care system a lot of money, it impacts the health, independence and quality of life of the older adult. Providing housing with services for a low income senior who can move in when they are more independent, allows them to age in place should they develop chronic illnesses/frailty over time.

CSCS is pleased that Mayor de Blasio’s housing plan includes affordable housing for older New Yorkers. This is significant in that it marks the first time NYC has addressed the need for a plan for affordable senior housing.

## Policy Agenda

CSCS seeks investment and policy improvements in a comprehensive senior housing plan to address the challenges facing older adults and senior housing developers while leveraging public resources to maximize social and economic benefits. The four-part plan will improve **1) Production, 2) Preservation, 3) Regulation of affordable housing for older New Yorkers and 4) Leadership**. By retooling existing programs and additional investment in select programs, the City can create a program to serve at least 100,000 seniors, laying the groundwork for a foundation to meet the housing needs of New York City’s growing elderly population.

SENIOR HOUSING DEVELOPMENT AND PRESERVATION	
Program	Units / Households 2014-2023
Senior Housing + Services	6,000
HPD/HDC LAMP, LIRP and Preservation	6,000
Guaranteed Inclusionary Housing for Seniors	10,000
Senior Repair/Accessibility Loan Program	3,000
SCRIE	75,000
<b>TOTAL</b>	<b>100,000</b>

- ✓ **Production and regulation** - Section 202 buildings were required to build parking lots when organizations constructed the housing. CSCS plans to work with 202 providers to survey the parking lots across the city to determine what is feasible for development of senior housing. Land, in addition to being difficult to find, comprises about 30% of the cost of building. Available land can be used to leverage the building of senior housing with services. We will also make recommendations for zoning changes that would facilitate building of senior housing. Key to building affordable senior housing with services is rental subsidy and allowing service coordinator funds to be built into the operating budgets. One possibility is having new units become rent stabilized. SCRIE could be used to keep rent levels at 30% of income and provide revenue for the operational costs of the building.
- ✓ **Preservation – SCRIE, NORCs, Home Repair/Accessibility Loan Program** – CSCS was appreciative to be present at the recent bill signing with Mayor de Blasio and City Councilmembers to sign into the law the income eligibility of SCRIE to \$50,000. This is truly remarkable. We recommended a robust outreach and enrollment campaign targeting older adults, family members, friends and neighbors as SCRIE is underutilized. CSCS recommends that the city explore the possibility of implementing a rollback program whereby seniors on SCRIE will pay no more than 30% of their income in rent. Currently, if a senior is already paying 40-50% of their income in rent, SCRIE freezes it, but doesn't go back to the 30% level, defined as the affordable housing level, leaving the individual on the fiscal cliff.

**This data from the Department of Finance clearly shows that the majority of older adults on SCRIE are still extremely rent burdened:**

**Legal Rent**

94.71% of all SCRIE tenants Legal Rent is 40%+ of their income.

83.66% of all SCRIE tenants Legal Rent is 50%+ of their income.

**Frozen Rent**

75.51% of all SCRIE tenants Frozen Rent (what they actually pay) is 40%+ of their income.

58.60% of all SCRIE tenants Frozen Rent (what they actually pay) is 50%+ of their income.

Allowing seniors to remain in the apartments protects the rent regulated stock. Other rent subsidies need to be explored. Expanding NORCs citywide will provide supportive services allowing older adults to age in place. Additionally, implementing a program modeled on the city's Rapid Response program to install grab bars in bathrooms and kitchens and conduct other improvements to enhance accessibility and safety. Falls are costly both to the independence of older adults and the health care system.

**PRODUCTION OF NEW HOUSING:**

1. Establish Senior Housing + Services Program- This new housing finance program with services (SH+S) can provide low-income seniors with affordable housing in buildings supported by a service coordinator.
2. Double production of senior housing- Build 6,000 units of low-income rental housing for seniors.
3. Allocate \$75 million in 2015 budget to create 600 senior units
4. Dedicate a sufficient number of project-based Section 8 assistance vouchers or identify alternative sources for rental assistance

5. Allow Senior Projects to Self-Finance Service Coordination- Where suitable, permit projects to internally fund a service coordinator role in initial underwriting. Both City and State housing agencies should offer developers greater flexibility to pursue this option where feasible.
6. HPD/HDC New Construction Set-Asides and Senior Housing Preservation- Continue present strategies by committing at least \$540 million in volume cap to invest in 6,000 affordable units over the next 10 years. Explore setting program targets.
7. Utilize NYCHA land- Build senior housing with services on NYCHA land.
8. Reform SCRIE- SCRIE is key to preserving affordable housing for older adults. Increase subscription by at least 50% to aid 75,000 households annually and achieve enactment of other program reforms. Develop broad based public awareness campaign. Explore rollback of SCRIE to ensure older adults pay only 30% of their income in rent.
9. Expand NORCs- This successful and innovative model should be expanded from just 28 buildings in NYC to allow seniors to age in place with support and delay or prevent institutionalization. The City should increase per contract funding to cover staff costs and survey existing buildings across the city to determine their eligibility to receive benefits from NORC services.
10. Champion LIHTC Income Averaging- Provide additional city and state subsidies to complement the federal Low Income Housing Tax Credit program, and champion a 30/60/90 percent AMI balanced LIHTC program.
11. Invest in Senior Repair/Accessibility Loan Program- Modeled on the City's successful Rapid Repairs program aimed at rebuilding after Hurricane Sandy, the City should establish a program to install grab bars in bathrooms and conduct other improvements to enhance accessibility and safety in 3,000 homes.
12. Track senior housing production- At present, HPD does not track senior housing units developed or preserved.
13. Create senior housing portal- Compile a database of all City-financed senior housing initiatives and create a user-friendly website listing vacancies. At present, HPD does not track senior housing units developed or preserved.
14. Establish an Assistant Commissioner of Housing at DFTA to coordinate and collaborate with City Hall and housing agencies.

#### **PLANNING, BUILDING AND ZONING:**

1. Guarantee inclusionary housing for seniors- In plans to provide 50,000 units of guaranteed inclusionary housing, incentivize developers to dedicate 20% or 10,000 low-income units for senior housing. Ensure developers work with community organizations to provide service coordination for low-income tenants.
2. Enhance senior housing bonus- Improve the senior housing density zoning bonus so that affordable housing developers can increase building size, reduce per-unit costs, and better compete for land.
3. Eliminate parking requirements- Eliminate parking requirements for senior affordable housing developments to reduce costs and make more sites viable for development.
4. Establish a first-look for senior housing developers- Work with State and Federal agencies operating property disposition units to establish a first-look program for senior housing developers to acquire sites suitable to residential development.
5. Prioritize senior housing on City-owned sites- Ensure senior housing is included in requests for proposals in large scale housing development and economic development projects. Ensure that housing agencies work with other City agencies to maximize public land available for affordable housing siting.
6. Explore co-location with senior centers- Work with senior service providers and DFTA to create social, educational or other important service programs for residents and the community at large, fostering integration between residents of affordable housing and the greater community.

7. Proximity to services and transit- Site senior housing near medical and other community facilities that will be utilized by seniors. Plan around bus routes and transit hubs to ensure optimal access to public transportation.
8. Adopt "Making Room" recommendations- The Citizens Housing and Planning Council's "Making Room" initiative that brings together cutting-edge housing and demographic research, new design proposals, and pragmatic policy recommendations that would expand housing options in New York City to meet the needs of our diverse and growing population.
9. Incorporate Universal Design principles- While New York City's building code meets and sometimes exceeds federal accessibility standards, any new changes to the building, zoning and housing maintenance code should incorporate Universal Design principles to improve inclusion and accessibility.

#### **STATE POLICY AND RESOURCES:**

1. Identify Service Coordinator Funding- \$600,000 is required annually to fund service coordination to support 600 SH+S units. Explore the inclusion of senior housing in the next NY/NY agreement to fund on-site service coordination to maximize benefits for the tenants and community.
2. Review the Assisted Living Reform Act – Clarify the definition of "services" to maximize affordable housing options for seniors.
3. Advocate for repeal of the Urstadt Laws- Fight for local control of the rent regulation process to increase protections for tenants, especially for seniors struggling to make ends meet. Ensure rent regulated tenants are protected and rent increases are fair and justified.

#### **Intro 337 – A Law to Create a Senior Housing Task Force:**

CSCS appreciates the introduction of Intro 337 and the leadership role of CM Brad Lander, CM Margaret Chin and others to develop a senior housing task force. As stated earlier, NYC has never had a plan for affordable senior housing. Providing a forum for ongoing focus, strategic planning and measuring outcomes will be valuable in ensuring that affordable housing for older adults receives the necessary attention and resources over time. In its meetings with the HPD Commissioner Vicki Been and other HPD and administration staff, CSCS it has become clear that senior housing is on their agenda. CSCS and its Housing Committee members would appreciate the opportunity to work with City Council to further review the scope and intended outcomes of the legislation and the task force that would be formed. We are concerned that it may be too broadly written and, inadvertently, have the unintended consequence of having a less defined focus on senior housing as described earlier – those low income seniors who are above the Medicaid level, but on low fixed incomes, and in need of affordable housing with services.

CSCS is grateful for the attention and planning being given to the need for affordable senior housing. We look forward to working with both City Council and the administration to ensure that older adults can afford to live in their homes with the services they need to age with dignity.



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# Call to Action: Building a Housing Agenda for Older New Yorkers

*An Intervention to Increase Public Savings and Improve Seniors' Stability*

Recommendations for Mayor Bill de Blasio  
February 2014

By  
Council of Senior Centers and Services Inc.



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Council of Senior Centers & Services of NYC, Inc.  
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## **Council of Senior Centers and Services of New York City, Inc. (CSCS)**

CSCS is a citywide not-for-profit organization representing senior services and aging issues, advocating for needed community based services which allow older adults to age with independence and dignity. With over 100 member organizations providing community based services through more than 600 programs, CSCS' members range from individual community-based centers to large multi-service, citywide organizations and serve over 300,000 older adults annually. CSCS' work ranges from economic justice, combating hunger and supportive housing to healthy aging, and community engagement. Through its network and initiatives, CSCS serves older New Yorkers from every community district and from virtually every socioeconomic background that comprise the population of NYC.

CALL TO ACTION: BUILDING A HOUSING AGENDA FOR OLDER NEW YORKERS

February 14, 2014

Dear Colleague,

Council of Senior Centers and Services (CSCS) is proud to share this groundbreaking policy paper focusing on the affordable housing needs of older adults in New York City. The "Call to Action: Building a Housing Agenda for Older New Yorkers" report is comprised of recommendations for Mayor Bill de Blasio and other elected officials. This report comes on the heels of our successful affordable senior housing symposium held on October 9, 2013, attended by over 150 leaders from public, private, foundation, housing and social service organizations.

New York City is in the middle of an "Aging Tsunami". By 2030, New York City's 60+ population will exponentially increase to a projected 1.84 million, a 47% increase from 2000. This age sector will represent 20% of the total population compared with 15.6% in 2000. The older adults population is increasingly diverse, with over half comprised of minorities, a rapidly growing immigrant population, and an increasing LGBT population as well.

While the national poverty rate for older people has declined, New York has experienced an uptick. More than 20% of older adults live in poverty according to the Center for Economic Opportunity's measure. Further, the median income for older adults is often inadequate to cover the high cost of living in New York City but still prevents many rent-burdened seniors from qualifying for public benefits.


CSCS applauds Mayor Bill de Blasio for putting in place a bold affordable housing initiative and a well-respected and experienced team of housing professionals. The ability of older adults, frequently the anchors to stable communities and families, to remain in their homes is at substantial risk in neighborhoods of all socioeconomic levels across the city.

Given the trends, government and community organizations must take responsibility together to create and sustain a true city for all ages. The time is now to ensure that each older adult, regardless of income, race, ethnicity, sexual orientation, language or ability, is able to age with dignity and secure housing. This would create a New York City that ensures equality across the lifespan.

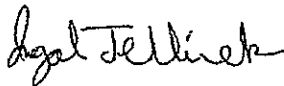
CSCS thanks members of its Housing Committee for its expert input and collaboration on this report. We would like to thank Rachel Fee, Affordable Housing & Community Development Consultant, for absorbing all our input and turning out an incredible paper. We also thank Bobbie Sackman, Director of Public Policy, for coordinating the work leading us to this final report. Lastly, we thank members for photos. For further information, contact Ms. Sackman at [bsackman@cscs-ny.org](mailto:bsackman@cscs-ny.org) or 212-398-6565 x226.

CSCS looks forward to working with Mayor Bill de Blasio and other city and state stakeholders to preserve and produce affordable housing with services for older New Yorkers.

Sincerely,



Joan Ryan  
President



Igal Jellinek  
Executive Director

## EXECUTIVE SUMMARY

### CITY AND STATE ACTION REQUIRED TO INCREASE AFFORDABLE HOUSING OPTIONS

The senior citizen population in New York City is growing at an unprecedented rate. How best to address the needs of the fastest growing segment of the city's population has been a tricky proposition for both providers and policy experts. Early intervention is often lauded as the best-practice approach for improving senior health outcomes, resulting in significant public cost savings and lessening the financial burden on health resources. Offering seniors affordable housing with supportive services is regarded as one of the best interventions for reducing hospitalization rates, and should be included in any policy strategy that wishes to reduce public expenditures related to health care and homelessness while improving the stability and economic self-sufficiency of the senior population.

This was the key message of the Senior Housing Symposium which took place on October 9, 2013 at the CUNY Graduate Center in Midtown, sponsored by Council for Senior Centers and Services (CSCS) and partnered with Leading Age and Leading Age New York. Building upon the momentum established by the recent release of the Housing First! Report: "Building Stronger 2014-2021: What the Next Mayor can do to Address New York City's Housing Crisis" and the Economic Policy Program's Housing Commission Report: "Housing America's Future – New Directions for National Policy", the Senior Housing Symposium delivered a set of policy recommendations pertaining to the improved production, preservation, and regulation of senior housing that is affordable for incomes up to 50% of the Area Median Income (AMI) or \$30,100 for a single person, based on 2013 HUD Income guidelines. Census data has shown that most senior renters living in the five boroughs earn well below this income threshold. The HUD 202 Program, initiated in 1959 through the US Department of Housing and Urban Development, was specifically designed to target very low-income households (currently defined as those persons earning no more than 50% AMI) resulting in the creation of thousands of units in New York. With production of HUD-financed projects slowing to a trickle, due to federal spending cuts, it is now up to City and State officials to adopt a new strategy for building and maintaining housing that responds to the desire of seniors to age in place.

### GROWING DEMAND FOR AND INSUFFICIENT SUPPLY OF AFFORDABLE HOUSING OPTIONS

Rent burdens for the city's senior population, whose income continues to diminish as they grow older are becoming a greater threat to their housing stability and independent livelihood. Federal standards indicate that housing is generally considered to be "affordable" if costs are less than 30% of a household's income. Under these standards, the highest rent that the 200,000 New Yorkers aged over 70 years with average earnings of \$15,000 could afford to pay is \$375 per month.

For the City of New York, catching up to the loss of its rental housing stock affordable to very low income seniors continues to be a slippery slope. The Rent Guidelines Board of NYC reports that the regulated housing stock has added approximately 137,000 units since 1994 while losing 240,000 units for reasons such as rent decontrol, subsidy expiration, and co-op and condo conversion. Furthermore, the proportion of renter-occupied units deemed affordable for populations, including seniors, earning no more than 50% of AMI has declined by 56,510 units since 2000 and 610,620 units since 1970. This is part of an uninterrupted housing trend that shows little sign of abating.

Too few senior affordable housing units were built under the 10-year New Housing Marketplace Plan during the last New York City mayoral administration. The 3,600 senior units financed through the Department of Housing Preservation and Development's Special Needs Division was insufficient to address a need in a city where 90,000 seniors already pay more than 50% of their income towards rent and over 2,000 seniors per night can found to be residing in the local shelter system. To complicate matters, onerous parking requirements are often imposed on senior housing projects, diminishing their unit yield. Addressing this and other impediments should be incorporated into a broader strategy of regulatory relief and zoning incentives. This inexpensive solution will increase supply and expand housing choices, thereby indirectly subsidizing the cost of senior housing production.

