CITY COUNCIL
CITY OF NEW YORK

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TRANSCRIPT OF THE MINUTES

Of the

COMMITTEE ON AGING

JOINTLY WITH THE

COMMITTEE ON DISABILITIES AND THE

COMMITTEE ON FINANCE

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September 18, 2026
Start: 10:16 a.m.
Recess: 3:39 p.m.

HELD AT: Council Chambers - City Hall

B E F O R E: Susan Zhuang,
Chairperson for the Committee on Aging

Shahana K. Hanif,
Chairperson for the Committee on Disabilities

Linda Lee,
Chairperson for the Committee on Finance

COUNCIL MEMBERS:
Shirley Aldebol
Gale A. Brewer
Eric Dinowitz
Crystal Hudson

Christopher Marte
Darlene Mealy

SERGEANT AT ARMS: Good morning. Welcome to the Committee on Aging jointly with the Committee on Disabilities, and the Committee on Finance. Please place your phone on silent or vibrate mode. Anytime during the hearing, do not approach the dais. Chair, we are ready to begin.

CHAIRPERSON ZHUANG: Thank you. Good morning. I'm Councilmember Susan Zhuang, chair of the New York City Council's Committee on Aging. I want to thank you all for being here today for this important oversight hearing on senior Senior Citizen Rent Increase Exemption, we call SCRIE, and the Disability Rent Increase Exemption, DRIE. I also want to say thank you to my co-chairs, Councilmember Shahana Hanif of the Committee on Disability and Councilmember Linda Lee of the Committee on Finance, for holding this hearing joint with Committee on Aging. We are also hearing several bills, including a number in the committee— including a number in the Committee on Aging. Intro 1011, sponsored by Councilmember Mealy, could require owners to disclose information to city before evicting older adult tenants. That information could include the name,

address, and phone number of the older adults occupant. It could also require HPD to provide information to those tenants about available legal assistance. Preconsider Intro number T-2026-2546, also sponsored by Councilmember Mealy, also required DEFTA in consultation with Cabinet for Older New Yorkers to develop an informational toolkit about programs, benefits, and the services available to older adults. Proposed Resolution 55A, sponsored by Councilmember Caban, calls on New York State legislation to pass and the governor to sign as 2220A-5232, which would allow municipal— municipalities and localities that have a senior citizen rent increase exemption program to establish an automatic enrollment program for eligible seniors to be automatically enroll or automatically re-enroll in the program. Resolution 512, which I have sponsored, could call upon New York State legislature to pass and the governor to sign S.4252, A10721, to provide for continuation of senior citizen rent increase exemption or disability rent increase exemption benefits after a period of ineligibility due to a head of household temporary increase in income. And finally, Proposed Resolution 610A, which

I also sponsored, could call on New York State legislature to pass and the governor to sign legislation authorizing the City of New York provide the full exemption from real estate exemption— exemption taxation to homeowner eligibility for the senior citizen homeowners exemption. And those households' only source of income is Social Security. Affordability is an issue that so many vulnerable New Yorkers struggle with, and it's often can make the difference between whether people are able to remain in this city or not. This is especially true for older New Yorkers. A 2025 DFTA Needs Assessment of Older Adults found that 1 of 4 older adults surveyed responded they lack stable housing, either because they fear of losing their housing in the future or because they currently lack housing. Older adults are often rent burdened, means that they spend more than 30% of their income on housing while living on fixed income. This is why programs such as SCRIE are critical to assure eligible older adults are not overburdened by raising rents. For so many older adults living on fixed income, even the slightest rent increase can represent the difference between being able to afford basic needs like rent, food,

medicine, and transportation or not. SCRIE is intended to protect seniors from such rent increase. Also, ensures that property owners receive the corresponding property tax benefit. While programs like SCRIE exist, they are only effective if people know about them. Many eligible older New Yorkers are unaware of this program. The city needs to do better at assuring everyone has access to the benefits they are entitled to. Beyond awareness, this program also runs more efficiently and impactfully if specific changes were made to improve the program. There are many barriers to enroll and utilize of those programs. For example, providing certain documents in order to complete application for SCRIE can be overly burdensome, and the income eligibility ceiling in the rent freeze program also central driver of under-enrollment in the program. Today we want to have a better understanding of how the New York City Department of Aging, NYC— Department of Finance, NYC Aging, and the Department of Housing Prevention and Development— Preservation and Development, and the Mayor's Office of People with Disabilities conduct research to ensure seniors across all culture, ethnic backgrounds, those who live with disabilities, those

who are limited English proficiency, and those who may not have access to internet gain information about SCRIE and DRIE. We also want to understand how the city is using the data we have at our disposal to ensure those who are eligible for those benefits are actually enrolled in them. This is our understanding that programs are underutilized. We must work to change that. We also want to call on our state counterpart to make changes to SCRIE and DRIE to ensure more property owners to participate in this program and to encourage, assist more older adults in, in annually. Among the many pieces of legislation our community— our committees are hearing today, we also— I also sponsor legislation that focuses on those goals. Res. 431 calls upon New York State legislature to pass and the governor to sign legislation to authorize property tax intensive for property owners who dedicate 20% of existing housing stock to senior citizens and individuals experiencing homelessness. Resolution 470 calls upon New York State Legislative to pass, Governor to sign S.3563, A.10927 to permit older qualified members of a household to qualify for disability rent increase exemption. And finally, Resolution Number 471 calls

upon the New York State Legislature to pass and the governor to sign S4805/A4984, which could shift income verification responsibility for the senior citizen homeowner exemption from local governments to the New York State Department of Taxation and Finance. Thank you to my colleagues for joining me today, to NYC Aging and all the other agencies for testifying, and to my staff, Jennifer Thorpe-Moscon, committee staff Aminta Kilawan— sorry— Joshua Newman, Julia Haramis, Margaret Barnsley, Colby Porter, Amy Jusko, and Brook Frye. Before we continue, I want to recognize my colleagues who are here with us today. We have Councilmember Marte, Dinowitz, Maloney, Brewer, Schulman, Hudson, Epstein, Cabán, Wong, Louis, Mercedes Narcisse, Sanchez, Banks, Brooks-Power. We have on the Zoom Joseph, Abreu, and I think also Aldebol. That's it, right? Now I give the floor to my co-chair, Councilmember Lee, for her to give a statement.

COUNCIL MEMBER LEE: Great. Thank you so much, everyone. Good morning. It's so great to see all the folks from the admin as well as all of our amazing advocates who are joining us today. My name is Linda Lee, chair of the Committee on Finance, and

I'd also like to thank my colleagues, Councilmember Susan Duong and Councilmember Shahana Hanif, who are both co-chairing this hearing with me. And we're also hearing several bills today which will be included in the Committee on Finance. So bear with me while I read these. Intro 307, sponsored by Councilmember Marte, would establish a universal application and recertification system for the Senior Citizen Rent Increase Exemption Program and Disability Rent Increase Exemption Program. Intro 934, sponsored by Councilmember Simcha Felder, would require the creation of additional annual income categories and corresponding exemption percentages for certain households eligible for the senior citizens homeowners exemption. Proposed Intro 978A, sponsored by Councilmember Farah Louis, would require the city to increase the maximum income level qualifying for exemption from rent increases granted to certain senior citizens and persons with disabilities. Intro 1010, sponsored by Councilmember Christopher Marte, would increase the maximum income level qualifying for the senior citizen homeowners exemption and the disabled homeowners exemption. Intro 1033, sponsored by Simcha Felder, would make certain informational

requirements for notices concerning rent increase exemption programs discretionary. A preconsidered bill sponsored by Councilmember Christopher Banks would require the dissemination of information on the rent freeze program and training for participating agencies. Resolution 431, sponsored by Councilmember Susan Zhuang, calls on New York State legislature— sorry, legislature pass and the governor to sign legislation authorizing property tax incentives for property owners who dedicate 20% of existing housing stock to senior citizens and individuals experiencing homelessness. Resolution 470, sponsored by Councilmember Susan Zhuang, calls on New York State Legislature to pass and the governor to sign S3563 and A10927, to permit other qualifying members of a household to qualify for the disability rent increase exemption. And finally, Resolution Number 471 calls on the New York State Legislature to pass and the governor to sign S4805/A4984, which would shift income verification responsibilities for the senior citizen homeowners exemption from local governments to the New York State Department of Taxation and Finance. This hearing and the proposed legislation are intended to ensure that no New Yorker living with

a disability and no older adult on a limited fixed income has to choose between paying rent and paying for daily necessities such as food, medicine, heat, cooling, or electricity. The rent freeze programs administered here in New York City by HPD and DOF provide the much-needed relief that allows for our vibrant older adult and disabilities communities to to contribute and exist without facing cost barriers to do so. During my time as president and CEO of a nonprofit providing services to the very communities at the center of today's hearing, this was and remains a prevalent issue. Communities faced and continue to face cultural language barriers to understanding, accessing, and making full use of the programs designed to provide them relief. And one example is that we saw this during public charge several years ago. It is my hope that today's hearing helps us identify where those barriers persist and what more can be done to close them. And as Chair Zhuang mentioned, I'm excited that we are able to convene the agencies and offices of DOF, New York City Aging, HPD, and MOPD to understand how we can maximize collaboration on our end to ensure the success of these programs and to ensure that New

Yorkers can fully take advantage of them and are provided adequate support and materials to do so. Thank you to my colleagues for joining me today, to DOF and all other agencies for testifying, and to the Finance Committee staff, Julia Haramis, Owen Kotowski, Margaret Barnsley, Amaan Mahadevan, and Valeria LLazaro-Rodriguez. I also want to give a special shout out to our ASL interpreters who are helping out today for our disabilities community. So let's give them a round— or sorry, raise of hands applause. And now I hand it back over to my co-chair, Councilmember Zhuang.

CHAIRPERSON ZHUANG: Thank you. Now I pass the microphone to co-chair Councilmember Hanif for her to give a statement.

COUNCIL MEMBER HANIF: Thank you, Chair Zhuang, and good morning, everyone. I'm Councilmember Shahana Hanif, chair of the Committee on Disabilities. I'm a brown woman in my mid-30s, though I do look younger. Today I'm wearing Today I'm wearing a full-sleeve black coat. I'm not wearing glasses, which I usually wear. I'm in my contacts, and I'm seated behind a dais next to my colleagues, council members. All right, colleagues, it's okay.

Thank you. Everybody's just looking at me. I'm sorry. Everybody's making fun of me right now. Thank you for inviting the Disabilities Committee to join this important hearing where we will discuss the Disability Rent Increase Exemption, or DRIE program in New York City. Nearly 1 in 6 New Yorkers lives with a disability, and New Yorkers with disabilities are far more likely to have lower income, to rent rather than own, and to be severely rent burdened. For someone living on a fixed disability benefit, a rent increase is not an inconvenience. It can be the difference between staying housed and not. The DRIE program exists to stop that from happening. It freezes rent for a low-income tenant with a disability and reimburses the owner through a property tax credit. Yet the program is not reaching the people it was built for. DRIE enrollment peaked at 12,215 households in 2019. By 2024, it was 11,012, a decline of nearly 10%, while the cost of housing in New York City went in exactly the opposite direction. Across both SCRIE and DRIE, the Department of Finance estimates that roughly 158,000 households were eligible in 2023 and that roughly 42% of them were enrolled down from 56% 4 years earlier. The Bronx is

the only borough where DRIE enrollment fell, and the Bronx neighborhoods report some of the lowest rent freeze program utilization rates in our city. In Morrisania and East Tremont, fewer than a quarter of eligible households are enrolled in either SCRIE or DRIE. That is not a coincidence. It shows us where outreach is not working. But enrollment is only half the problem. Among DRIE recipients in 2024, the median household income was $16,671, and the median tenant was paying 62% of their income toward frozen rent. 16% had a frozen rent that exceeded their entire reported household income. These are households the city already enrolled and counted as a success, and they're still paying rents they cannot afford. Freezing rent at an unaffordable number is not the point of the program. It's important to note that the city has taken real steps, and the agencies in this room deserve recognition for them. The Department of Finance has maintained the Office of the SCRIE and DRIE ombudspersons. The Public Engagement Unit's Rent Freeze Team has done direct outreach to tenants who failed to renew. The Mayor's Office for People with Disabilities continues to document housing access barriers in Accessible NYC.