#### AFFORDABLE HOUSING WITH SERVICE: A KEY SOCIAL DETERMINANT OF HEALTH

The philosophy "Aging in Place", commonly linked to the core mission for any senior housing provider, should be incorporated into any new public health policy which utilizes the clinical strategy of the harmless reduction model. This was the opening message given by the Senior Housing Symposium's keynote speaker, Robyn Stone, the Senior Vice President of Research from Leading Age, which works based on the research finding that adequate and secure affordable housing with services is regarded as one of the best social determinants of health. In a recent article, entitled "Housing as Health Care — New York's Boundary-Crossing Experiment" by Dr. Nirav Shah in *The New England Journal of Medicine*, studies have clearly shown that the developments costs of this housing model are largely offset by resultant savings in services accessed, mostly from the reduced use of the health care system. This public cost rationale was the basis behind Governor Cuomo's Medicaid Redesign Initiative, which should be expanded so new state dollars can be leveraged against other city government and private sources to fulfill the goal of developing, preserving and protecting **100,000 units** of senior housing during the next eight years. **This "Call to Action", can only be achieved through an intergovernmental strategy that seeks to identify key areas of overlap where stakeholders can come together, build on past successes, and put into practice one of the best prescriptions for any vulnerable senior — a safe place to call home.**

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## I. INTRODUCTION

Many older adults seeking to age with independence and dignity in New York City face a host of challenges including financial hardship, evolving healthcare needs and community isolation. A vast and impressive network of senior centers and service providers meet the needs of 300,000 seniors annually providing resources and programs to aid older New Yorkers. Often at the core of these issues is the seemingly intractable problem of *affordable housing*.

New York City remains in an official state of “housing emergency” with an extremely low vacancy rate of only 3%<sup>i</sup>. And affordability continues to be a challenge with one in three New Yorkers spending more than *half* of their income on housing<sup>ii</sup>. But what impact will the “Aging Tsunami,” the influx of Baby Boomers about to retire, have on New York City’s housing needs?

- 1 in 5 older New Yorkers live in poverty<sup>iii</sup>.
- 359,000 elderly New Yorkers live alone<sup>iv</sup>.
- 2 in 3 New Yorkers age 70+ pay more than 30% of their income on rent<sup>v</sup>.
- 37% of non-institutionalized elders reported some level of disability<sup>vi</sup>.

Recognizing the grossly inadequate supply of existing affordable housing options for seniors and the mounting demand anticipated by New York City’s growing and aging population, the Council of Senior Centers & Services of NYC, Inc. (CSCS) in collaboration with LeadingAge NY and LeadingAge took the first step in tackling this issue by hosting a housing symposium on October 9<sup>th</sup>, 2013. With a focus on affordable senior housing with services, “Call to Action: Building a Housing Agenda for Older New Yorkers” was attended by over 150 people from the affordable housing and aging worlds.

At the first conference focusing on affordable senior housing with services held in New York City, the keynote speaker for the half-day event was Dr. Robyn Stone, Executive Director of the LeadingAge Center for Applied Research and Senior Vice President of Research. The symposium featured two moderated panels that addressed City and State housing needs; engaging an audience represented by public, private, foundation, housing and social service sectors.

By leveraging the expertise of the affordable housing industry in cooperation with senior service providers, the outcome of the conference is a framework for a comprehensive senior housing plan focused on solutions to 1) increase production of affordable senior housing, 2) enhance existing housing preservation strategies for older adults, 3) provide regulatory relief to stimulate the market to respond to the growing need for senior housing and 4) provide leadership at the Department for the Aging to collaborate on housing.

Developing and preserving affordable senior housing that allows aging in place and fosters independent living, will save tax dollars down the road. However, without investment in a comprehensive senior housing plan today, New York City will not be equipped to accommodate the growing senior population and may be forced to meet the housing needs of the elderly through costly solutions such as shelter beds, hospitals or nursing homes.



**HANAC-PCA Senior Residence**

Financed through HUD's 202 program with assistance from HPD and HCR, this affordable senior housing residence is located in Astoria, Queens. Developers received more than 2,700 applications for the 66 new units upon opening in spring 2012.



## II. BACKGROUND

By 2030, New Yorkers 60+ population will increase to 1.84 million, a 47% increase from 2000<sup>vii</sup>. With New Yorkers' average life expectancy currently at a record high of 80.6 years, we can expect the elderly to continue to live longer than in the past<sup>viii</sup>. We can also expect for most seniors to be women, as women currently outlive men by about 5 years. While they live longer, women ages 65+ comprise 69% of the frail older adult population. Women are also more likely to have incomes below poverty (\$11,170 for a single person) since they tend to receive lower Social Security payments, due to time spent out of workforce and lower paying salaries. Median income for New Yorker City renters ages 60-69 is \$24,000 and even worse for those age 70 and over, median income drops to \$15,000 compared to the overall median household income of \$38,000<sup>ix</sup>. Lastly, almost 33% of persons age 65+ and nearly 50% of persons 85+ in NYC live alone<sup>x</sup>. New York City must act now to prepare for this shift in demographics and social characteristics and consider the housing needs of our aging population.

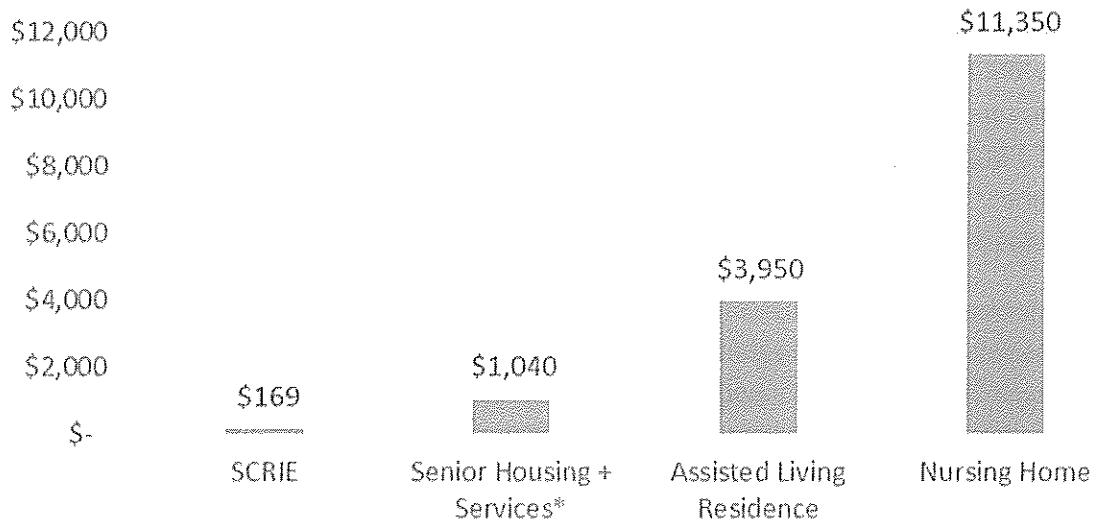
To date, piecemeal solutions have mainly addressed affordability issues for seniors without comprehensive planning. Affordability certainly remains central to any citywide senior housing plan. Between 2007 and 2011, a period when house prices citywide fell by 20 percent, the median monthly rent increased in real terms by 8.5 percent, from \$999 to \$1,084<sup>xi</sup>. Households living on a fixed-income, like so many seniors, are hit hard by rent increases of this magnitude. The current average Social Security benefit is \$1,230 per month or only \$14,760 annually<sup>xii</sup>. Over time, fixed-income households face unsustainable rent burdens, even when living in rent-stabilized housing.

According to New York City's 2011 Housing Vacancy Survey, 51% of single elderly renter households live in rent-stabilized or rent-controlled housing. 20% live in market-rate rental units and nearly 16% live in public housing units, while 14% live in other subsidized housing programs. Of the 98,000 single elderly renter households in rent-stabilized units, a shocking 65% paid more than half of their incomes for gross rent, while 62% of such households in rent unregulated units paid such a high proportion of their incomes for rent<sup>xiii</sup>. Tragically, remaining housed is a challenge for more than 2,000 people age 60+ sleeping in municipal homeless shelters tonight<sup>xiv</sup>.

Affordable housing options for low-income seniors are few and far between in New York City. For some older adults, changes in their physical, emotional, or mental health, or in their family, social, or financial situations may compromise their ability to continue living where they are. However, finding affordable and supported senior housing options which allow for independent living is difficult. Licensed assisted living residences are not designed for independent living and are out of reach for most seniors with the average cost of \$3,950 per month and as high as

\$9,500 per month depending on location and other factors<sup>xv</sup>. Meanwhile, nursing home beds are even more costly as they are reserved for individuals that require 24-hour nursing care due to chronic illness or injury, have health care needs as well as personal needs and are unable to function independently<sup>xvi</sup>.

### SENIOR HOUSING MODELS MONTHLY COSTS PER UNIT



\*Represents average monthly rental assistance costs per unit plus service coordination based on one full-time coordinator per 90 residential units.

The City's current housing assistance programs available to seniors fall into the following categories: 1) public housing, 2) affordable housing production and 3) rental assistance.

**Public housing-** As of March 2013, 18.8% of the New York City Housing Authority (NYCHA) population are age 62 or older and 36.6% of the households are headed by persons over 62 years-of-age<sup>xvii</sup>. NYCHA operates 9,822 apartments designated for seniors in 42 developments, 15 of which exist within mixed-population developments. Demand for public housing remains strong with 170,000 families on the waitlist, which nearly equals NYCHA's 175,000 public housing units.

**Affordable housing production-** Of the 165,000 affordable housing units developed and preserved over the last ten years, about 3,600 units are dedicated low-income senior housing buildings, most of which were financed in conjunction with the popular federal Section 202 Supportive Housing for the Elderly Program. Under the 202 program, the U.S. Department of Housing and Urban Development (HUD) provided capital to finance the construction or preservation of housing for very low-income elderly persons, including the frail elderly, with rent subsidies to help make them affordable. It provides very low-income elderly with options that allow them to live independently in a congregate setting. The program is similar to Supportive Housing for Persons with Disabilities (Section 811). While this model met great success nationwide, Congress has failed to appropriate funding for new projects since implementing drastic discretionary spending cuts in 2010. The City's Department of Housing Preservation and Development (HPD) has stepped in with alternative capital financing and Section 8 vouchers to fill the void created by the lack of 202 funding by maintaining production levels at about 200-300 units per year.

The City also finances senior housing set-asides in new construction proposed by developers and refinances senior housing projects that approach the City. In total, about 6,000 units set-aside for seniors have been developed and preserved through bond-financing by the Housing Development Corporation (HDC) over the last 10 years. Many of these were financed in conjunction with HPD.

**Rental assistance-** Rental assistance programs are a critical resource in keeping low-income seniors in their homes. There are a variety of housing subsidy programs serving low-income households in New York City but the primary rental assistance tools the City utilizes are the Section 8 Housing Choice Voucher Program (Section 8) and the Senior Citizen Rent Increase Exemption (SCRIE) Program.

### NYCHA's Seniors

- 61,500 residents are aged 65 and older
- 48,200 aged 55 to 64
- 71% are women
- 53% live alone
- 29% reported limitations in their ability to perform basic activities of daily living
- 79% are diagnosed with two or more chronic conditions (diabetes, hypertension, high cholesterol, arthritis, or osteoporosis)

Source: "Health of Older Adults in New York City Public Housing" by NYCHA, May 2011.

- Section 8-** The City administers about 130,000 Section 8 vouchers through NYCHA and HPD and more than a quarter of these vouchers aid elderly households<sup>xviii</sup>. Section 8 is limited to households earning up to 50% AMI (\$30,100 for 1 person) but 75% of new admissions are limited to 30% AMI (\$18,050 for 1 person). Section 8 offers direct monthly payments to landlords for the difference between the contract rent and 30% of a tenant's income. The program allows vouchers to be tied to units rather than tenants in order to leverage financing against long-term rental subsidy in "project-based" contracts. The federal subsidy is funded annually through discretionary appropriations to HUD. The program, which is fully utilized in New York, has recently suffered under federal cuts. NYCHA and HPD have both ceased new admissions to their programs and are undertaking cost-cutting measures to avoid rescinding vouchers from families in need.
- SCRIE-** More than 47,000 households subscribed to SCRIE in 2012 at total cost to the City of \$96 million<sup>xix</sup>. The benefit which must be renewed annually is offered through New York City's Department of Finance. SCRIE is limited to households earning less than \$29,000 annually and freezes an applicant's rent at current levels. Landlords are compensated through real estate tax rebates for the difference between frozen rent levels and rent increases. Unlike most housing benefits, the income limit is not pegged to area median nor is it dependent upon household size. While the benefit freezes a tenant's rent at current levels, it does not reduce a tenant's share of rent to the federal rent burden standard of 30% of gross income. According to federal standards, 65% of New York City's single elderly living in rent-stabilized or rent-controlled units are currently *severely* rent burdened, spending more than half of their incomes on rent. Lastly, SCRIE income eligibility limit has not been adjusted since 2009 and at the time the increase was modest, increasing from \$28,000 to \$29,000.

While the City does offer some targeted programs to seniors, the programs are not coordinated nor are they sufficient to meet the growing demand of the City's aging population.



### III. CHALLENGES

Affordable housing preservation and development faces a host of challenges in New York City including aging housing stock, increasing operating expenses and high land costs. For renters, availability, affordability, accessibility and housing quality are the primary obstacles to obtaining and maintaining a safe and healthy home. It is important to consider how these and other challenges impact older adults and senior housing developers.

For older adults who rent in New York City, the following issues impact their ability to find and hold onto affordable housing:

- **Affordability-** According to federal affordability standards, a household is rent burdened if they pay more than 30% of gross income towards rent. For 250,000 seniors ages 60-69, earning a median income of \$24,000 in New York City, affordable rent is \$600 per month. For another 200,000 New Yorkers who are age 70+ earning only \$15,000, the highest rent they can afford to pay is \$375 monthly<sup>xx</sup>. Compare that to New York City's average rent which exceeded \$3000 per month in 2013 according to REIS data<sup>xxi</sup>.
- **Increasing rent burdens-** From 2007 to 2011, rent burdens got worst, growing by nearly 3%.<sup>xxii</sup> For older low-income adults who are retired living on fixed-incomes or unable to work to increase their incomes, rent increases are difficult at best. An extreme rent burden, in which 50% of gross income goes towards housing costs according to federal standards, often means making difficult choices between paying rent, buying food or medicine.
- **Deregulation of affordable housing-** Even with the construction or preservation of 165,000 units since 2004 under the City's most recent large-scale affordable housing initiative, fewer units are affordable to low-income households today, due to changes in rent regulations and the expiration of affordability guarantees. In New York City, approximately 50,000 units of housing affordable to low and moderate income renters will reach the end of their mandatory affordability requirements by 2021,<sup>xxiii</sup> as many as 170,000 more are at-risk by 2037.<sup>xxiv</sup> Between 2002 and 2008, the number of units affordable to households with incomes at 80 percent of median fell by over 17%<sup>xxv</sup> and this trend has continued<sup>xxvi</sup>. With so many seniors living in rent regulated housing, deregulation is a serious threat to the sustainability of older renters.
- **Safe and accessible homes-** For some older adults, changes in their physical abilities makes accessibility an issue. According to the 2011 Housing Vacancy Survey, there are 620,000 accessible units in New York City, constituting only 19% of the housing stock. Most units in buildings without elevators are inaccessible to people with mobility impairments. Even some pre-war buildings with elevators have doorways or bathrooms that are too narrow to accommodate a wheelchair.

For others, safely navigating the bathroom without a grab bar is a danger. According to a recent report highlighting the danger and cost of falls in New York City, 78% of older adults hospitalized for falls required further care upon discharge in 2011 and only 22% were released to home under their own care. Fall-related hospitalizations accounted for 64% of all injury-related hospitalization costs among older adults in NYC. The cost of fall-related hospitalizations among older adults totaled approximately \$771 million in NYC<sup>xxvii</sup>.

Turning to the challenges facing senior housing developers and operators, they confront issues similar to other affordable housing developers including finding suitable sites and securing financing. But changes at the State and Federal level have created new obstacles to developing new senior housing projects.

- **Lack of Service Coordinator Funding-** While the celebrated 202 program is described by HUD as supportive housing for seniors, most 202 buildings have been developed without a service coordinator in NYC. While service coordination in congregate senior housing is understood to bring many benefits to tenants and potential savings to government, there is no dedicated funding stream which limits use of this successful model.
- **Limitations for Senior Housing with Services-** In 2004, the Assisted Living Reform Act was signed into law which broadly expanded the definition of assisted living in the State of New York by requiring licensing of projects using the term “assisted living” or any variation. The legislation also creates areas of uncertainty for senior housing with services by placing limits on the types of services a service coordinator may provide. Clarification of the expanded definition of assisted living as it relates to independent senior housing with services will resolve any confusion. While assisted living residences have long been licensed by the State to protect residents who cannot live independently, senior housing with services is for lease-holding tenants who can live independently. Senior housing models such as the 202 program when complimented with a service coordinator, offer housing for the elderly with modest and optional services for residents. Senior housing

**What is Assisted Living?**

An Assisted Living Residence (ALR) is a certified adult home or enriched housing program that has additionally been approved by the DOH for licensure as an ALR. An operator of an ALR is required to provide or arrange for housing, twenty-four hour on-site monitoring, and personal care services and/or home care services in a home-like setting to five or more adult residents.

ALRs must also provide daily meals and snacks, case management services, and is required to develop an individualized service plan (ISP).

ALRs may offer each resident their own room, a small apartment, or a shared space with a suitable roommate.

with services is often developed and managed by nonprofit housing developers providing seniors with their own contained apartment with optional services such as service coordination, on-site socialization opportunities, as well as assistance accessing medical and mental health care.

- **Declining federal investment-** Since 2010, federal housing programs have been under siege in the annual appropriation process. HPD and NYCHA have lost \$400 million in federal subsidies during this period. Overall HUD funding has been reduced by a devastating 30%. For some programs supporting affordable housing development, rental assistance and public housing, this has meant funding reductions up to 50%. HUD programs including HOME, CDBG, Section 8 and the 202 program have been an important source of affordable housing financing for senior housing and services. In recent years, the 202 program has only funded the refinancing and continuation of rental assistance for existing 202 housing in need of capital improvements. Although the 202 program remains the only dedicated senior affordable housing program, the availability of funds for new projects remains uncertain.

While 202 has been an important tool for housing developers, cuts to Section 8 Housing Choice Vouchers may have an even greater impact on the financing of new senior housing development. In New York City, Section 8 has been leveraging private debt for affordable housing as a “project-based” rental subsidy, which ties the voucher to the unit rather than to the household. This allowed the City to create a senior housing program outside of the federal 202 program by utilizing other affordable housing subsidies such as tax-exempt bonds and/or Low Income Tax Credits, along with City capital and HOME funds. At present all of these federal resources are under threat in the anticipated tax reform and budget negotiations centered on reduction of the national debt.



## IV. OPPORTUNITIES

Building and preserving safe and affordable housing options for seniors can spur positive social and economic benefits. While public investment in affordable housing is widely known to create jobs and stimulate the local economy, affordable housing also has the potential to improve the lives of seniors and potentially save healthcare costs. Since public resources are limited, it is important to consider new and anticipated opportunities for funding which will allow the City to stretch existing funding while expanding production.

Senior housing can offer seniors needed social connections and potentially improve health outcomes for many tenants. Furthermore, healthcare costs may be reduced for targeted populations.

- **Addressing Isolation-** In a congregate housing model, tenant independence is maintained but social connections are fostered through well-designed communal space and structured social opportunities. Supportive housing is often designed to maximize tenant interactions with staff and tenants alike to encourage social connections and break patterns of isolation. Elevators may be situated to open near staff offices or laundry facilities may include a lounge area to foster engagement with staff and residents. Structured social opportunities may include as on-site classes, meetings and celebratory gatherings. Off-site excursions are easily arranged with group transportation and provide important opportunities to connect with other residents and the broader community.
- **Safety and security-** Too many seniors in New York City lack an accessible, safe and secure living



**Hamilton House**

Project FIND's supportive housing residence located in Manhattan is comprised of 174 apartments for persons 62 years of age and up and whose income does not exceed 80% AMI (~48k for 1 person). The social service team is comprised of 2 full-time social workers who strive to keep tenants stably-housed and engaged in the community, funded by HUD's Multi-Service Coordinator Program.



environment, which senior housing can provide. While maintaining independence and privacy in a unit of their own, tenants can feel reassured in a congregate living environment with a strong sense of community in a secure setting.

- **Improved physical and mental health outcomes-** It is well documented that financial stress, including the stress of unaffordable housing costs, is detrimental to physical and mental health<sup>xxviii</sup>. The value of a congregate setting is that it can provide linkages with health providers and offer an efficient platform for assessing the health status of a large number of high-risk individuals.
- **Cost savings-** Supportive housing for the disabled homeless is proven to save money. This is especially true for emergency healthcare costs which can be more efficiently addressed through managed care and outpatient services. A recent report found that homeless or institutionalized people placed into NY/NY III supportive housing saved taxpayers a net average of \$10,100 per person per year<sup>xxix</sup>. Affordable housing with minimal services can also stall or completely prevent premature or unnecessary institutionalization. Should senior housing be targeted to high-use Medicaid population with connections to coordinated care, similar savings can be expected.
  - **Health Homes-** The Health Homes model of managed or coordinated care aims to reduce health care costs through community networks. Senior housing providers should seek connections with Health Home networks to ensure residents are receiving coordinated care where appropriate. These linkages may reduce State and Federal Medicaid costs.

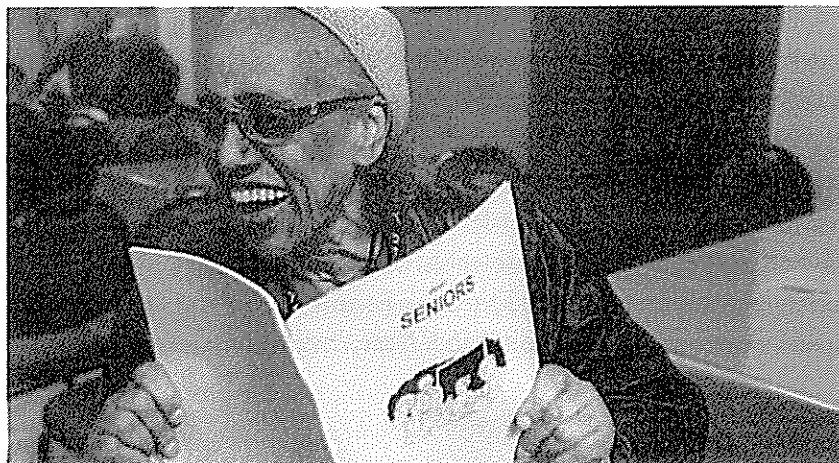
To achieve substantial social and economic benefits from the development and preservation of senior housing, existing production levels must be vastly expanded. To increase investment, it is important to consider potential new funding opportunities at the State and Federal levels.

- **Medicaid Redesign Team (MRT)-** The State's MRT Affordable Housing Work Group allocated \$86 million in 2013-14 to fund various supportive housing initiatives for high-cost Medicaid populations, recognizing that targeted investment in affordable housing will yield savings in healthcare. The MRT is an important model for social investment and a valuable resource for projects targeting high-cost populations. At present, only \$3 million in MRT pilot project funding supports senior housing. Approximately 20% of existing MRT housing program dollars will go to house seniors. This funding resource should be expanded for future opportunities to enhance senior housing with services.
- **National Housing Trust Fund (NHTF)-** The NHTF was established to provide communities with funds to build, preserve, and rehabilitate rental homes that are affordable for extremely and very low income households. Since the passage of NHTF legislation in 2008, it has not been capitalized as expected through Fannie Mae and Freddie Mac since they entered conservatorship. Once capitalized, New York State is expected to receive up to

\$500 million. At least 20% of these funds should be used to build and preserve senior housing in New York City.

Additional benefits will be achieved by investment in programs designed to meet the service needs of seniors aging in place. Such funding will ensure that building residents and communities are proactively supported through service coordination models.

- **Senior Service Coordinator-** Modeled on the federal 202 model, a service coordinator with professional social work experience is key to linking tenants with social services that keep tenants stably-housed and engaged in the community through four areas of support: 1) housing, 2) case management, 3) medical and 4) social. Senior housing projects should be encouraged to incorporate on-site service coordinators to proactively address seniors' changing needs while potentially reducing public spending associated with service coordination.
- **Client Centered Technologies-** Residents of affordable housing live at varying degrees of independence, initially, very active and perhaps over time in need of additional supports, including the evolving field of client centered technologies (CCT). CCT can support safety and dignity, while at the same time be a factor in cost reduction and combatting social isolation. Examples may include access to a Virtual Senior Center for homebound tenants, digital signage to keep residents up to date with programming, and telehealth kiosks for residents to measure and record blood pressure, oxygen, and weight levels for remote monitoring by nurses.
- **NORC Programs-** Naturally Occurring Retirement Community (NORC) is a multi-age housing development that was not originally built for seniors but that now is home to a significant number of older persons. Through a public/private partnership, Supportive Services Programs offers older residents access to case management and health related services right in their own building or building complex through an on-site nurse part time, classes and educational activities, trips, and volunteer opportunities. This popular program should be expanded in suitable buildings and communities



## V. SOLUTIONS

Investment in a comprehensive senior housing plan will address the challenges facing older adults and senior housing developers while leveraging public resources to maximize social and economic benefits. Mayor de Blasio should adopt a four-part plan to improve **1) Production, 2) Preservation, 3) Regulation of affordable housing for older New Yorkers and 4) Leadership.**

At the centerpiece of investment in affordable housing for seniors, the City should launch **Senior Housing + Services (SH+S)**. Modeled on the 202 congregate low-income housing program, this new housing finance program with services (SH+S) can provide low-income seniors with affordable housing in buildings supported by a service coordinator to meet aging residents' evolving needs.

By retooling existing programs and additional investment in select programs, Mayor de Blasio can create a program to serve at least **100,000 seniors**, laying the groundwork for a foundation to meet the housing needs of New York City's growing elderly population.

SENIOR HOUSING DEVELOPMENT AND PRESERVATION	
Program	Units / Households 2014-2023
Senior Housing + Services	6,000
HPD/HDC LAMP, LIRP and Preservation	6,000
Guaranteed Inclusionary Housing for Seniors	10,000
Senior Repair/Accessibility Loan Program	3,000
SCRIE	75,000
<b>TOTAL</b>	<b>100,000</b>

### 1) PRODUCTION

Make senior housing a prominent feature in Mayor de Blasio's 200,000-unit affordable housing plan by developing and preserving 22,000 units of affordable housing for older adults over ten years through HPD and HDC programs and by targeting senior housing in an anticipated Guaranteed Inclusionary Housing Program.

- **Senior Housing + Services-** Build **6,000 units** of low-income rental housing for seniors by investing **\$750 million in capital subsidies** over 8 years and utilizing project-based Section 8 assistance vouchers to leverage Low Income Tax Credits and other public and private resources. This investment will double senior housing produced by HPD's Special Needs Unit and will enhance the existing program by providing buildings with on-site service coordinators. Furthermore, there are several pilots in process utilizing Medicaid Redesign

Transition (MRT) funds which hold promise as a steady funding source for senior housing and services due to the benefits of supporting seniors to age in place in the least restrictive setting possible.

- **Service Coordinator Funding-** In cooperation with NY State, invest the **\$6 million** required to fund service coordination to support 6,000 SH+S units. This cost estimate is based on current monthly rates of \$80-\$125 per unit to adequately fund a service coordinator. Explore the inclusion of senior housing in the next NY/NY agreement to fund on-site service coordination to maximize benefits for the tenants and community.
- **Allow Senior Projects to Self-Finance Service Coordination-** Less than \$6 million may be required if suitable projects are permitted to internally fund a service coordinator role in initial underwriting. Both City and State housing agencies should offer developers greater flexibility to pursue this option where feasible.
- **New Construction Set-Asides and Senior Housing Preservation-** Continue present strategies and maintain current levels of volume cap and corporate subsidy to build and preserve senior housing through LAMP and other HDC new construction and preservation programs by committing at least **\$540 million in volume cap** to invest in **6,000 affordable units** over the next 8 years. Preserving existing affordable housing serving high concentrations of older adults like many Mitchell Lama residences and buildings operating under HUD legacy rental assistance and insurance programs may also be candidates for NORC services.

**Senior Housing + Services (SH+S)**

Senior housing with services prolongs independence and offers many advantages to government and the senior consumer including:

- 1) lower costs for operators and tenants
- 2) modest and flexible staffing arrangements
- 3) increased opportunity for development by non-profit mission driven providers
- 4) increased feasible for a greater number of units to be developed to address the growing demand for affordable housing for seniors.

Consider the following options to reduce subsidy costs by leveraging the private market and building to better meet community needs:

- **Guarantee inclusionary housing for seniors-** In plans to provide 50,000 units of guaranteed inclusionary housing, incentivize developers to dedicate 20% or **10,000 low-income units** for senior housing. Harness the private market to create off-budget affordable housing for seniors by offering sufficient zoning bonuses in rezonings, *without* use of public subsidy. Ensure developers work with community organizations to provide service coordination for low-income tenants. And by targeting 1 in 5 guaranteed inclusionary units now, we can start to prepare for the 1 in 5 seniors expected by 2030.

- **Utilize NYCHA land-** With more than one third of head of households age 62+ at NYCHA and 5,500 units currently under-occupied across the City's vast public housing portfolio, build senior housing with services on NYCHA land. Serving seniors in NYCHA infill plans can free-up larger under-occupied units while providing housing options to NYCHA tenants and other seniors seeking supportive and affordable housing nearby in their community<sup>xxx</sup>.
- **Champion LIHTC Income Averaging-** Serve a wider range of income groups than the current, narrowly targeted housing programs which are a bad fit for extremely low-income seniors. Provide additional city and state subsidies to complement the federal Low Income Housing Tax Credit program, and champion a 30/60/90 percent AMI balanced LIHTC program.

To support operating costs, consider the following strategies:

- **Set-aside or create new project-based rental subsidies-** Rental assistance is critical to developing low-income senior housing. About 600 rental assistance vouchers are required for low-income seniors annually to meet production targets. Prioritize Section 8 vouchers that may become available through attrition or if Section 8 budget threats persist, create a new long-term rental assistance program in conjunction with the State.

**AMI Levels**

Affordable housing financed with LIHTC often produces units affordable to households in a narrow income band just below the 60% AMI income limit. Ensure that new senior housing targets single households at the following levels:

- 30% AMI or \$18,060
- 40% AMI or \$24,080

Source: HUD 2013 Income Limits

Siting recommendations:

- **Explore co-location with senior centers-** Senior housing can be built to include community or retail space on the ground floor. Work with senior service providers and DFTA to create social, educational or other important service programs for residents and the community at large, fostering integration between residents of affordable housing and the greater community. The theory behind this concept is to provide vulnerable seniors with an on-site and therefore easily accessible suite of support services that extends the capabilities of the Service Coordinator. An example of this model is a co-located primary care practice or Community Health Center (Federally Qualified Health Center) within a residential project to help residents to manage chronic conditions
- **Proximity to services and transit-** Site senior housing near medical and other community facilities that will be utilized by seniors. Plan around bus routes and transit hubs to ensure optimal access to public transportation.
- **Establish a first-look for senior housing developers-** Work with State and Federal agencies operating property disposition units to establish a first-look program for senior housing developers to acquire sites suitable to residential development.

- **Prioritize senior housing on City-owned sites-** Ensure senior housing is included in requests for proposals in large scale housing development and economic development projects. Ensure that housing agencies work with other City agencies to maximize public land available for affordable housing siting.

## 2) PRESERVATION

Although we must increase affordable housing production, it is widely understood that we can't build our way out of a housing crisis. It is also clear that we need to take more aggressive measures to keep people in their existing homes. As quickly as the City's shelters rose to 50,000, they can easily rise to 100,000. The City must act to protect tenants from the threats of unaffordability, displacement and disrepair.

Advocate for comprehensive solutions to keep older adults safely housed in apartments with permanent affordability.