And this work absolutely matters. I have seen the programmatic impacts and gaps up close. Just this past summer, A constituent's daughter reached out to support her parent on a SCRIE renewal facing an extended delay of months on end and resulting in full rent being charged. My constituent's Social Security was nearly depleted and she had little money for basic necessities. Our office was fortunately able to connect them to the Public Engagement Unit's Rent Freeze Office and resolve the issue. But there are countless stories like this out there, and we have to do better. To return to DRIE, I want to make clear that this is not an older adult program. Eligibility starts at 18, and the average DRIE householder is 64 years old, 13 years younger than the average SCRIE recipient. A working-age tenant with a disability is unlikely to see themselves in outreach built around older adult centers, and mailings to seniors. When a benefit is bundled under a heading that doesn't describe you, you don't apply for it. Today I want to hear from the Mayor's Office for People with Disabilities and the Department of Finance about how outreach efforts attempt to reach that New Yorker specifically. Thank you to the administration for

being here today and to the disability advocates, tenant organizers, legal service providers, and members of the public who have traveled to testify or submitted written testimony. Your presence here is an act of self-advocacy, and we do not take it for granted. Thank you to all of the staff who have made today's hearing possible, including the Disabilities Committee staff, Senior Legislative Counsel Sarah Sucher, and Senior Legislative Policy Analyst Chloe Rivera, and Emmett Teran, my legislative director and senior advisor, and Simone Lavin, my communications director. I would also like to recognize that we've been joined by Councilmember Restler, and I will now pass the mic back to Chair Zhuang.

CHAIRPERSON ZHUANG: Thank you. Thank you. I will now pass the mic to Councilmember Marte to give a statement on his legislation.

COUNCIL MEMBER MARTE: Good morning. My name is Councilmember Christopher Marte. I'm a brown male wearing a blue suit, white shirt, and a red tie with little camels on it.

COUNCIL MEMBER RESTLER: I would like to—

COUNCIL MEMBER MARTE: I look maybe younger than my age, but I would like to thank our

committee chairs today, Councilmember Lee, Councilmember Hanif, Councilmember Zhuang, for today's important hearing. Thank you to the committee staff who has been helping us with these bills and organizing this hearing. And lastly, I want to thank all the advocates that are here today. SCRIE, DRIE, SHE, and DEE are some of the most important programs to stop displacement, address our city's urgent affordability crisis, and keep people in their homes. The skyrocketing cost of living compounded with the astronomical rent increases means that more and more New Yorkers are finding themselves just scraping by. Seniors and people with disability, people on fixed incomes, are the most vulnerable to rising costs. For, for too long, the eligibility criteria for these programs have not reflected the economic realities many New Yorkers now face, and our hands have been tied. Thankfully, the state has allowed us to raise the maximum income eligibility to $75,000. Intro 1010 will implement this change for SCRIE and DRIE, giving tens of thousands more seniors and people— and disabled homeowners access to these tax breaks. Along with Councilmember Louis' Intro 978, we must pass these bills immediately to increase housing

affordability for renters and homeowners alike. We are also hearing my bill, Intro 307, which will require a universal online SCRIE application portal. While most of SCRIE is handled by Department of Finance, Mitchell Alama tenants receive SCRIE through HPD. So despite the fact that it's exact same benefits, the process is different for each agency. The DOF has a user-friendly website that makes it easy to apply, recertify, and stay on top of your SCRIE application while also having a paper option. HPD, on the other hand, only has a different paper application that you can mail in or email to a general inbox or even sometimes fax. Fax. Yes, we're talking about faxing documents in 2026. For many seniors attending to Mitchell-Lama, this can be incredibly confusing. People accidentally submit DOF applications to HPD, not realizing they are different. My office has had constituents who had applied to SCRIE multiple times because they mailed in their application to HPD and waited months only to find out that HPD had no record of their application. This system of 2 different processes for the same benefits only leads to delay and confusion. Intro 307 will simplify this process, requiring a single online

application for recertification portal for SCRIE regardless of which agency you're applying from. This easy fix will make SCRIE more accessible to Mitchell-Lama tenants all over New York City. I look forward to today's hearing and urge my colleagues to support these bills so we can quickly pass them.

CHAIRPERSON ZHUANG: Thank you. Thank you. And thank you, Councilmember Marte. I will pass the microphone to Councilmember Cabán to give a statement on her legislation.

COUNCIL MEMBER CABÁN: Thank you so much. My name is Councilmember Tiffany Cabán. I am a 39-year-old Latina female wearing a gray suit, glasses, and my signature ponytail. I will keep it very brief so we can get this show on the road. There are over 1.5 million seniors living in our city. That's half a million more than we had in 2006, and many of them are living on fixed incomes as the cost of living here continues to soar amidst this historic affordability crisis. And when rent and maintenance costs go up, too many senior citizens are forced to choose between housing, food, and medicine. And the Senior Citizen Rent Increase Exemption, or SCRIE, can be lifesaving by covering the cost of rent and

maintenance increases for seniors struggling to get by. I see it now. My colleagues see it now when our constituents come into our offices. And this has been a persistent problem. You know, I saw it as a law student. One of my very first legal internships, I worked at Lenox Hill Neighborhood House supporting seniors and people with disabilities with their SCRIE and DRIE applications, and the challenges existed then, but they're exacerbated now. Too many seniors don't know about SCRIE or struggle to re-enroll year after year, and there's no reason for us to place this bureaucratic burden on senior citizens when enrollment could be automatic. So that's why we're hearing this resolution today, and thank you that that's happening. And the resolution calls on our friends at the state level to pass and implement Senate Bill 2220, Assembly Bill 5231, so that our city can automatically enroll our senior citizens in this life-saving program. Thank you.

CHAIRPERSON ZHUANG: Thank you. Now let me pass the mic to Councilmember Banks.

COUNCIL MEMBER BANKS: Thank you, Chairs, and thank you to my colleagues for the opportunity to speak on this important legislation. For many older

adults here and New Yorkers with disabilities, SCRIE and DRIE can mean the difference between remaining in their homes and being displaced place, uh, by another rent increase. As we all know, uh, our city is in the midst of an affordability crisis, uh, and these programs are critical, uh, but they only work when eligible New Yorkers know they exist and receive accurate guidance when they ask for help. Too often, residents visit a city agency seeking assistance but leave even more confused without clear information or about whether they qualify or how to apply or how to renew their benefits or where to submit an application. A missed renewal or an incorrect referral can place someone's housing stability at risk. And this is— in this affordability crisis, that's something that we can't risk and we can't afford to take. This bill addresses that service gap. It would require the Department of Finance to provide annual SCRIE and DRIES training to designated personnel at city agencies that regularly serve older adults and people with disabilities. The training would cover eligibility requirements, application renewal procedures, key program features, reasonable accommodations, and proper referrals. The bill would

also expand existing outreach requirements to include DRIE, add the Mayor's Office of People with Disabilities as a participating agency, and require annual reporting to the council so we can ensure that the training is taking place. The principle is simple. When New Yorkers reach out to their government for help, they should receive accurate information and be directed to the right place. They should not be sent from office to office or risk losing benefits because the person assisting them was never properly trained. Every city agency that regularly services older adults and people with disabilities should be equipped to connect eligible residents with these rent freeze programs. For our constituents that, that now— that for our constituents that knowledge can protect their homes, preserves their independence, and provides much-needed financial stability. So again, I urge the members of this joint committee and every member of the council to sign on and support this legislation. Together, we can make city government easier to navigate and ensure that SCRIE and DRIE reach New Yorkers these programs were created to protect.