- **Reform SCRIE-** SCRIE is a critical resource for many seniors living on fixed incomes and facing ever-rising rents. With an income limit of 29,000 without regard to household size, too many households headed by older adults are found ineligible but remain in dire need of rent relief. The SCRIE program should be reformed and outreach should be improved to serve a greater percentage of eligible elderly renters. If enrollment is increased by ~50%, SCRIE reform is projected to cost upwards of **\$152 million** in tax rebates to aid **75,000 households** annually. While this estimate represents a 50% increase to the current program budget, it does not take into account the cost of reducing participants' rent burdens to 30% of gross income. A more in depth cost analysis must be conducted based on Department of Finance enrollment data, which is not publicly available at the time of this report.

Critically needed reforms are as follows:

- Raise SCRIE income limit to at least 60% AMI (\$36,120 for a single household) and adjusted to household size, following annual adjustments set by HUD.
- Limit rent burden to 30% of a tenant's gross income as per federal affordability standards.
- Reduce the administrative burden on seniors while lowering the City's administrative costs by extending the renewal period from only one year and simplify the renewal process.
- Launch an aggressive public outreach campaign to ensure that eligible seniors are aware of the rental assistance program and publicize application and renewal procedures. Consider modeling a systematic outreach program based on the Star Tax Rebate which prompts households to review eligibility annually when filing income taxes.
- Encourage legal service providers and homeless prevention organizations to promote application to SCRIE and include fast-track approvals for seniors facing eviction.

- Help seniors facing eviction due to nonpayment of rent by reforming the program to offer landlords a tax rebate for back payment of rent. For tenants who could have qualified for SCRIE while accruing rental arrears, an emergency SCRIE “One Shot” should be offered similar to the HRA program which most commonly pays for rent, utilities and moving/furniture.
- Explore the opportunity to amend city and state policies regarding the recertification process to ensure seniors are not deemed ineligible for missing the recertification deadline. This will improve their ability to remain stably housed.
- Consider transferring SCRIE administration from DOF to DFTA as this agency is better prepared to provide more customer-friendly service to older adults.
- **Invest in Senior Repair/Accessibility Loan Program-** Modeled on the City’s successful Rapid Repairs program aimed at rebuilding after Hurricane Sandy, the City should establish a program to install grab bars in bathrooms and conduct other improvements to enhance accessibility and safety in **3,000 homes**. In the Rapid Repairs model, the City contracts with the construction crews and owners to perform standard work packages for homeowners. In a new model focused on seniors, low-income homeowners and renters would both be eligible to receive accessibility upgrades based on demonstrated need.
- **Expand NORCs-** This successful and innovative model should be expanded from just 28 buildings in NYC to allow seniors to age in place with support and delay or prevent institutionalization. The City should increase contract funding to cover staff costs and survey existing buildings across the city to determine their eligibility to receive benefits from NORC services.
- **Advocate for repeal of the Urstadt Laws-** Fight for local control of the rent regulation process to increase protections for tenants, especially for seniors struggling to make ends meet. Ensure rent regulated tenants are protected and rent increases are fair and justified.

### 3) REGULATION

The City needs to keep pace with reforms to zoning, building and housing and maintenance codes to permit the establishment of new housing models to address the changing needs and demographics of our city's aging population.

- **Adopt “Making Room” recommendations-** The Citizens Housing and Planning Council’s “Making Room” initiative that brings together cutting-edge housing and demographic research, new design proposals, and pragmatic policy recommendations that would expand housing options in New York City to meet the needs of our diverse and growing population. The Making Room initiative is specifically focused on three new housing types for the New York City marketplace: 1) Small, efficient studios designed for single person households; 2) Legal shared housing options for unrelated adults; and 3) Accessory units to make a single family home more flexible for extended families or additional renters. The practical approach of Making Room would expand affordable housing options for not just for older adults but for people of all ages.

- **Incorporate Universal Design principles-** While New York City's building code meets and sometimes exceeds federal accessibility standards, any new changes to the building, zoning and housing maintenance code should incorporate Universal Design principles to improve inclusion and accessibility.
- **Enhance senior housing bonus-** Improve the senior housing density zoning bonus so that affordable housing developers can increase building size, reduce per-unit costs, and better compete for land.
- **Eliminate parking requirements-** Eliminate parking requirements for senior affordable housing developments to reduce costs and make more sites viable for development. While reduced requirements are available for new construction of senior housing, projects should be able to avoid this requirement entirely.

Ease regulatory barriers at the State level:

- **Review the Assisted Living Reform Act** – Clarify the definition of “services” to maximize affordable housing options for seniors.
- **New York/New York IV-** Explore options for funding service coordinators by expanding eligible populations in the next New York/New York Supportive Housing agreement to allow for seniors. Under NY/NY a service coordinator tied to low-income senior housing can provide important linkages to seniors in need of support to maintain social ties, good health and independence.

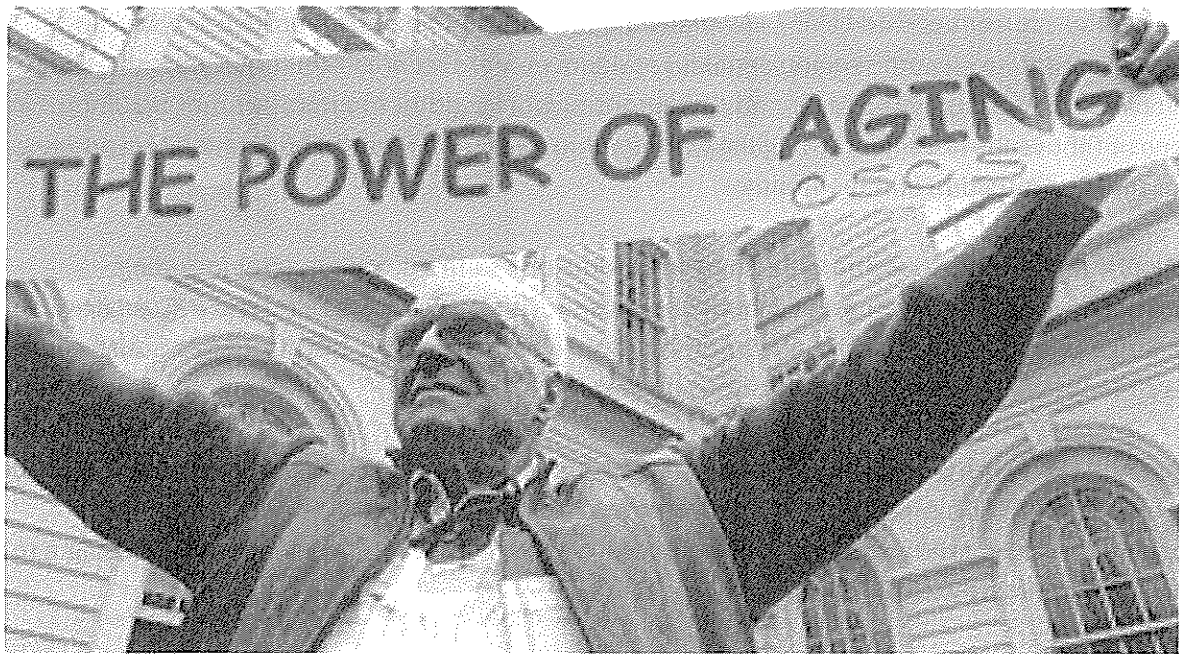
#### 4) LEADERSHIP

For too long, there has been a complete disconnect between the Department for the Aging (DFTA) and citywide housing and planning activities and resources for older adults. City Hall should ensure that DFTA is informed and actively engages on the important issue of affordable housing by establishing an Assistant Commissioner of Housing at DFTA to coordinate and collaborate with City Hall and housing agencies (HPD, NYCHA, DHS, DCP, DOHMH)). DFTA's Assistant Commissioner of Housing can be a housing advocate for seniors and take the lead on the following:

- **Engage senior housing stakeholders-** Open channels of communication with service and housing providers. Elicit feedback from stakeholders while communicating priorities, progress and needs.
- **Advocate for federal housing resources-** Work with national aging partners and federal officials to restore funding to HUD programs, especially the 202 and Section 8 programs.
- **Develop public/private partnerships-** The City should partner with external stakeholders to jointly combat challenges and leverage opportunities created by the “aging tsunami”.
- **Explore new models/best practices-** DFTA should work with housing agencies to explore new housing models and best practices in affordable housing for older adults. The City can learn from other localities and cultures to push the boundaries of innovation in housing and services.



- **Participate in planning-** DTFA's Assistant Commissioner of Housing should work with DCP, HPD and NYCHA on planning to meet the needs of seniors. There are opportunities for co-location with senior centers or geriatric care or other facilities that make sense for senior housing. Opportunities for infill on NYCHA campuses with high concentrations of seniors in under-occupied apartments or development on land owned by the Health and Hospital Corporation could build on the success of ongoing initiatives where NYCHA property is being successfully repurposed to expand economic opportunity (e.g. Astoria Houses in Western Queens).
- **Create senior housing portal-** Compile a database of all City-financed senior housing initiatives and create a user-friendly website listing vacancies. At present, HPD does not track senior housing units developed or preserved.
- **Conduct research-** DFTA, in collaboration with community organizations, should take the lead in evaluating senior housing models and analyze cost-saving measures, health and other outcomes for residents with the view of targeting investment in efficient and effective housing. Such research could justify and attract MRT and other types of investment.



## VI. CONCLUSION

New York City must begin to prepare to meet the housing needs of our growing and aging population. The first step in addressing the massive shortfall of senior housing is to create meaningful linkages between DFTA and the City's housing agencies while measuring outcomes and encouraging best practices.

Senior housing must be a prominent part of Mayor de Blasio's proposed 200,000-unit affordable housing initiative. Keeping seniors in their homes by expanding SCRIE is essential to managing demand for affordable housing. However, demand is great and the City must invest a minimum of \$750 million to create and preserve 6,000 affordable SH+S units over 8 years to begin to meet this growing need. The return on this substantial investment will be evident by the social and economic benefits of developing and preserving affordable housing for low-income seniors.

To ensure that older New Yorkers of all incomes can benefit from living in housing with services, CSCS encourages Mayor Bill de Blasio, Governor Andrew Cuomo and other stakeholders to review the current assisted living law. Allowing for the provision of supportive services, in particular for low income seniors, enables residents to feel secure in their housing as they age in place. We also urge the Mayor and Governor to work together to improve rent regulation for tens of thousands of seniors struggling with rent increases and fearful of deregulation and loss of tenant protection and their homes.

All efforts to incentivize affordable housing production in the private market including guaranteed inclusionary housing should require specific senior housing targets. Regulatory changes must be made to not only spur the private market to invest in affordable housing but also to reduce costs for affordable housing developers.

Making New York a more affordable and equitable city can only be done by including the needs of older adults. This report outlines a framework to address the "Tale of Two Cities" experienced by low-income seniors in desperate need of affordable and supportive housing to live independently with dignity.

## VII. CSCS HOUSING COMMITTEE

**Laura Jervis, Co-Chair**, Executive Director, West Side Federation for Senior & Supportive Housing

**John Kaiteris, Co-Chair**, Executive Director/CEO, HANAC, Inc.

Association of New York Catholic Homes  
Bowery Residents Committee  
Catholic Charities Neighborhood Services  
Catholic Community Relations Council of NYC, Inc.  
Community Agency for Senior Citizens  
The Educational Alliance  
Encore community Services  
Goddard Riverside Senior Services  
HANAC  
The Hebrew Home at Riverdale  
Institute for Puerto Rican and Hispanic Elderly  
Isabella Geriatric Center  
James Lenox House Association  
JASA  
Jewish Home Lifecare  
Mid-Bronx Senior Citizens Council  
NY Foundation for Senior Citizens  
Presbyterian Senior Services  
Project FIND  
Queens Community House  
Ridgewood-Bushwick Senior Citizens Council  
SelfHelp Community Services  
Sunnyside Community Services  
YM-YWHA of Washington Heights/Inwood

## VIII. HOUSING SYMPOSIUM SPEAKERS & CONTRIBUTORS

October 9, 2013

### Speakers:

**Igal Jellinek**, Executive Director, Council of Senior Centers and Services of NYC, Inc.  
**Greg Olsen**, Acting Director, New York State Office for the Aging  
**Dr. Cheryl Phillips**, Senior Vice President, Public Policy & Advocacy, LeadingAge  
**Dan Heim**, Executive Vice President, LeadingAge NY  
**Bobbie Sackman**, Director of Public Policy, Council of Senior Centers and Services

### Keynote Speaker:

**Robyn Stone**, Executive Director, Center for Applied Research and Senior Vice President of Research, LeadingAge

### Moderator:

**Shola Olatoye**, Vice President & Market Leader, Enterprise Community Partners, Inc.

### State Panelists:

**Richard Brown**, Senior Underwriter for Multi-Family, New York State Homes & Community Renewal  
**Diane Darbyshire**, Senior Policy Analyst, LeadingAge NY  
**Stuart Kaplan**, CEO, SelfHelp Community Services, Inc.  
**Elizabeth Misa**, Deputy Medicaid Director, Office of Health Insurance Programs, NYS Department of Health

### City Panelists:

**Lilliam Barrios-Paoli**, Commissioner, NYC Department for the Aging  
**David Gillcrist**, Executive Director, Project FIND  
**Jessica Katz**, Assistant Commissioner, NYC Department of Housing & Preservation Development  
**Jerilyn Perine**, Executive Director, Citizens Housing Planning Council

## IX. ENDNOTES

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# CSCS Housing Committee

## Co Chairs

John Kaiteris  
**HANAC, Inc.**

Laura Jervis  
**West Side Federation for Senior & Supportive Housing**

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**Association of New York Catholic Homes**

Jim Crocker  
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Monsignor Kevin Sullivan  
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Kevin Queen  
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Rimas Jasin  
**Presbyterian Senior Services**

Nikki Odlivak  
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**Encore Community Services**

Irma Rodriguez  
**Queens Community House**

Sabrina Lora  
**Goddard Riverside Senior Services**

Sandra Christian  
**Ridgewood Bushwick Senior Citizens  
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Judy Zangwill  
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Donald Manning  
**Jewish Association Serving the Aging,  
JASA**

David V. Pomeranz & Regina Wallace  
**The Hebrew Home at Riverdale**

Kay Boonshoft & Joe Nevins  
**Jewish Home Lifecare**

Michael Fermaglich  
**YM-YWHA of Washington  
Heights/Inwood**

Gary Gutterman  
**Metropolitan Council on Jewish Poverty**

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# Call to Action: Building a Housing Agenda for Older New Yorkers

*An Intervention to Increase Public Savings and Improve Seniors' Stability*

## FOCUS ON ZONING

New York City's shortage of affordable and accessible housing for older adults can be aided by changes to zoning law to promote the creation of more affordable senior housing and ease inappropriate requirements.

### Inclusionary Zoning

- In plans to provide 50,000 units of guaranteed inclusionary housing, incentivize developers to dedicate 20% or 10,000 low-income units for senior housing. Ensure developers work with community organizations to provide service coordination for low-income tenants.

### Accessibility

- Allow exceptions to enable the construction of elevators in affordable housing for seniors in low-density neighborhoods
- Incorporate Universal Design principles. While New York City's building code meets and sometimes exceeds federal accessibility standards, any new changes to the building, zoning and housing maintenance code should incorporate Universal Design principles to improve inclusion and accessibility.

### Density Bonus

- Improve the senior housing density zoning bonus so that affordable housing developers can increase building size, reduce per-unit costs, and better compete for land.
- Define "senior housing" in the zoning code to ensure appropriate targeting.

### Parking Requirements

- Eliminate the parking requirement for affordable housing for seniors in high density areas with access to transit.
- Lift the ban on parking waivers for affordable housing for seniors in low-density areas.

### Siting Opportunities

- Allow underutilized parking lots in existing Non-Profit Residences for the Elderly to be repurposed as new development sites for new affordable housing
- Prioritize senior housing on City-owned sites. Ensure senior housing is included in requests for proposals in large scale housing development and economic development projects. Ensure that housing agencies work with other City agencies to maximize public land available for affordable housing siting.
- Explore co-location with senior centers. Work with senior service providers and DFTA to create social, educational or other important service programs for residents and the community at large, fostering integration between residents of affordable housing and the greater community.

### Ease Barriers

- Adopt the Citizens Housing and Planning Council's "Making Room" recommendations to expand housing options in New York City to meet the needs of our diverse and growing population.
- Waive Bicycle Storage Room Requirements in senior housing.



Real Possibilities

**AARP New York**

***Testimony Before the New York City  
Council Committee on Aging***

**Int. No. 337 - To Create a Senior Housing Task Force  
Oversight: How Can the City Expand and Preserve Affordable  
Housing Options for Seniors?**

**Wednesday, June 18, 2014**

**Committee Room, City Hall  
New York, NY**



Good afternoon Chairwoman Chin and members of the Aging Committee. My name is James Arnold and I serve on AARP New York's Executive Council. I am here today to testify on behalf of AARP New York and our 750,000 members in New York City on the topic of affordable housing.

As a leading advocate for the 50+ population, with almost 750,000 members in New York City and over 2.6 million members across the state, AARP is committed to ensuring that all New Yorkers are able to live their best lives as they age. Last year AARP commissioned a study on the 50+ population across the 5 boroughs to gain a deeper, research-based look at this key segment, the increasing population growth and the challenges and opportunities facing them. This research surveyed registered voters, 50 years and older and not just AARP members. It was no surprise that concerns around housing ranked very high in the minds of NYC residents.

Included with the testimony I will present this morning is an excerpt from our research that will be released later this month. This document helps illustrate the points I will make today and much of the information is broken down by borough.

The lack of housing and increases in stabilized rent threaten the economic security for 50+ New Yorkers. In order to meet the needs of this changing older population, NYC's housing market will require innovative solutions. Currently, two-thirds of New York City's housing stock is rental properties and of them, the majority is either rent stabilized, rent controlled or part of other regulated rental programs. Similarly, two-thirds of 50+ NYC voters rent their homes, with

even larger majorities renting in 3 out of 5 boroughs and among Black and Hispanic resident voters.

According to the New York City Rent Guidelines Board's 2013 Housing Supply Report, rental housing availability remains tight, with a Citywide vacancy rate of just 3.12% in 2011, and overcrowding remains a problem despite recent housing initiatives to help reduce the affordable housing shortage.

Further, in June 2013 the New York City Rent Guidelines Board voted to raise stabilized rents between 4% and 7.75% beginning October 2013. In their remarks, board members assert that the hike was unavoidable in the face of increasing fees for building owners while acknowledging that it would force some rent-stabilized tenants to choose between paying their rent and paying for basic necessities. As a percentage of income, rate hikes have a significant implication for older adults who rely on fixed incomes below the city average. We know that when seniors move, their new home choice is most determined by financial reasons and lack of availability. You will see a graph on the first page of the included research that illustrates this point.

Despite ongoing efforts to alleviate the affordable housing shortage in NYC, the issue continues to provoke anxiety with 50+ voters. Large proportions of renters and owners alike are highly concerned about being able to afford the cost of living in NYC as they age.

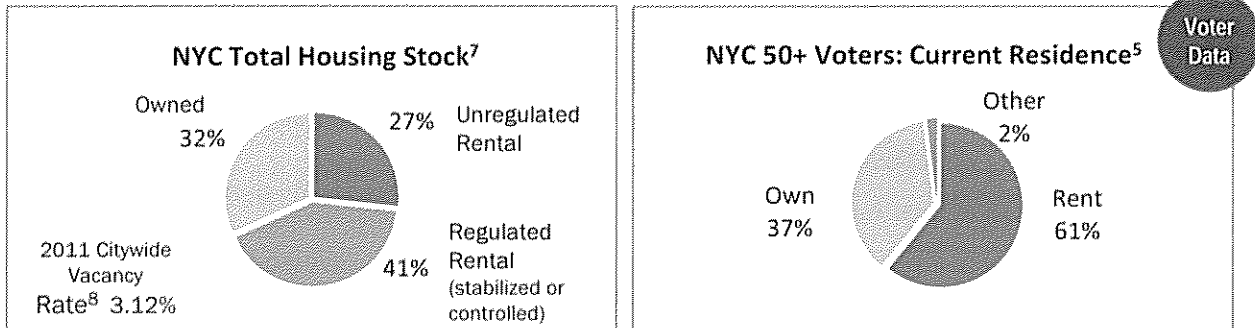
50+ voters nearly unanimously agree that aging in one's current home or community is important, yet there is a 50/50 split in the number who plan to stay in NYC and those who are somewhat likely to leave the City as they age.

New and innovative housing ideas are needed to implement a sustainable solution to meet demand and safeguard affordability, particularly for older residents. AARP supports the creation of a senior housing taskforce as a first step in addressing the growing need for affordable housing options in NYC that also take into account the needs of residents as their needs change so that they may remain in the community and age in place.

Thank you again for the opportunity to testify on behalf of AARP this morning.

# LACK OF HOUSING AND INCREASES IN STABILIZED RENT THREATEN ECONOMIC SECURITY FOR 50+ NEW YORKERS NYC'S HOUSING MARKET WILL REQUIRE INNOVATIVE SOLUTIONS TO MEET THE NEEDS OF ITS GROWING, CHANGING OLDER POPULATION

Two-thirds of New York City's housing stock is rental properties and of them, the majority is either rent stabilized, rent controlled or part of other regulated rental programs. Similarly, two-thirds of 50+ NYC voters rent their homes, with even larger majorities renting in 3 out of 5 boroughs and among Black and Hispanic resident voters.



## Rent and Ownership of Current Residence among 50+ NYC Voters<sup>5</sup>:

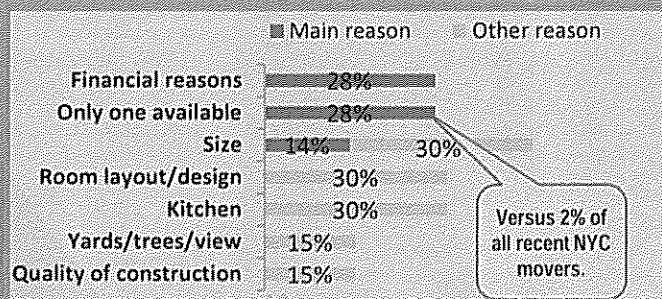
	Age		Borough					Race/Ethnicity			
	50-64	65+	Bronx	Brooklyn	Manhattan	Queens	Staten Island	White	Black	Hispanic	Asian
Rent	61%	61%	71%	64%	75%	47%	36%	51%	70%	79%	33%
Own	37%	37%	29%	33%	24%	49%	62%	48%	27%	19%	57%

According to the New York City Rent Guidelines Board's 2013 Housing Supply Report, rental housing availability remains tight, with a Citywide vacancy rate of just 3.12% in 2011, and overcrowding remains a problem despite recent housing initiatives to help reduce the affordable housing shortage.<sup>8</sup>

Further, in June 2013 the New York City Rent Guidelines Board voted to raise stabilized rents between 4% and 7.75% beginning October 2013. In their remarks, board members assert that the hike was unavoidable in the face of increasing fees for building owners while acknowledging that it would force some rent-stabilized tenants to choose between paying their rent and paying for basic necessities.<sup>9</sup> As a percentage of income, rate hikes have a significant implication for older adults who rely on fixed incomes below the city average.<sup>10</sup> New and innovative housing ideas are needed to implement a sustainable solution to meet demand and safeguard affordability, particularly for older residents.

## WHEN SENIORS MOVE, THEIR NEW HOME CHOICE IS MOST DETERMINED BY FINANCIAL REASONS AND LACK OF AVAILABILITY

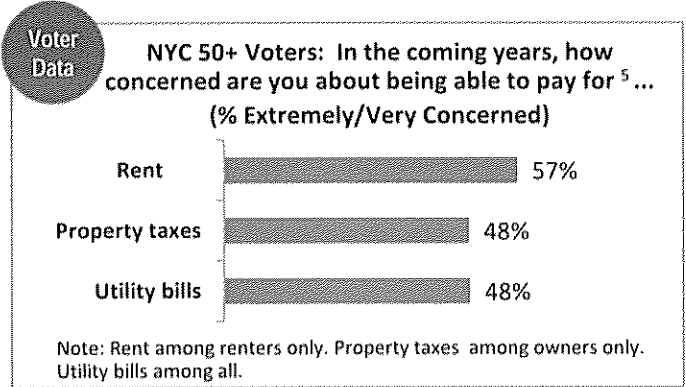
**SENIORS (65+) FACE FORCED HOUSING CHOICES WHEN MOVING:**



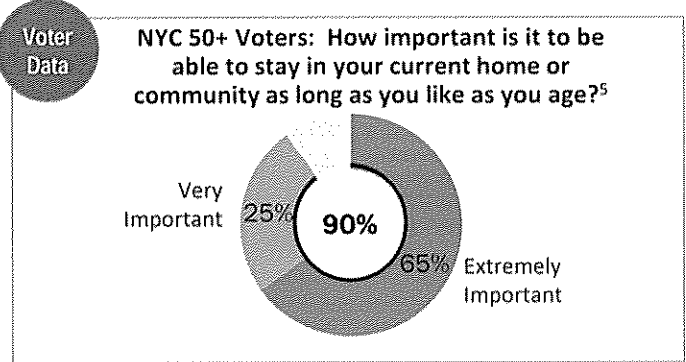
**Reasons for Moving into Current Home, NYC Residents Aged 65+ who moved in past year<sup>11</sup>**

# CONCERN ABOUT BEING ABLE TO AFFORD HOUSING IN THE FUTURE RUNS HIGH AMONG 50+ VOTERS

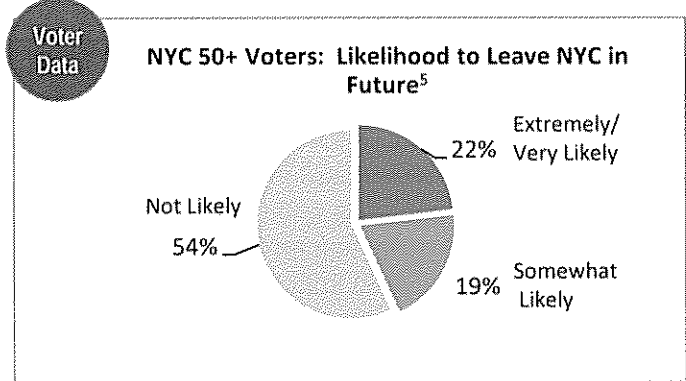
## JUST HALF OF 50+ PLAN TO STAY IN THE CITY



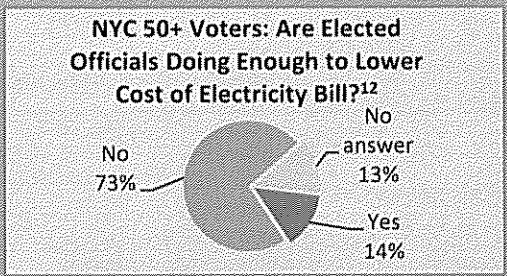
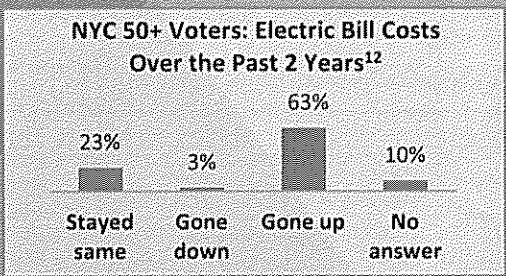
Despite ongoing efforts to alleviate the affordable housing shortage in NYC, the issue continues to provoke anxiety with 50+ voters. Large proportions of renters and owners alike are highly concerned about being able to afford the cost of living in NYC as they age.



50+ voters nearly unanimously agree that aging in one's current home or community is important, yet there is a 50/50 split in the number who plan to stay in NYC and those who are at least somewhat likely to leave the City as they age.



### CONCERN ABOUT FUTURE UTILITY COSTS MAY BE RESULT OF RISING BILLS AND NOT ENOUGH OBSERVED REFORM





The New York  
Academy of Medicine

*At the heart of urban health since 1847*

**Testimony for the NYC Council Hearing on Senior Housing**  
**Lindsay Goldman, LMSW**  
**June 18, 2014**

The New York Academy of Medicine (NYAM) has been advancing the health of people in cities since 1847. An independent organization, NYAM addresses the health challenges facing the world's urban populations through interdisciplinary approaches to research, education, community engagement, and policy leadership. Our current priorities include creating environments that support healthy aging; strengthening systems that prevent disease and promote the public's health; and working to eliminate health disparities.

NYAM's testimony today is grounded in our role staffing the Age-friendly New York City initiative in partnership with the New York City Council and the Office of the Mayor. We encourage all sectors of the city to see the opportunity in the aging of the population. Age-friendly NYC was awarded the "Best Existing Age-friendly Initiative in the World" by the International Federation on Ageing in 2013, and NYAM advises communities worldwide in their efforts to become more inclusive of older residents.

We applaud the City Council for recognizing the myriad housing challenges experienced by older adults and proposing a law to create a senior housing task force. Housing is an important predictor of security – one of three core pillars of the World Health Organization's Policy Framework for Active Ageing – and safe, adequate housing is essential to the well-being of older people.<sup>1</sup> There is considerable evidence to suggest the physical conditions and quality of the home environment impact both physical and mental health.<sup>2,3</sup>

The nearly 1.4 million older adults living in the city are geographically dispersed, with the largest concentrations in Brooklyn and Queens.<sup>4</sup> Older adults are more likely to rent (463,617 households) than own (376,856 households), and older renters typically have lower incomes than older owners.<sup>5</sup> As a result, the majority of older renters rely on subsidies to afford their housing. The breakdown of single elderly renter households is as follows: 51% rent-stabilized/controlled; 20% market-rate rental; 16% public housing; and 14% other subsidized housing.<sup>6</sup> One third of older adults live alone<sup>4</sup>, and 23% live in poverty.<sup>7</sup>

Functional capacity, immigration status, and English proficiency also significantly impact housing options and quality of life for older people. Of adults age 65 and over, 27% report ambulatory difficulty; yet only 51% of units in multi-family housing with elevators and 3% of units in multi-family housing without elevators are fully accessible.<sup>4</sup> Many older households lack low-cost improvements like grab bars in

bathrooms.<sup>5</sup> Fifty-five percent of the age 60+ population is foreign-born<sup>8</sup>, and undocumented older adults are often ineligible for senior housing programs. In addition, 29% of older adults speak English “less than very well”<sup>4</sup> which can serve as a barrier to accessing housing.<sup>9</sup>

In identifying and evaluating the policies, programs, and practices that will increase the availability and affordability of safe, appropriate housing for older New Yorkers, NYAM encourages the senior housing task force to incorporate into its purview all types of senior housing (including illegally converted basements, cellars, and attics), to be cognizant of the range of functional capacity among older people, and to consider the following recommendations:

**1. Include the voices of older people in the Task Force, and remember older people as potential sources of solutions.**

Older adults are a critical resource to the city. They are often among the most long-term, civically engaged residents, possessing an unparalleled knowledge of their communities’ surroundings, assets, and vulnerabilities. Speaking directly to older people, in addition to senior housing advocates and service providers, will provide a comprehensive understanding of their housing issues. In addition, older people can be mobilized to meet housing-related needs. For example, Umbrella of the Capital District, an award-winning program in upstate New York, recruits, screens, and deploys older people (many of whom have extensive professional experience) to provide handyman and homemaker services to their older neighbors.<sup>10</sup> Such solutions should be part of New York City’s strategy.

**2. Ensure older people have access to the physical and social supports they need to age in community.**

For many older adults, physical or cognitive impairment and diminished social networks can result in increased dependency and attachment to home, belongings, and neighborhood.<sup>11</sup> Displaced older people can experience the exacerbation or emergence of physical and mental health conditions.<sup>12</sup> When it is necessary for older people to relocate, for instance to a smaller apartment, the City should prioritize keeping older people within their neighborhoods and engaging in ongoing dialogue with older people who must move.

Efforts should also be made to strengthen older people’s connections to formal and informal

support systems. The provision of health care and social services within housing, as well as increased social connectedness, have been shown to influence the health outcomes of older people.<sup>13,14</sup> Yet the majority of senior housing does not facilitate access to such supports. Policies and funding streams that encourage service coordination and delivery, multigenerational housing, tenant organization, and communal space will help older people remain safely in their homes while maintaining social connections and participation which are integral to healthy aging.