CHAIRPERSON ZHUANG: Thank you. Thank you. Now I will pass the microphone to Councilmember Louis to give the statement on her legislation.

COUNCIL MEMBER LOUIS: Good morning and thank you, Chair. I am Councilmember Farah Louis. I'm a Black woman wearing a lilac suit and mid-length hair. I want to thank Chairs Zhuang, Lee, and Hanif for convening today's hearing and for your support to bring Intro 978A before the council. I am proud to sponsor Intro 978A, which would amend the administrative code to increase the maximum household income for eligibility for Senior Citizen Rent Increase Exemption, also known as SCRIE, and Disability Rent Increase Exemption, also known as DRIE, from $50,000 to $75,000 beginning on July 1st, 2026, making it retroactive to date. This legislation is necessary because the need for rent stabilization among our seniors and New Yorkers with disabilities is significant and growing. According to the Department of Finance, 67,677 households received SCRIE or DRIE benefits in 2024, while 158,214 households were potentially eligible in 2023. That gap demonstrates that thousands of New Yorkers who could potentially benefit from these protections

remain outside of the program. For those who are enrolled, the program provides meaningful relief. In 2024, the average monthly SCRIE benefit was approximately $249, while the average DRIE benefit was approximately $261. In Brooklyn, the average monthly benefit was $243. Yet the underlying affordability challenge remained severe. The 2025 report found that the median rent-to-income ratio among SCRIE recipients was 56%, and among DRIE recipients, it was 62%. By raising the threshold to $75,000, we can extend this important protection for more New Yorkers and strengthen housing stability for people who have spent decades building their lives and communities here in New York City. I look forward to working with my colleagues, the administration, advocates, and our constituents to ensure that this expanded protection reaches every eligible New Yorker who needs it the most. Thank you.

CHAIRPERSON ZHUANG: Thank you. Since we have an ASL interpreter here, We will give the testimony for Mr. So first. Yeah. Mr. So. Then we'll go to the administration.

CLEMENT SO: Thank you. Okay. Good morning, chairs and members of the committee. My name

is Clement So, and I am representing the Metropolitan Asian Deaf Association, or MADA. Thank you for the opportunity to testify today on housing stability for deaf and hard-of-hearing senior citizens across New York City. Housing affordability is a critical issue for deaf seniors living on fixed incomes such as SSI or SSDI. While programs like DRIE and SCRIE are vital lifelines, deaf seniors face systematic barriers that prevent them from accessing these protections. First, many deaf seniors never receive notice of DRIE eligibility. They face sudden rent increases without accessible prior notice, and many remain completely unaware that DRIE exists to freeze their rent. Unknowingly, they pay unaffordable increases for years or face severe eviction risks. This is all due to a lack of knowledge— I mean, lack of language access resources available to support them, like ASL resources. Second, administrative communication is heavily phone-based. Managing DRIE issues or following up on applications rely on systems like 311. Calling through the video relay service leads to long wait times, dropped calls, and representatives untrained in handling relay calls. There are no direct visual channels such as ASL video appointments

or direct email ticket support. Third, language barriers and tight timelines create constant hurdles. Complex legal notices are rarely available in American Sign Language or plain language. When recertification notices arrive late in the mail, deaf seniors often lose their frozen rent that is simply because they lacked accessible support to proceed— to process the paperwork in time. We urge the City Council to take these 3 clear actions. One, mandate proactive DRIE notices whenever landlords issue rent increases to tenants receiving disability benefits. Two, Establish direct ASL video appointments and dedicated email support at the Department of Finance so deaf applicants do not have to rely on 311. Fund— sorry, Third, fund community-based organizations to provide targeted hands-on DRIE navigation for deaf and hard-of-hearing New Yorkers. Thank you for your time and commitment to equitable housing access.

CHAIRPERSON ZHUANG: Thank you, Ms. So. And I committed— our City Council definitely will work with you. And now let's turn over to the committee counsel to administer the oath to the representatives from the administration. Do you guys Can you guys make your way to the desk? Everyone who

is going to be speaking, question and answer, everyone who is here for speaking and for question and answer. Everyone who is testifying or question or answers from, please come to the desk. Agent, why they're not coming? I think they're coming. And then one more chair on this side. Okay.

COMMITTEE COUNSEL: Do you affirm to tell the truth, the whole truth, and nothing but the truth in your testimony before this committee and to respond honestly to council member questions? Commissioner Nisha Agarwal.

NISHA AGARWAL: Yes.

COMMITTEE COUNSEL: Thank you.

COMMITTEE COUNSEL: Ryan A. Murray.

RYAN A. MURRAY: Yes.

COMMITTEE COUNSEL: Thank you.

COMMITTEE COUNSEL: Alica Amprey-Samuel.

ALICA AMPREY-SAMUEL: Yes.

COMMITTEE COUNSEL: Thank you.

COMMITTEE COUNSEL: And Julie Walpert.

JULIE WALPERT: Yes.

COMMITTEE COUNSEL: Is everyone— I don't think we have a witness slip for— you can state your name and your title for the—

JEFFREY SHEAR: My name is Jeffrey Shear. Thank you. Department of Finance. And yes.

COMMITTEE COUNSEL: Wonderful. Thank you. And you may begin when ready.

CHAIRPERSON ZHUANG: Okay. Now I will go first with the questions, then we'll turn to the other chairs. The first question I have—

JEFFREY SHEAR: Yes, we do have testimony.

CHAIRPERSON ZHUANG: Okay. Sorry.

JEFFREY SHEAR: No problem. Good morning, Chair Lee, Chair Zhuang, Chair Hanif, members of the Committees on Finance, Aging and Disabilities, and members of the City Council. My name is Jeffrey Shear, and I am the First Deputy Commissioner of the New York City Department of Finance. Thank you for the opportunity to testify today on legislation affecting the rent freeze program, the senior citizen homeowners exemption, and the disability— disabled homeowners exemption. Joining me today to help answer questions after the testimony are Ryan Murray, Executive Deputy Commissioner and Chief Program Officer at the Department of Aging; Alica Amprey-Samuels, Deputy Commissioner at Housing Preservation and Development; Nisha Agarwal,

Commissioner of the Mayor's Office for People with Disabilities, and Julie Walpert, Assistant Commissioner at Housing Preservation and Development. Taken together, the proposals before the Council address an important policy question: how the city can make tax and rent relief more accessible for older New Yorkers and people with disabilities while ensuring that the programs can be administered effectively. I will begin with the Rent Freeze Program. The Rent Freeze Program consists of 2 benefits: the Senior Citizen Rent Increase Exemption, or SCRIE, and the Disability Rent Increase Exemption, or DRIE. They share the goal of helping older New Yorkers and people with disabilities remain in their homes and by protecting them from future rent increases. For eligible tenants, DOF establishes a frozen rent amount. As the authorized regulated rent increases, the tenant generally continues to pay the frozen amount, and the property owner receives a corresponding property tax credit for the difference. Bless you. The rent freeze program serves a substantial population. In calendar year 2024, 67,677 New York City households received benefits. That included 50,071 DOF-administered SCRIE households,

6,594 HPD-administered SCRIE households in Mitchell-Lama housing, and 11,012 DRIE households. Participation increased steadily during much of the last decade before declining during the pandemic. In 2024, enrollment increased by 0.8%, the first annual increase since 2019. Expanding awareness has been an important part of DOF's work. DOF's Outreach Unit and Rent Freeze Ombudspersons participate in information and enrollment events at senior centers, rent freeze clinics hosted by council members and state legislators, and outreach and training sessions with community-based organizations, legal service providers, and social service organizations. We have also worked with other city agencies to improve awareness of the program and to provide application assistance. We have worked particularly closely with the Mayor's Public Engagement Unit. Through PEU's Benefits on Your Block initiative, city staff provide eligibility screenings and enrollment assistance in communities across the 5 boroughs. DOF also provides PEU with information on rent freeze participants who have failed to renew on time so that the city can conduct targeted outreach. We have also sought to reduce administrative barriers. Applicants can now

apply and renew entirely online, and DOF has replaced separate initial and renewal applications with a single streamlined application for most participants. We continue to review and improve rent freeze forms, notices, and other materials. DOF supports Intro 978A which would implement legislative changes enacted by the state legislature to increase the rent freeze program's income ceiling. The recently enacted state budget authorizes New York City to increase the maximum income level for SCRIE and DRIE to $75,000 beginning July 1st, 2026. Intro 978A would make the corresponding change to the New York City Administrative Code retroactive to that date. The increase would recognize that households with income above $50,000 can still face significant rent burdens in New York City. Over time, nominal increases in Social Security, pension income, or wages may have put a household outside of the eligibility limits, even when the household's actual economic circumstances have not materially improved. DOF projects that the higher ceiling would increase enrollment by approximately 9%, or about 5,000 households across SCRIE and DRIE. The estimated fiscal impact is $4.5 million in the first year, $8.6

million in the second year, and $13 million in the third year. With regard to Introduction 307, which would require the Department of Finance and the Department of Housing Preservation and Development to create universal initial and recertification applications for SCRIE and for DRIE DOF supports the objective of reducing administrative barriers and making it easier for tenants to apply for benefits. However, the current division of responsibilities between DOF and HPD is not simply a matter of 2 agencies using different forms. A universal form and online system for all households, regardless of type of residence, would require substantial technical and operational upgrades and coordination between both agencies with different workflows and payment mechanisms. We welcome the opportunity to work with the Council and HPD on ways to achieve the bill's underlying goal while ensuring that any new process can be implemented reliably and without creating new delays for applicants. 2 other introductions before the council concern homeowner exemptions rather than rent freeze program benefits, but they serve a closely related purpose: helping older homeowners and homeowners with disabilities to remain in their homes

by reducing their property taxes. The Senior Citizens Homeowners Exemption, or SHE, provides a partial reduction of a home's assessed value to qualifying senior homeowners. The Disabled Homeowners Exemption, or DEHE, provides similar benefits to qualifying homeowners with disabilities. These are significant programs. In fiscal year 2026, DOF granted 50,912 SHE exemptions with $1.1 billion in exempt excess value and an estimated tax expenditure of $190.9 million. DOF also granted 2,500 DEHE exemptions in fiscal year 2026, with an estimated tax expenditure of $8.5 million. Introductions 1010 and 934 both would increase SHE benefits based on recently granted state authority. Intro 1010, which relies on authority that was enacted as part of the state budget, increases the maximum SHE exemption for lower-income senior homeowners from 50% to 65% starting in fiscal year 2028, as well as increasing the income cap to $83,400. Intro 934 relies on state authority that was enacted separate from the state budget at the end of the legislative session. It would move up the start of increasing SHE benefits from 50% to 65% of property taxes owed to fiscal year 2027. DOF is generally supportive of increasing the income cap and

benefits for SHE. However, at this time, the City's budget has only funded increasing the income cap for SHE. DOF therefore would like to defer our position on Intro 934 and on the benefit level increase in Intro 1010 until budget conditions become clearer for fiscal year 2028. We look forward to working with the Council on each of these bills. Regarding Intro 1033, We need time to review the bill and how it would facilitate our communication with customers. Regarding preconsidered 2458, DOF already provides training to other outreach staff from other agencies and will continue to do so. As such, we don't know if making this an annual requirement is necessary. Thank you for the opportunity to testify. I and my colleagues would be happy to answer any questions.

CHAIRPERSON ZHUANG: Anyone else have statement? No? Okay. Now we're going to do the question part. So I have my first— I will ask question and then I will turn to the other chairs. The first question, how does the DEFTA and OIC agents participate in identification and referral process, screen eligible older adults. How many referrals did DEFTA older adult center case managers and associated staff make last year?

RYAN MURRAY: Good afternoon, chairs. Ryan Murray from the Department for the Aging. And so we obviously defer to— on eligibility and targeting to DOF. However, as you know, given our infrastructure where we are citywide with our 308 older adult centers and we have our case management programs, our education outreach, case assistance, and case management services allow us to make sure that folks have the most up-to-date information on SCRIE, and we make those referrals. So what we can tell you is we have over 1,752 individuals in our OIC network who have been— who have SCRIE as of last year, last fiscal year, and over 2,340 individuals who are enrolled in SCRIE through our case management program. What we've done with Department of Finance is host, as you've heard from the First Deputy Commissioner, whether it was targeted outreach at our older adult centers, we've had town halls. We have also worked with the mayor's public engagement unit to be present in community and have enrollment days at our centers and continue to disseminate information.