Environmental modifications to address physical and cognitive challenges may enable older people to remain in the community and avoid a higher and more costly level of care.<sup>15</sup> Interventions within the home, such as grab bars in bathrooms, improved lighting and color contrast, enlarged print materials, and door alarms,<sup>15</sup> as well as outside the home, such as ramps, level crosswalks, and extended crossing times,<sup>16</sup> can assist older people in accomplishing activities of daily living independently, facilitate increased mobility, and decrease or reverse disability levels.<sup>17</sup> The Task Force should identify supports to assist property owners/managers in making adaptations when necessary.

### **3. Ensure the disaster resilience of current and future senior housing.**

NYAM recently completed a year-long study of the impact of Hurricane Sandy on older adults. Focus groups, key informant interviews, and analysis of secondary data indicate that many providers of housing for older people, such as NYCHA, section 202, and Mitchell-Lama, were unprepared to address the needs of older people who evacuated and sheltered-in-place. In addition to maintaining physical infrastructure, senior housing providers, including those providers that do not receive city funding but house large numbers of older adults, should be supported in developing comprehensive emergency plans. These plans should be devised in consultation with older residents and should include formal partnerships with those entities (e.g. nonprofit, faith-based, health care) who will meet the needs of residents that exceed the capacity of housing providers.

There is a growing body of evidence that substantiates community cohesion as a protective factor in disasters.<sup>18</sup> During Hurricane Sandy the majority of people, including older adults, were helped by friends and neighbors<sup>19</sup>, and buildings with strong tenant associations often fared better, as they were able to meet their own needs until formal services and systems were restored. In addition, older people played a significant role in response and recovery efforts and should be empowered to care for their neighbors in



times of stability and crisis. The full report of NYAM's findings and recommendations will be available in July at [www.nyam.org/OlderAdultsResilienceReport](http://www.nyam.org/OlderAdultsResilienceReport)

Age-friendly housing practices are an essential part of making New York City age friendly and a good place to grow old. We congratulate the City Council on taking up this important topic and offer our services as you investigate this issue further.

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## AIANY Design for Aging Committee June 2014

The American Institute of Architects New York (AIANY) Design for Aging Committee (DFA) aims to increase public awareness of the needs of seniors in an urban environment and to create an age-friendly New York City by designing to accommodate those needs.

The creation of a Senior Housing Task Force that continually works towards improving the physical environment in ways that enable seniors to continue to live independently, safely, and comfortably in their neighborhoods/apartments — to age in place — is an important tool in creating an age-friendly city.

By developing ways for seniors to more easily negotiate their physical surroundings we are also designing an environment that will better serve the needs of all age groups, thus helping to maintain the integrated and diverse neighborhoods that are major components of the strength and desirability of NYC.

For the past four years DFA has been exploring multiple issues of “aging in place” within the context of a dense urban environment. We feel that the following specific goals are consistent with the Mayor’s recently announced housing plan and would help the city’s growing senior population to remain active and engaged in their diverse neighborhoods, thus aging with dignity:

1. Encourage mixed-use buildings to allow various public spaces on the lower floors, such as cafés, libraries, social service offices, doctors’ offices, exercise facilities; modify existing regulations that may prevent this from occurring.
2. Because over half of the city’s rental apartments are in walk-up buildings, and it is not feasible to make them all fully accessible, study ways to improve them incrementally in order to allow aging residents to remain safe and comfortable as long as possible. This might include development of a modestly priced “toolkit” (new lighting, safer handrails, grab bars, etc) that could help private owners upgrade their buildings.
3. Explore ways to incentivize building owners to allow elderly residents to move within their existing buildings and/or immediate neighborhoods, either to apartments on lower floors or to smaller units, without unaffordable rent increases.
4. Encourage both new and existing mid- and high-rise buildings to provide some larger apartments on lower floors to specifically accommodate seniors, either small groups of unrelated seniors or a senior with a caregiver, etc.; consider elimination of existing laws that prevent more than three unrelated individuals from occupying one apartment.
5. In low density residential districts, allow for ‘granny’ units to be added, either in separate backyard buildings or incorporated into the existing house through modification of existing zoning restrictions.



6. Encourage modifications to existing lobbies so that they can serve as gathering places for seniors and provide amenities such as seating, tables, lighting, windows, coffee machines; security guards and concierges at conveniently-located stations can also act as social lubricants for senior interaction.
7. Develop guidelines to aid both interior and exterior wayfinding, including the use of color and 'landmark' locations, and suggestions about use of materials for flooring; give special attention to fall-prevention.
8. Explore the use, development, and implementation of affordable technology that will allow house-bound seniors to communicate with their families and friends, as well as with their medical service providers. Can the innovative "virtual senior centers" that have been pioneered by certain non-profit organizations be made available to a wider population?
9. Consider modification of existing zoning provisions, such as the Quality Housing regulations, to incentivize senior-friendly elements in all new multi-family buildings: seating near elevators on all floors, small gathering places, hand-rails along corridors, power-assisted entry doors, etc.
10. Review existing code provisions on handicapped accessibility with regard to better serving and protecting frail residents who are not necessarily wheelchair-bound.

To generate additional ideas for the improvement of Senior Housing, the Task Force can work with the various advocacy groups for seniors that exist in the neighborhoods of NYC, and work with the Age-Friendly NYC Commission to establish additional Age-Friendly Districts in every Council District of NYC.

The Committee's goals are similar to those of the Senior Housing Task Force, and we would be honored if one of our members could participate as a member of that Task Force to facilitate our on-going service as a resource in achieving the goal of an improved age-friendly environment in New York City.

Thank you very much for your consideration.

Jerry Maltz, AIA  
Lisa Morgenroth, Assoc. AIA  
Christine Hunter, AIA LEED AP  
AIANY Design for Aging Committee



## AIANY Design for Aging Committee Resources June 2014

### Publications and Exhibitions

**“Designing for a Lifetime in New York and Other U.S. Cities”** (*Architectural Design* March/April 2014)

A public event will be conducted by the Committee on June 23, 2014 at the Center for Architecture to discuss this article and others in the same issue of *Architectural Design*. All relate to providing better environments in which seniors can thrive.

**“Aging in Place: There’s No Place Like Home”** (Oculus Winter 2012)

Co-authored by AIANY DFA members Jerry Maltz, AIA, and Christine Hunter, AIA, LEED AP, for AIANY’s quarterly magazine.

**“Urban Design & Architectural Guidelines for an Age-Friendly NYC”** (May 2011)

This four-page document is now available on our website, [www.aiany.org/committees](http://www.aiany.org/committees), under “Design for Aging”.

### Public Events

#### **Designing for a Lifetime**

June 23, 2014, Center for Architecture

#### **Design for Dementia, At Home and in Urban Communities: Opportunities and Challenges**

January 28, 2014, Center for Architecture

#### **Booming Boroughs Exhibition Opening, Designing for Aging in SMLXL**

January 9, 2014, Center for Architecture

[boomingboroughs.org](http://boomingboroughs.org)

#### **Aging in Place in NYC - Age-Friendly Strategies for NYC**

October 17, 2013, Center for Architecture

#### **Booming Boroughs, Redesigning Aging-in-Place in NYC, conclusions of the Charrette**

June 20, 2013, Center for Architecture

[boomingboroughs.org](http://boomingboroughs.org)

#### **Design for a Lifetime: Preparing Your Home for Successful Aging**

May 28, 2013, New York Public Library, 42nd Street Central Building

#### **Booming Boroughs, Redesigning Aging-in-Place in NYC Charrette**

May 18, 2013, Center for Architecture

[boomingboroughs.org](http://boomingboroughs.org)

# **New York City Committee on Aging**

## **Hearing: Wednesday, June 18, 2014**

RE: Int. No. 337 – To Create a Senior Housing Taskforce  
Oversight: How Can the City Expand and Preserve Affordable Housing  
Options for Seniors?

### ***Senior Housing Alternatives:***

### ***Small Group Residences***

#### **Presenter**

Integrity Senior Services, Suite 13A  
2381 Hylan Boulevard  
Staten Island, NY 10306

#### **Participants**

Claudette Duff, LCSW  
*Founder, Integrity Senior Services & Out of the Storm Senior Housing*

Raymond Kozma, LCSW  
*Clinical Supervisor, Integrity Senior Services*

Danielle Johnson  
*Business Manager, Integrity Senior Services*

# New York City Committee on Aging Hearing: Wednesday, June 18, 2014

RE: Int. No. 337 – To create a senior housing task force

Oversight: How Can the City Expand and Preserve Affordable Housing Options for Seniors?

## *Senior Housing Alternatives: Small Group Residences*

### Background Philosophy and Considerations for the Establishment of Small Group Senior Housing

The devastating effects of super-storm Sandy upon New York City in the Fall of 2012 exposed very real problems with the housing and care of a large segment of our senior citizens.

Unlike those seniors who enjoyed good health and adequate income, who were active in the community, and who had the support of caring families, there was a large segment of seniors who were living on the edge and just managing to survive. These were the seniors who had very little income, had no families to offer help, who suffered poor health, and who, in many instances, were suffering with dementia and mental health problems – in short a very fragile and vulnerable population. When the flood waters of Sandy came ashore, the slender elements this group of seniors were holding onto to survive were washed away.

Until Sandy and the media coverage documenting the damages done to our city came along, these seniors and their tenuous living situation were largely hidden from sight and unknown. A parallel, earlier situation, that of the Willowbrook State School, a state-supported institution for children with developmental disabilities, provides us with some valuable lessons. The awful conditions and questionable practices at Willowbrook were hidden until television and newspaper coverage brought to the public's awareness the abuses suffered by those with developmental disabilities.

After the public outcry, which led to Willowbrook's closure in 1987 and to federal civil rights legislation protecting people with disabilities, the Group Home idea was developed: Allowing a small number of individuals with disabilities, who could not live on their own, to live together in a private residence within the local community. Here they would receive appropriate assistance, supportive services, and supervision that would protect their welfare and foster their independence and inclusion into the larger community.



The idea of Small Group Residences as an expanded alternative for Senior Housing follows this Group Home model. The Small Group Residence for seniors is not a Skilled Nursing facility and not just a Senior Residence for Independent Living. It is a private residence for seniors who need assistance to help them with age-related ailments that have impacted their activities of daily living. It is an effort to create a more resident-centered environment, one that is more home-like and less institutional or hospital-like. It is a place where the physical, medical, mental, social and emotional needs of each senior are attended to with care and compassion, allowing each senior to have the fullest measure of independence and well-being as possible.

Low-income housing opportunities, Skilled Nursing Homes, Senior Residences, and Retirement Communities are all needed for the care and welfare of seniors. The Small Group Residence for seniors is envisioned as another resource, filling a niche in the housing options that can be offered to seniors and providing appropriate levels of care and support that respect the dignity and uniqueness of each individual.

Raymond M. Kozma, LCSW  
Integrity Senior Services  
2381 Hylan Blvd, Suite 13  
Staten Island, NY 10306  
718-494-2858

# **Out of the Storm Senior Housing**

**2381 Hylan Boulevard, Suite 13A  
Staten Island, NY 10306**

## **Our Story**

In 2012, after the devastation of Super Storm Sandy, a large number of people including seniors lost their homes. Seniors who had to be evacuated found themselves in temporary shelters, on the couches of relatives or sent to live in hotels. Temporary, emergency shelter had to give way to permanent solution and so the need for affordable senior housing was recognized and the concept of shared residences for seniors was developed.

By November 15<sup>th</sup>, 2012, less than a month after Super Storm Sandy devastated Staten Island, Out of the Storm Senior Housing opened the doors to our first house located in the Tottenville section of Staten Island. In March 2013 we opened a spacious ranch style home in Dongan Hills. Over the years to come, we intend to establish more homes.

## **Our Mission**

Out of the Storm Senior Housing is a non-profit organization whose mission is to provide seniors with a family – like, affordable, and stable living arrangement. Our private houses are located in residential neighborhoods and provide a warm, comfortable and safe living environment. Because the residences are private homes in the community, the stigma of institutionalization is removed. With the dependable routine and stability provided by the home, the senior residents enjoy as much independence, dignity, companionship and peace of mind as possible.

## **Our Homes**

Each home has a unique characteristic and provides a warm, comfortable and family focused atmosphere. Each senior has his or her own private room and can furnish it with their own belongings. Common areas of the home, such as the living room, family room, and outside areas are shared by all.

Each home has a full-time live-in Home Manager who is a Certified Nursing Assistant, fully insured and bonded. Additional trained professionals assist the Home Manager in providing personal care, housekeeping, Healthy and Nutritious Meals, and medication management and socialization opportunities. The security provided by a full-time housing staff, helps to establish a dependable routine and stability that adds to the peace of mind and well-being of the residents.

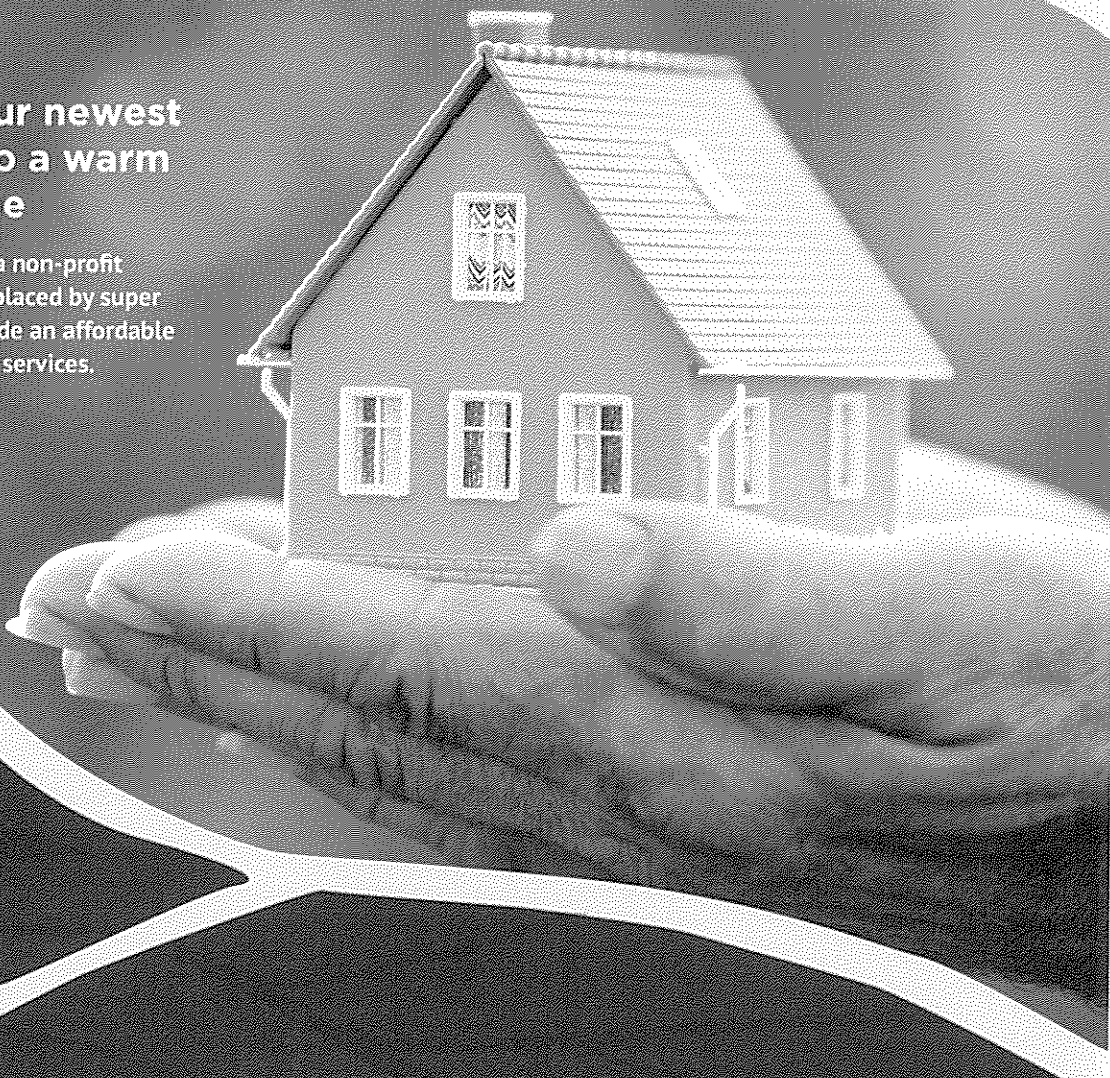
## **Our Volunteers**

Next to our precious residents and our dedicated staffs, our volunteers are our greatest asset. Our partnerships with community organizations, businesses and ordinary people provide well-needed time and resources that helps to keep the cost low for residents.