CHAIRPERSON ZHUANG: So what's the language provide? Do you have information?

RYAN MURRAY: Sure. So at our centers, as you know, we require that there is not just language but cultural relevance in our case management programs as well. The individuals who are there speak the languages of the community. So whether it's in English or they're working in multiple languages— Spanish, Chinese, and so on— that is a requirement for those programs.

CHAIRPERSON ZHUANG: So, sorry, if they don't come to the center, how did you guys do the outreach?

RYAN MURRAY: Again, so our team will disseminate information to our older adult center teams, whether it's— we have monthly meetings with our directors in the program so that those are relevant. And if folks are part of the center or they're part of our case management program, That is where we make sure we are providing the hands-on support to complete those applications.

CHAIRPERSON ZHUANG: Did you guys reach out to the deaf community, like Mrs. So's community?

RYAN MURRAY: I think there's always much more that we can do, but our outreach channels are

multiple. I would welcome the opportunity to work with the organization.

CHAIRPERSON ZHUANG: Okay. Please describe your current outreach process and the program in detail. How many staff are dedicated to assist in SCRIE outreach and create information materials and help older adults through the application process?

RYAN MURRAY: Sure. We don't have a dedicated number of staff to SCRIE specifically. At our older adult centers, as you know, we have our case assistance program, so each of the 308 centers has an individual or multiple individuals who provide case assistance across a range of benefits and services. So the number is at least 308 individuals providing those services. In our case management programs, there are multiple case managers. We have 21 programs citywide, so at least 21 or more individuals in those programs are dedicated to providing information. And again, we partner when we think of outreach with our colleagues here at the Department of Finance who would be on the ground and with other parts of our city government.

CHAIRPERSON ZHUANG: So except the home senior centers, you don't have the other way to outreach so far, right?

RYAN MURRAY: We serve through our case management agencies, which serves over 30,000 homebound individuals. That would be the channel where we're reaching folks who are not coming into the centers. In addition, we also feature information online. Since the start of the admin, we've added over 5,000 followers to our social media. You're probably very familiar with that. So we use a range of channels to make sure we're outreaching. And in terms of incoming, our Aging Connect program also provides referrals and assistance to individuals who are coming to us by calls.

CHAIRPERSON ZHUANG: Which social media?

RYAN MURRAY: Whether it's Facebook, Instagram, that— those are Twitter. Those are our current channels.

CHAIRPERSON ZHUANG: Do you have culturally sensitive channels? Like people speak different languages, they are in different platforms. Did you guys do outreach there? Like say KK Talk? For

Korean community and the WeChat for Chinese community.

RYAN MURRAY: As you know, our partners on the ground, whether it's— we saw each other recently at Homecrest for our programs there. Our providers are using those platforms actively.

CHAIRPERSON ZHUANG: Oh, I haven't seen any. Sorry. I'm very active in WeChat, but I haven't seen any.

RYAN MURRAY: Okay.

CHAIRPERSON ZHUANG: Just let you know. And a lot of people, if they were in an environment only speak certain languages, they're not going to go to Facebook or Instagram. They even don't know what Facebook or Instagram is. So I hope you guys can really do outreach for different ethnic community, different language platform, and really, like say Jewish community, they, a lot of time they only read their newspaper. So there's different people have different needs. Hopefully you guys really reach to those communities. I see you guys have great translation in Chinese in Facebook, but not in WeChat. But the Chinese-speaking-only seniors, they are only in WeChat, but there's no advertising there

at all. Just to let you know. And what's the percentage of the referral application successfully complete enrollment?

RYAN MURRAY: So again, the number that I gave you is the folks who are currently enrolled in the SCRIE program. So those are successful enrollments in the program.

CHAIRPERSON ZHUANG: Does DFTA use a hotline or general outreach to promote SCRIE energy?

RYAN MURRAY: Yes. Individuals that come to us via our Aging Connect program are— one of our top calls is consistently housing and benefits is also one of our top calls, and that is where we provide that assistance.

CHAIRPERSON ZHUANG: And then you also said that you guys do outreach in the media. How does DFTA ensure that older adults who may lack internet or technology skills are not left behind in outreach and the application process?

RYAN MURRAY: Sure. Again, a lot of the work that happens on the ground at our centers, as an example, or with our case management agencies. That's where we're reaching folks who are often some of the most vulnerable, who need the hands-on support with

someone next to them to complete the application, to follow up, and to work with our colleagues at the Department of Finance. That's where the real boots on the ground, as you know, is, and work is happening.

CHAIRPERSON ZHUANG: For the homebound seniors, what's a way you guys are doing outreach to those people?

RYAN MURRAY: Sure. Our case management agencies, as you know, again, over 30,000 individuals enrolled in the program. There's an intake process for case management of folks to confirm that folks are homebound and they need support with various activities of daily living. One of the things that we screen for is whether or not they're eligible for a variety of housing supports. So that work happens on the ground with our 21 case management agencies.

CHAIRPERSON ZHUANG: So do you guys able to partner, say, Meals on Wheels when they're doing deliver the meal and give them the information and then help them to fill out the application there, or they have to do somewhere else?

RYAN MURRAY: Yeah, typically the case management agency is responsible for helping with getting the application, home visits, is a part of

that, following up on applications where it's— they have the authorization to complete those applications with the client. And of course, if one of the channels, if we need to make sure that we, through our home-delivered meals program, are disseminating information, that is also a channel. But our case management agencies are direct contact with the individuals who are homebound and are making sure that they're screening for and supporting applications.

CHAIRPERSON ZHUANG: Is SCRIE enrollment sometimes something the cabinet for older New Yorkers are working on?

RYAN MURRAY: Sure. What I'll say is that— so Department of Finance and 311 and Department of Social Services are part of the cabinet. As you know, there are over 30 agencies, and we're continuing to expand. One of the initiatives— there are 2 initiatives that we did in the last few years. One was, as the First Deputy Commissioner shared, the outreach that happened directly through the Mayor's Office of Public Engagement, another member of the cabinet. And then the second initiative that we worked with our colleagues at APS, the Adult

Protective Services, where some of the most vulnerable individuals— Department of Finance has trained APS to make sure that those applications are as complete as possible and updated information. So those are 2 initiatives that we've worked with our cabinet member agencies on.

CHAIRPERSON ZHUANG: When is the last time you guys meet?

RYAN MURRAY: Our last cabinet meeting, I think, was the last couple months. And we meet quarterly.

CHAIRPERSON ZHUANG: Okay. When is the following meeting?

RYAN MURRAY: I believe it's in December.