**COME GET INVOLVED  
WE'RE LOOKING FOR VOLUNTEERS**

**Help us transform our newest  
senior residence into a warm  
and welcoming home**

Out of the Storm Senior Housing is a non-profit that was established for seniors displaced by super storm Sandy. Our mission is to provide an affordable housing alternative with supportive services.



**SUNDAY, JUNE 22  
FROM 10 AM - 4 PM  
FUN FOR ALL  
MUSIC & ENTERTAINMENT  
PROVIDED.**



**10<sup>TH</sup> ANNIVERSARY SERVICE EVENT**

Integrity Senior Services has been treating older adults, caregivers, and the disabled for 10 years! The best way to celebrate this milestone is to host a special service event for **Out of the Storm Senior Housing**.

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**Testimony by New York Legal Assistance Group (“NYLAG”)**

**before the NYC Council Committees on Aging regarding:**

**Int. No. 337 – To Create a Senior Housing Task Force**

**Oversight: How Can the City Expand and Preserve Affordable Housing Options for Seniors**

**June 18, 2014**

Chair Chin, Council Members, and staff, good morning and thank you for the opportunity to speak about Int. No. 337, a Local Law to create a senior housing task force and how the city can expand and preserve affordable housing options for seniors, generally. My name is Elizabeth Esser-Stuart and I am the Special Projects Coordinator in LegalHealth, a division of the New York Legal Assistance Group (NYLAG). NYLAG is a nonprofit law office dedicated to providing free legal services in civil law matters to low-income New Yorkers. NYLAG serves immigrants, seniors, the homebound, families facing foreclosure, renters facing eviction, low-income consumers, those in need of government assistance, children in need of special education, domestic violence victims, persons with disabilities, patients with chronic illness or disease, low-wage workers, low-income members of the LGBT community, Holocaust survivors, as well as others in need

of free legal services. I am joined today by Kamilla Sjödin, Associate Director, Housing Law in NYLAG's General Legal Services division<sup>1</sup>.

We commend all those who have worked on Int. No. 337 and any efforts to address the housing needs of seniors in New York City, and strongly urge its passing. Housing is a critical issue for many New Yorkers but especially for seniors. As baby boomers age, the elderly population on a fixed income will grow and these problems will become even more acute. As a free legal services provider, we see how seniors are affected by the threat of or actual loss of housing on a daily basis. As this body is acutely aware, this problem is particularly severe for elderly, low-income people with serious health problems. Many seniors with incomes that were once sufficient are struggling to remain in their homes and pay their medical bills. Not only do they have to deal with the health problem itself, but the expense of the health problem. The stress and uncertainty of facing eviction exacerbates their deteriorating conditions.

To mention just two examples, NYLAG recently assisted an elderly client who suffers from advanced chronic obstructive pulmonary disease (COPD), who was residing in a rent stabilized apartment with her disabled son and was sued in housing court by her landlord for non-payment of rent. After numerous court appearances, NYLAG and the opposing counsel reached an agreement that the client was actually entitled to a sizable rent credit of about \$1,850.00 and owed no rent. The landlord's case was dismissed by the Judge. This client was terrified of losing her housing and may well have but for our intervention.

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<sup>1</sup> For full disclosure, Kamilla is a former employee of the New York City Council where at one time, she served as counsel to the Committee on Housing and Buildings, as well as counsel to the (at that time) Subcommittee on Public Housing.

In another case, NYLAG is currently assisting a 79 year old client with prostate cancer. The client has resided in his rent stabilized apartment for over 40 years and has SCRIE. His income is approximately \$1,300.00 per month. With SCRIE he pays rent of \$492.00 a month. In an effort to evict him, his landlord filed a proceeding in Housing Court claiming that this was not his primary residence as the client spent some of the winter in Florida due to his health. With NYLAG's representation, the holdover case was dismissed. The holdover case caused a delay in the client's SCRIE renewal as the Landlord did not send him a new lease. Before the client could renew his SCRIE, the Landlord sued him again in housing court, this time for nonpayment of rent claiming client owed the full rent without the SCRIE deduction. With NYLAG's assistance, the client's SCRIE has been restored retroactively. NYLAG has filed a counterclaim in the nonpayment action for landlord harassment and the case is still pending. In reviewing client's rent history, it also appears that the client has overpaid rent and is due a rent credit from his landlord. This client, too, is afraid of his landlord's constant efforts to evict him. It has caused him a lot of unnecessary stress at a time when he needs to concentrate on his health and treating his cancer.

Frankly, it is unconscionable in our city that individuals who have contributed to society cannot retire in relative comfort, but must worry about their housing. As such we commend all of you again for working to address this problem. If we could make one suggestion, we would further urge you to add a member to the committee who is familiar with city finance and who can audit or appropriately review any proposals. Although more housing is greatly needed, endeavors to develop housing often end up very

profitable for private investors and should be fully investigated and explored through independent financial analysis before approved.

Of course, we also strongly urge the funding for legal representation for all low-income seniors in Housing Court as a relatively inexpensive measure to preserve affordable housing. In 2013, NYLAG assisted thousands of individuals and families with housing issues. NYC Housing Court is notoriously complicated and difficult to navigate. This burden should not be placed on low-income seniors to handle alone. In fact, all low-income seniors should be entitled to full representation in any housing proceeding.

We would also urge this task force once formed to further explore subsidizing senior housing through programs like SCRIE and Section 8. We realize that the latter is often dependent on funding from the federal government and hope we can work together to make sure such programs are fully funded so that seniors can afford their rent on an ongoing basis.

We would be happy to discuss our proposals further with the Council or other advocates and work together to make this program even better than it is. Again, we commend all those who have already worked on placing this program in existence, as well as improving it, and strongly urge the passing of Int. No. 337.

Thank you for the opportunity to testify today.

Respectfully submitted,

Elizabeth Esser-Stuart, Special Projects Coordinator, LegalHealth

Kamilla Sjödin, Associate Director, Housing Law





**L E G A L  
S E R V I C E S**

**INCORPORATED**

**TESTIMONY ON**

**EXPANDING AND PRESERVING AFFORDABLE  
HOUSING OPTIONS FOR SENIORS**

**PRESENTED BEFORE:**

**THE NEW YORK CITY COUNCIL  
COMMITTEE ON AGING**

**PRESENTED BY:**

**BRIAN J. SULLIVAN  
SENIOR STAFF ATTORNEY  
MFY LEGAL SERVICES, INC.**

**June 18, 2014**

Good morning Councilmembers and thank you for inviting me to testify before the Committee on Aging. My name is Brian Sullivan. I am a senior staff attorney at MFY Legal Services, Inc.

MFY envisions a society in which no one is denied justice because he or she cannot afford an attorney. To make this vision a reality, MFY provides free legal assistance to residents of New York City on a wide range of civil legal issues. We prioritize services to vulnerable and underserved populations such as older New Yorkers, while simultaneously working to end the root causes of inequities through impact litigation, law reform, and policy advocacy.

Each year, MFY serves more than 2,000 New Yorkers who are at least 60 years old. When they turn to MFY for help, older New Yorkers are often facing eviction, foreclosure, or other housing-related problems, loss of benefits or inability to access them.

MFY plays a key role in preserving affordable housing options for seniors by preventing evictions, and combating the lack of accessibility and discrimination that older New Yorkers and New Yorkers who have disabilities face on a daily basis. MFY's recommendations and testimony are based on our experience preserving existing, affordable housing for older New Yorkers and combating rights violations.

### **Key Recommendations**

1. Expand outreach efforts to make sure that older New Yorkers know about the Senior Citizen Rent Increase Exemption (SCRIE) program and improve the accessibility of the application and recertification processes, especially for LEP seniors.
2. Prioritize outreach about and enforcement of the reasonable accommodation and reasonable modification provisions of the Fair Housing Act, the New York State Human Rights Law, and the New York City Human Rights Law to improve the accessibility of existing housing for older New Yorkers.
3. Increase access to home care services that enable older New Yorkers to age in place with dignity in settings that are more integrated, less restrictive, and less expensive than institutional settings.
4. Expand funding for legal services—including eviction prevention, public benefits claim advocacy, consumer debt defense, and long-term care planning—that help older New Yorkers to pay their rent and avoid displacement or institutionalization.

## **I. Preserve Existing Affordable Housing so that Older New Yorkers Can Age in Place**

Older New Yorkers want to stay in their homes and communities. In one AARP survey, more than 80 percent of respondents who were at least 45 years old indicated that they would like to stay in their current residence for as long as possible.<sup>1</sup> Older New Yorkers are able to age in place only if their home is affordable and accessible.

### **A. Affordability is Essential to Allow Older New Yorkers to Age in Place**

Older New Yorkers can age in place only if they can continue to afford to continue to pay their rent. The Senior Citizen Rent Increase Exemption (SCRIE) plays an essential role in allowing older New Yorkers to age in place. SCRIE offers eligible tenants who are at least 62 years old an exemption from rent increases. Unfortunately, many older New Yorkers are not aware of the benefits that they may be eligible for through SCRIE. The SCRIE application and recertification processes are also too difficult for many older New Yorkers, particularly for those who have limited English proficiency

SCRIE's purpose is "to alleviate the severe impact of ever-increasing rental obligations upon low-income senior citizens by fixing their monthly rents at one third of their income. In this way, these senior citizens are protected against erosion of funds available for other necessities, such as food, clothing and medicine."<sup>2</sup> However, the burdens that are placed on SCRIE applicants and beneficiaries run counter to SCRIE's purpose. Delays in processing SCRIE applications and recertifications jeopardize the housing of older New Yorkers because they can result in rent arrears and eviction proceedings. Clients often come to MFY facing eviction based on problems involving SCRIE payments. These problems often stem from administrative delays and the Department of Finance placing burdens on tenants that are not consistent with the statute and regulations that govern the SCRIE program.

Based on our clients' experiences, a significant amount of advocacy is necessary to get SCRIE reinstated when an older New Yorker is unable to properly recertify and his or her benefit is terminated. It is particularly difficult for older New Yorkers to have their benefits reinstated retroactively. MFY recommends that New York City expand outreach efforts about SCRIE and continue to simplify and improve the accessibility of the SCRIE application and recertification processes.

### **B. Accessibility is Essential to Allow Older New Yorkers to Age in Place**

Older New Yorkers can age in place only if their homes are accessible. Accessibility is a major concern for older New Yorkers because approximately 40 percent of people who are at least 65 years old have a disability. Federal, state, and local statutes, rules, and regulations protect the rights of people with disabilities, including people with age-related disabilities.

Antidiscrimination laws recognize that disabilities result from the interaction of a person's impairment with the barriers the person faces. The barriers that a person with a disability faces can be caused by the built environment, such as staircases, narrow doorways, and inaccessible

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<sup>1</sup> AARP, *Fixing to Stay: A National Survey of Housing and Home Modification Issues* 24 (2000).

<sup>2</sup> *Coccaro v. Stupp*, 635 N.Y.S.2d 924, 925, 166 Misc.2d 948, 949-50 (Sup. Ct. NY Cty. 1995).

bathrooms, or by attitudinal biases, such as misunderstanding, prejudice, and stigma. Disability-rights laws are designed to eliminate the physical and attitudinal barriers that people with disabilities often face.

Requests for reasonable accommodations and modifications by older New Yorkers who have disabilities can be governed by the Americans with Disabilities Act (ADA), the Rehabilitation Act, the Fair Housing Act (FHA), the New York State Human Rights Law (NYSHRL), and the New York City Human Rights Law (NYCHRL). Fair Housing laws require individuals and entities owning, managing, selling, or renting housing to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford a person with a disability equal opportunity to use and enjoy a dwelling. The individual or entity that owns, manages, sells, or rents the relevant property is generally responsible for paying the costs, if any, associated with a reasonable accommodation.

Fair Housing laws also require individuals and entities owning, managing, selling, or renting covered dwellings to permit reasonable modifications of existing premises if modifications may be necessary to allow a person with a disability full enjoyment of the premises. The term “reasonable modification” refers to a change to a physical or structural element of a covered dwelling or common area. According to the Department of Justice and the Department of Housing and Urban Development, “[e]xamples of modifications that typically are reasonable include widening doorways to make rooms more accessible for persons in wheelchairs; installing grab bars in bathrooms; lowering kitchen cabinets to a height suitable for persons in wheelchairs; adding a ramp to make a primary entrance accessible for persons in wheelchairs; or altering a walkway to provide access to a public or common use area.”<sup>3</sup> If modifications to the housing unit will not suffice, a person with a disability may request a reasonable accommodation to be transferred to a more accessible unit. Under the FHA, the requester is responsible for paying for a reasonable modification. However, under the recently-modified NYSHRL, the landlord is responsible for paying for a reasonable modification to the common areas. Landlords have also been required to pay for modifications such as adding ramps to public and common areas under the NYCHRL.

Unfortunately, many older New Yorkers who have disabilities are not aware of their rights under the ADA, the Rehabilitation Act, the FHA, the NYSHRL, and the NYCHRL. In order to improve the accessibility of existing housing for older New Yorkers, MFY recommends that the City Council prioritize outreach to older New Yorkers about the reasonable accommodation and reasonable modification provisions of these laws. MFY also recommends that the City Council prioritize funding enforcement of these laws by the New York City Commission on Human Rights and not-for-profits organizations such as MFY.

### C. Preserve and Expand SRO Housing for Seniors

For decades SRO housing has been a critical resource for elderly New Yorkers. One study concluded that 25% of New York City SRO residents were over the age of 60. This is due in

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<sup>3</sup> Joint Statement of the Dep’t of Housing and Urban Dev. & the Dep’t of Justice, Reasonable Modifications Under the Fair Housing Act 3 (Mar. 5, 2008), *available at* [http://www.hud.gov/offices/fheo/disabilities/reasonable\\_modifications\\_mar08.pdf](http://www.hud.gov/offices/fheo/disabilities/reasonable_modifications_mar08.pdf) (last visited Nov. 29, 2011).

part to the low cost of SROs. Census figures show an alarming increase in extreme poverty amongst the City's elderly over the past three years.<sup>4</sup> The number of elderly people in the shelter system increased by 55% between 2002 and 2012.<sup>5</sup> Many older New Yorkers live on fixed incomes. For impoverished seniors, SROs, which rent for a median monthly amount of \$450-\$705,<sup>6</sup> are frequently the only form of housing that is affordable.<sup>7</sup>

There are several steps that the City Council could take to preserve existing SRO units. Two primary ways SRO units are lost are demolition and conversion to higher rent use. A building owner can neither demolish nor convert an SRO without City approval, which the owner gets through the Certificate of No Harassment (CONH) program.<sup>8</sup> The CONH policy provides that no building owner can demolish an SRO unit if tenants in the subject building have been harassed at any point in the past three years. The owner must apply to DHPD for the certificate of no harassment, and DHPD conducts hearings to determine if in fact any harassment took place. The Department of Housing Preservation and Development (DHPD) oversees this program and should be more robust in how it determines whether harassment has occurred.

In addition, the legal restrictions on the construction of SRO units should be eased. Except in certain limited circumstances, it is currently illegal to build new SROs and to convert other multiple dwellings to SRO use.<sup>9</sup> Despite this fact, there are as many as 500,000 illegally subdivided housing units in New York City.<sup>10</sup> Given the disproportionately large number of seniors amongst New York's poor, it is likely that many inhabitants of these illegal units are elderly.

While not all subdivided units could be legalized and brought up to modern safety standards, it is likely that many could. The City has already taken a positive step in this direction by moving

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<sup>4</sup> Sam Roberts, Poverty Rate Is Up in New York City, and Income Gap Is Wide, *Census Data Show*, N.Y. Times, September 19, 2013, *available at*: [http://www.nytimes.com/2013/09/19/nyregion/poverty-rate-in-city-rises-to-21-2.html?\\_r=0](http://www.nytimes.com/2013/09/19/nyregion/poverty-rate-in-city-rises-to-21-2.html?_r=0); Editorial Board, Getting Older, Growing Poorer, N.Y. Times October 25, 2009, *available at*: <http://www.nytimes.com/2013/10/06/opinion/sunday/getting-older-growing-poorer.html>.