CHAIRPERSON ZHUANG: December?

RYAN MURRAY: Yes.

CHAIRPERSON ZHUANG: So you said a couple months ago and then December. That's a half year.

RYAN MURRAY: Yeah. I think it just happened. So I think the next meeting is in December. But we could follow up with the exact date for you. Okay. I'll get it before we leave today. Okay.

CHAIRPERSON ZHUANG: Okay? Thank you. And then let's—.

RYAN MURRAY: But it's a quarterly meeting.

CHAIRPERSON ZHUANG: Quarterly?

RYAN MURRAY: Yes.

CHAIRPERSON ZHUANG: Okay. Is that agenda can be publicized?

RYAN MURRAY: I'll follow up with you on that.

CHAIRPERSON ZHUANG: Okay. Thank you. And then let's turn the— Chair Lee, you ready for ask questions?

COUNCIL MEMBER LEE: Sure.

JEFFREY SHEAR: Excuse me. I just wanted to add one thing to— many things that Ryan had to say is regarding the— there was some discussion about referrals and applications. So I did want to add that our outreach unit, which partners very frequently with the Department for the Aging, does assist citizens in the field to complete their applications. And oftentimes takes the applications directly from them so they do not have to submit them online or through the mail. And the number of applications that our outreach unit received for SCRIE entry was over

1,200 in fiscal year '26. That's an increase from the 900 that were received in fiscal year '25.

COUNCIL MEMBER LEE: Sorry, can you repeat that again? Because that actually leads into the question I wanted to ask anyway. So—.

JEFFREY SHEAR: Yes, so DOF's outreach unit works— which works very closely with the Department for the Aging and conducts over 220 events a year. At which SCRIE DRIE is at the top of the agenda. They often assist citizens with completing their applications at the outreach event, at the senior center, or we are often working with council members and elected officials—.

COUNCIL MEMBER LEE: Right.

JEFFREY SHEAR: so at their offices. So in fiscal year that outreach staff received over 1,200 SCRIE and DRIE applications for us to process. And that's an increase from fiscal year '24, where the number was 900 applications.

COUNCIL MEMBER LEE: Okay. And do you mind sharing what the breakdown of those were?

JEFFREY SHEAR: I do not have the breakdown. I will— I can try to get back to you with that.

COUNCIL MEMBER LEE: Okay. And then just in terms of keeping on topic with the outreach portion, I'm just going to skip around in my questions a little bit. But I know that to Councilmember— to Chair Zhuang's point, in terms of the media, one of the things that I believe used to happen, and I'm not sure if it's still happening, is that each agency has, I believe, a dedicated budget for local ethnic media. And so is— can you sort of talk about how that's been incorporated in a lot of the outreach efforts that you're working on?

JEFFREY SHEAR: I can't speak specifically to that. I can say that our events are held in all 5 boroughs, all over the city, and that we also have our applications are available in all required languages on the website. I will need to get back to you regarding foreign language media.

COUNCIL MEMBER LEE: Okay. Yeah, if you could just let us know, and then also if you have any on the list and whether we can actually recommend any for you all as well, that would be great. I know DFTA does a lot of work with their OACs, which are multilingual and all of that. So, and just in terms of outreach more for the DFTA purposes, because I

know one of the things we always talk about with current previous commissioners is that we know there are a certain number of folks that are coming to the OACs, but what about the seniors and older adults outside of that network, and how do we draw them in more? Because we know there are so many more that need to come into the mix. And so I think to Councilmember Zhuang's point earlier, I think what is, what does that sort of look like? Because we know the overall numbers and demographics of the city, but I feel like there's so much more we could be doing. And so how do we, what are we doing there?

RYAN MURRAY: Yeah, you know, I think as we, we've shared before, that's why it's so important to be present in community, not at our centers as well as on social. We will be looking at expanding that reach. The partnerships that our older adult centers have in their community are critical. That's one of the channels. And of course, as we've shared before, that is why we've launched campaigns based on various issues, whether it was our subway campaigns on ageism and caregiving and so on. Those are many of the channels that we're using. So much more to be done there. We agree with you. You know, we

absolutely will be focused on outreach. We are also planning to go directly to folks as they're entering into the 60 realm and making sure we reach folks. So stay tuned, and we look forward to the partnership with the council on an enhanced outreach.

COUNCIL MEMBER LEE: Great. Thank you.

RYAN MURRAY: And let me correct the record. The team is telling me that the meeting is actually coming up. So June 25th was the last one for the full executive cabinet, but we have liaison meetings that are monthly, actually. So that's what I was thinking about. The cabinet liaisons meet monthly, and it's much more frequent. And we bring our proposals and project updates to the executive cabinet with commissioners and other representatives. So the last meeting was June 25th, and for this quarter, the meeting is September 28th. Coming up. So we can again follow up with you on additional dates for meetings the rest of the year.

COUNCIL MEMBER LEE: Okay, perfect. And then just— and this is for all of you— have there been conversations with the administration? Because I know that there's the community of mass engagement, right? And so when I think of mass engagement, I

think, how do we reach out to as many New Yorkers as possible to make sure that they are in the know of all the things that the city are doing? And so is that part of the conversation at all?

JEFFREY SHEAR: The answer is yes.

COUNCIL MEMBER LEE: Okay.

JEFFREY SHEAR: So in my testimony, I mentioned PEU, Public Engagement Unit. That is part of the Office of Mass Engagement.

COUNCIL MEMBER LEE: Okay. And then how much of— do you know in terms of the budget is allocated for the older adult community? If— I don't know if it's separated out that way, but if you could let us know, that'd be Great.

JEFFREY SHEAR: I'm sorry, I didn't follow the question.

COUNCIL MEMBER LEE: Just, I wanted to see in terms of the amount of resources that are being dedicated towards certain issue areas or communities or demographics. I was just wondering if there was any sort of data on that.

JEFFREY SHEAR: We will get back to you on that.

COUNCIL MEMBER LEE: Okay. And then just in terms of the certification and renewal process, Because I've been seeing, even just with the constituent casework coming into our district, some of the questions I'm gonna be bringing up are directly related to that and others are more general. But in terms of the certification renewal process, how does DOF determine the SCRIE and DRIE multi-year benefit periods?

JEFFREY SHEAR: I'm not sure. SCRIE DRIE is an annual benefit, and so I'm not sure I'm following the question.

COUNCIL MEMBER LEE: So how do we ask this in a different way? I'm trying to think of what the better way to ask this is. Okay. Okay. So let me go into the rates actually and I'll come back to that one.

JEFFREY SHEAR: Sure.