<sup>5</sup> Heidi Evans, Elderly homeless rates jump in New York City; more than 2,200 of today's residents are over 55, N.Y. Daily News, January 27, 2012, *available at*: <http://www.nydailynews.com/new-york/elderly-homeless-knew-article-1.1012594>.

<sup>6</sup> See Memorandum from N.Y.C. Rent Guidelines Board for All Board Members 4 (June 12, 2012). These figures are based on testimony offered to the Rent Guidelines Board by Goddard-Riverside's West-Side SRO Law Project in 2008 and data they derived from the 2002 Housing and Vacancy Survey. We cite a range rather than a single figure here for two reasons. First, there is a high degree of variance in SRO units and an accordingly high variance in rent charged. Second, unlike other units, SROs are rarely singled out or disaggregated from census rent data, and therefore precise information on rental rates is more difficult to find. In the past, the Rent Guidelines Board has refused to base estimates of SRO rents on registered rents on the ground they are unreliable. N.Y.C. Rent Guidelines Bd., Explanatory Statement—Hotel Order #37, at 8 n.4 (June 27, 2007), *available at* <http://www.nycrgb.org/downloads/guidelines/orders/hotelES37.pdf>.

<sup>7</sup> For a general discussion of the history of SROs in New York City and a detailed analysis of how SROs form an important piece of the affordable housing landscape, see Brian J. Sullivan and Jonathan Burke, Single Room Occupancy in New York City: The Origins and Dimensions of a Crises, forthcoming, CUNY Law Journal (2014).

<sup>8</sup> N.Y.C. ADMIN. CODE § 27-2093 (2013).

<sup>9</sup> N.Y.C. ADMIN. CODE §§ 27-2077, 27-2078 (2013).

<sup>10</sup> Manny Fernandez, Partitioned Apartments Are Risky, But Common in New York, N.Y. TIMES (Feb. 22, 2009), *available at*, <http://www.nytimes.com/2009/02/23/nyregion/23partitions.html>; see also Leslie Kaufman & Manny Fernandez, Illegal Boarding Houses Pit City's Laws Against Lack of Alternatives, N.Y. TIMES (Jan. 22, 2008), *available at*, <http://www.nytimes.com/2008/01/22/nyregion/22homeless.html>.

towards legalization of basement apartments. This effort should be expanded to legalize any subdivided unit unless it is physically or economically impossible to do so. By amending the New York City Administrative Code to allow for the creation of new SRO units (or the legalization of already converted units), the Council could potentially create thousands of new affordable housing units.

## **II. Eviction Prevention and Other Legal Services**

More affordable housing is lost in the City's courts in a year than can be built in four years. In 2013 alone, there were almost 30,000 evictions of individuals and families across the City. The vast majority of New Yorkers face losing their homes on their own: 90% of tenants in Housing Court are not represented by an attorney. The majority of landlords, 85% or more, are senior citizens, often already marginalized by living on tiny fixed incomes and having to deal with severe health problems, find themselves at great risk in eviction proceedings, most often without any assistance.

Every year thousands of older New Yorkers are sued in NYC Housing Court by their landlords. Most of these seniors, like other tenants, are not represented by attorneys. MFY's Manhattan Seniors Project helps hundreds of seniors to age in place with dignity each year by preventing evictions. Older New Yorkers who have low incomes face daunting challenges in their efforts to live independently in their own homes. With one in five older New Yorkers living at or below the federal poverty level, a growing numbers of older New Yorkers live one crisis away from homelessness as they try to make their fixed retirement or disability income cover the rising costs of housing, utilities, food, medicine, and transportation.

With support from the New York City Department for the Aging (DFTA), MFY's Manhattan Seniors Project provides a broad range of high-quality civil legal services for older New Yorkers. We prioritize the cases of clients who are at risk of losing their housing and independence. The Manhattan Seniors Project is also part of an assigned counsel program in partnership with DFTA social workers. Through this program, MFY defends seniors who are facing imminent eviction and who need both legal and social work assistance to resolve their housing problem. The overarching goal of the work of MFY's Manhattan Seniors Project is to preserve existing affordable housing for older New Yorkers so that they can age in place.

In the past year, MFY and our partners at the Northern Manhattan Improvement Corporation represented elderly low-income tenants through the Assigned Counsel Project funded by the New York City Department for the Aging (DFTA). What we have learned from our work is that Housing Court judges are well-positioned to identify tenants whose age makes them especially vulnerable. When a judge can refer an elderly tenant to the Assigned Counsel Project, then the two represented parties are placed on an even playing field. We strongly encourage the Council to expand DFTA's support for legal services for the elderly.

Unfortunately, the needs of older New Yorkers for these civil legal services are greater than MFY's capacity to provide them. MFY recommends the expansion of funding for legal services that have an impact on the ability of older New Yorkers to pay their rent and age in place. Such an expansion would be cost-effective, because programs like MFY's Manhattan Seniors Project preserve affordable housing and help older New Yorkers avoid institutionalization that is costly both in terms of dignity as well as dollars and cents. An increase in funding for civil legal

services for older New Yorkers would allow programs like MFY's Manhattan Seniors Project to preserve more affordable housing units directly, by representing older New Yorkers in eviction proceedings, and indirectly, by helping older New Yorkers access essential public benefits, resolve consumer debt claims, and engage in long-term care planning.

### **Conclusion**

MFY Legal Services thanks the Committee for holding this hearing on an issue that is of critical importance to older New Yorkers. MFY is committed to working with the City Council to preserve existing affordable housing for older New Yorkers so that they can age in place and to prioritize integration and accessibility in any new residential housing that is created for older New Yorkers.



Changing Lives...  
Building Communities™

Good morning Chair Chin and members of the City Council Committee on Aging. My name is John Tynan and I am the Director of Housing for Catholic Charities of Brooklyn and Queens. We are one of the largest social service agencies in New York City, and provide a wide range of services to help the neediest New Yorkers. Our housing office has developed over 3600 units of quality affordable housing for low income seniors, families, and individuals. We are the largest developer of senior housing in New York City, having developed ten percent of the senior housing in New York City. We opened our first building for seniors in Brooklyn Heights on Pierrepont Street in 1979. Our most recent senior development, our 25<sup>th</sup>, opened last August in Howard Beach, Queens.

I am pleased to be here today to testify in support of the Council's focus on senior housing.

In my forty year career I have developed affordable housing for people with many different needs. When people come up to me to thank Catholic Charities for the work we have done, it is inevitably for the senior housing we have developed, that has helped their neighbor or their relative to stay in their community and age with dignity.

When we opened the Pierrepont in 1979, we were housing many residents who had been kicked out of SRO hotels in the neighborhood and had nowhere else to go. A couple years ago, we renovated the Pierrepont. During the renovation, one of my staff met a very active looking woman she judged to be the same age as her 72 year old mother. In the course of the conversation, the resident mentioned that she moved in the year the building opened in 1979, making her at least 95 that day.

This is what happens when seniors are provided the means to age in place in their own home that they can afford. When you provide low income seniors with a stable place to live, and social services, they do better. We have been working closely with the Council on Senior Centers and Services and support their "Call to Action."

We at Catholic Charities of Brooklyn and Queens are very happy to see that the City has focused on senior housing - an issue that is so important to us and the thousands of people we serve. We hope that the City will focus on issues that are critical to low-income seniors – rental subsidy and access to services. These are the two most important factors to operating housing for low-income seniors.

As I said before rental subsidies and social services are the two most critical pieces to operate an affordable senior building. We have thousands of people on our waitlists for senior housing; as a City we need to do more. To develop more senior housing, the City should take up some of the recommendations from the CSCS report.

In particular, the parking requirement should be eliminated in higher density areas with good transit access, and reduced lower density areas. Catholic Charities has over 2100 units for seniors, only seven percent of them own cars. None of the many parking lots associated with our senior buildings are even close to capacity. We have four senior buildings with no parking – these buildings have similar vacancy rates and waiting lists to our buildings with parking. By eliminating or reducing the parking requirement, we could build more senior housing.

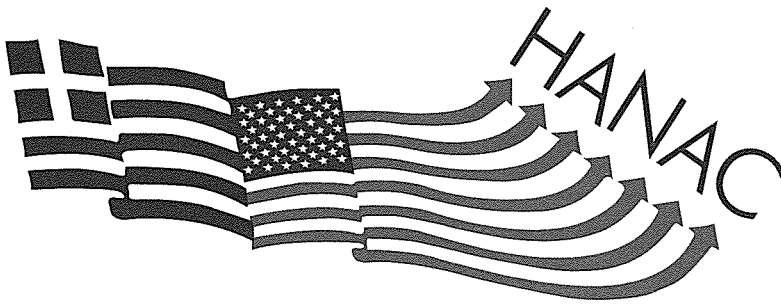




**Changing Lives...  
Building Communities™**

We could also take some of the underutilized parking lots in senior developments throughout the City and build more desperately needed affordable housing.

Thank you for the opportunity to speak to you today on an issue that is important to me, important to Catholic Charities, and vitally important to the New Yorkers we serve. We look forward to working together with the Council and the administration to provide seniors with a home where they can age with dignity.



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June 18, 2014

The Honorable Margaret Chin  
Council for the City of New York  
City Hall  
New York, NY 10007

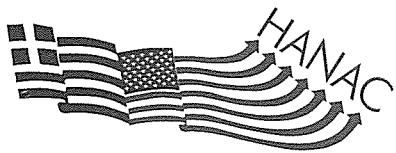
Re: Testimony on Intro Bill 337

My name is John Napolitano, and I thank you for this opportunity to testify. I sit before you to share my perspective on this issue; an issue I have been directly involved in advocating through the CSCS Senior Housing Providers Committee while serving in my role as HANAC's Director of Community Development & Planning.

For those on the committee that don't know of us, HANAC was founded as a nonprofit in 1972 in Astoria, New York. HANAC has since become one of New York City's largest city-based social service organizations, touching the lives of over 25,000 clients annually with a wide range of programs and services; most of them still in Queens. For the past 20 years, HANAC has played an ever-expanding role as a sponsor of affordable housing in the City of New York. HANAC now owns and operates three (3) full service senior apartment buildings that consist of 350 units in Astoria, with a fourth new project in the pipeline, set to break ground in Corona next summer.

Our most recent project, the HANAC-PCA Senior Residence received 2,743 applications in 2012 for the 65-units that were developed utilizing federal, state and city funding. While observing this ratio of applications to available units, it was concluded by the Daily News in a November 2013 article about the project that a person has a better chance of getting into Harvard than they did landing one of our new apartments. One of the seniors that applied for a unit during the building's lottery, Ms. De La Rosa was profiled in the April 30 NY Times Article about Senior Housing. Norma currently lives in an apartment with her husband whose rent is \$1,176 a month while their combined monthly income is \$1,580. Because she had to be placed on the new building's waiting list, which has since grown to 3,700 in approximately 19 months, the DeLaRosa's affordable housing choices have suddenly become more limited.

The DeLaRosa's situation underscores the challenges we are trying to address through our advocacy efforts with CSCS - to advance the production, preservation and reformed regulation of affordable housing with services for this growing segment of the city's population. We applaud the administration's commitment to addressing this issue through its new housing plan and appreciate the Council's intentions with this intro bill. Working together, I know we will make positive gains in making New York a more senior friendly City to age in place.



Page 2

Thank you.

A handwritten signature in black ink, appearing to read 'John Napolitano', with a large, sweeping flourish at the end.

John Napolitano  
Director of Community Development & Planning  
HANAC, Inc.

cc: Honorable Brad Lander

**THE COUNCIL  
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. \_\_\_\_\_ Res. No. \_\_\_\_\_

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Name: Elizabeth L. Siefert

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I represent: NYLAG

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Address: Assistant Commissioner

I represent: Bureau of Community Services

Address: DFTA

Please complete this card and return to the Sergeant-at-Arms

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Name: Elizabeth Esser-Shua Kamilla Sjodin

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I represent: NYLAG

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in favor  in opposition

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(PLEASE PRINT)

Name: RAYMOND KOZMA

Address: \_\_\_\_\_

I represent: OUT of the STORM SENIOR Housing

Address: STATEN ISLAND

**THE COUNCIL  
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. 337 Res. No. \_\_\_\_\_

in favor  in opposition

Date: June 18, 2014

(PLEASE PRINT)

Name: Danielle V. Johnson

Address: 2381 Hylan Blvd S.I. NY 10306

I represent: Out of the Storm Senior Housing

Address: 2381 Hylan Blvd S.I. NY 10306

Please complete this card and return to the Sergeant-at-Arms

**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: 6-18-14

(PLEASE PRINT)

Name: Claudette Duff

Address: Raymond Lozma

I represent: OUT OF THE STORM

Address: Seniors Housing

**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: 6/18/14

(PLEASE PRINT)

Name: Brian J. Sullivan

Address: 299 Broadway 4th floor

I represent: MMFY Legal Services

Address: some NY NY 10007

**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: \_\_\_\_\_

(PLEASE PRINT)

Name: John Napolitano

Address: 49 W 45th ST, NY, NY 10036

I represent: HANAC, Inc & CSCS

Address: 49 W 45th ST, NY, NY

**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: 6/18/14

Name: Barbie Jackman (PLEASE PRINT)

Address: CSCS

I represent: 49 W 45 St

Address: \_\_\_\_\_

**THE COUNCIL  
THE CITY OF NEW YORK**

Appearance Card

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in favor  in opposition

Date: 6/18/14

Name: KAT BOONSHOFF (PLEASE PRINT)

Address: 120 W 106 ST NY NY 10025

I represent: Jewish Home Lifecare

Address: 120 W 106 ST NY NY 10025

**THE COUNCIL  
THE CITY OF NEW YORK**

Appearance Card

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in favor  in opposition

Date: \_\_\_\_\_

Name: Leo ASEN (PLEASE PRINT)

Address: 142 West End Ave NYC NY 10023

I represent: Selfhelp Community Services

Address: 520 Eighth Ave NYC NY 10025

Please complete this card and return to the Sergeant-at-Arms

**THE COUNCIL  
THE CITY OF NEW YORK**

Appearance Card

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in favor  in opposition

Date: \_\_\_\_\_

(PLEASE PRINT)

Name: GARY GUTTERMAN

Address: \_\_\_\_\_

I represent: Met Council on Jewish Poverty

Address: 120 Bdwy 7fl 10271

**THE COUNCIL  
THE CITY OF NEW YORK**

Appearance Card

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in favor  in opposition

Date: 6-18-14

(PLEASE PRINT)

Name: Caryn Resnick

Address: Deputy Commissioner, External Affairs

I represent: DFTA

Address: \_\_\_\_\_

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THE CITY OF NEW YORK**

Appearance Card

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in favor  in opposition

Date: 6/18/14

(PLEASE PRINT)

Name: Jorda Press

Address: 100 Gold

I represent: HRD

Address: \_\_\_\_\_

◆ Please complete this card and return to the Sergeant-at-Arms ◆



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THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. 337 Res. No. \_\_\_\_\_

in favor  in opposition

Date: 6/18/14

(PLEASE PRINT)

Name: Jessica Katz

Address: 100 Gold

I represent: HRD

Address: \_\_\_\_\_

**THE COUNCIL  
THE CITY OF NEW YORK**

Appearance Card

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in favor  in opposition

Date: 6/18/14

(PLEASE PRINT)

Name: Lindsay Goldman

Address: 1216 5th Ave

I represent: New York Academy of Medicine

Address: \_\_\_\_\_

**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: 6/18/14

(PLEASE PRINT)

Name: Christine Hunter, AIA

Address: 42 W. 39th St., N.Y., N.Y. 10018

I represent: AIA NY Design for Aging Committee (office)

Address: 536 La Guardia Place, NY, NY 10012

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THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. 337 Res. No. \_\_\_\_\_

in favor  in opposition

Date: \_\_\_\_\_

(PLEASE PRINT)

Name: JAMES ARNOLD

Address: 411 E 90th Street 2E NYC

I represent: AARP

Address: \_\_\_\_\_

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THE CITY OF NEW YORK**

Appearance Card

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in favor  in opposition

Date: \_\_\_\_\_

Name: John TYNAN (Director of Housing)

Address: 191 J. J. ... St

I represent: Brooklyn Catholic Charities

Address: 191 J. J. ... St

Please complete this card and return to the Sergeant-at-Arms