COUNCIL MEMBER LEE: So what are the SCRIE DRIE renewal rates and how many benefits lapsed for nonrenewals between 2023 and 2025? And then how many were later restored?

JEFFREY SHEAR: Yes. So the renewal rate has been 95% over the past 3 years. We're able to

maintain this high rate with the help of 2 letter reminders and 4 email reminders to participants in the program.

COUNCIL MEMBER LEE: Okay. Sorry, I just wanted to also note we've been joined by Councilmember Avilés. Okay. Of the benefits that were not renewed, how many were due to late or missed renewal deadlines as compared to recipients participants no longer meeting program eligibility requirements?

JEFFREY SHEAR: Yes. So 70% of the non-renewed benefits were due to late or missed renewal deadlines. And that's 2,237 out of 3,204. And 967 were not renewed due to participants no longer meeting eligibility requirements.

COUNCIL MEMBER LEE: And for the ones that miss the date or due deadline, what is the sort of more popular reason, I guess you could say? Like, what's the most common reason why?

JEFFREY SHEAR: I believe that it's that their incomes are too high.

COUNCIL MEMBER LEE: Right. So those are for the ones that no longer meet the program eligibility requirements—.

JEFFREY SHEAR: Yes.

COUNCIL MEMBER LEE: if I understand right. But then for the ones that were late, was it because, I don't know, something— yeah.

JEFFREY SHEAR: Right. We don't know. In most instances, we, despite our efforts, we do not hear from these participants. They may have moved. We are not in contact with them.

COUNCIL MEMBER LEE: Okay, and so there's— I'm assuming there's no follow-up then? So in other words, if you have a participant that just didn't renew—.

JEFFREY SHEAR: So there is follow-up.

COUNCIL MEMBER LEE: Okay.

JEFFREY SHEAR: So we are— we send 2 letters to them, both before and after the deadline, because there is a grace period where people who miss the deadline can still continue their benefits. And we send 4 email reminders both before and after the deadline because we very much want to have people renew. We're pleased that the rate is not— the renewal rate is 95%, and we are working to make it higher.

COUNCIL MEMBER LEE: Okay. And then do you have a stance on codifying automatic renewals for SCRIE and DRIE? To reduce the lapses due to paperwork delays or processing of submissions?

JEFFREY SHEAR: And I didn't get the first part of that. Do we have— have we—

COUNCIL MEMBER LEE: Just codifying automatic renewals. Yeah.

JEFFREY SHEAR: So—

COUNCIL MEMBER LEE: Easier.

JEFFREY SHEAR: Automatic renewals are not authorized by the current law. What there is, is for longtime participants, I think people who have had five renewals, their renewals can be done via short form, and we have developed a short form for them to ease the renewal process.

COUNCIL MEMBER LEE: Okay, and would you be in favor of codifying it so that it is automatic?

JEFFREY SHEAR: That would require state legislation.

COUNCIL MEMBER LEE: Okay, yes, no, I know, but I just wanted to know if you— how the department is— if it would be in favor of it if the law were to change.

JEFFREY SHEAR: I think we're willing to have a conversation about it. We would want— we would like to consider that.

COUNCIL MEMBER LEE: Okay. And how many disability-related extension requests were received, granted, and then denied?

JEFFREY SHEAR: Okay. So for SCRIE, in fiscal year '25, we received 190 what we call reasonable accommodation requests. And in fiscal year '26, we received 202 reasonable accommodation requests. Of those, for fiscal year '25, 3 were denied. So more than 99% were approved. And for fiscal year '25, only 2 of those were denied.

COUNCIL MEMBER LEE: Okay. And is it normal for you all to have only That around that number, it seems like around 200?

JEFFREY SHEAR: Yes.

COUNCIL MEMBER LEE: Requests. Okay. It seems low. Okay. And how many DRIE benefit takeover applications were denied because the surviving member had not been listed on prior applications?

JEFFREY SHEAR: Yes. Oh, and I do have information. I gave you DRIE statistics.

COUNCIL MEMBER LEE: Yes.

JEFFREY SHEAR: So just to fill out the information. For 2025, we received 41 reasonable accommodation requests relating to DRIE. Only 2 of those were denied. And in fiscal year 2026, we received 72 reasonable accommodation requests, and 0 of those were denied.

COUNCIL MEMBER LEE: Okay, and I say this, maybe, maybe this is just because I'm not as familiar, but that number seems extremely low. And so do you know, is it because folks are not understanding that they can apply for some of these benefits or exemptions, or?

JEFFREY SHEAR: Well, to be clear, these are people who come to us who say that they have not been able or will not be able to make the deadline and due to a— typically due to a disability.

COUNCIL MEMBER LEE: Right.

JEFFREY SHEAR: So it is only a small set of the applications that we are receiving. Most people are able to come to us with timely applications.

COUNCIL MEMBER LEE: Okay. And then of the— and this is in the world where people have their applications in, and do you have any sort of data or

statistics on how many people have that still could apply for certain benefits but maybe have not and what the outreach is like there?

JEFFREY SHEAR: Yes. So we do issue a report that estimates how many are eligible. But I want to reemphasize that the mayor has been clear that he believes it is essential that we work hard to connect New Yorkers to the services and programs available to them that can help make life in New York City more affordable. That is why we continue to do extensive outreach for the rent freeze program in communities throughout the city. So we do have a report, but the mayor wants us to be doing extensive outreach regardless of what's in that report.

COUNCIL MEMBER LEE: Right. Okay.

JEFFREY SHEAR: And we are committed to doing that.

COUNCIL MEMBER LEE: Yeah. No, and I have no doubt that you're committed to doing that. I'm just trying to think as we're going through these questions, trying to think through some creative ways of how to expand the pie, I guess, so to speak, or expand the outreach. And then how many DREAM benefit

takeover applications were denied because the surviving member had— oh, I just asked that. Sorry.

JEFFREY SHEAR: Yes, I didn't get to answer that. So, okay, so please. And the answer is none. DOF changed its policy on this in fiscal year 2022, so we are no longer denying any for that reason.

COUNCIL MEMBER LEE: Okay, perfect. So state law allows a household that loses the benefit for excess income to reapply the next calendar year and have its prior frozen rent restored up to 3 times. For FY 2024 through '26, separately for SCRIE and DRIE, how many benefits ended because the household income temporarily exceeded $50,000? And also how many households had their prior frozen rent restored under that provision?

JEFFREY SHEAR: So the numbers I have are for— yes, for benefits that were ended because the household income temporarily exceeded $50,000 For SCRIE, in fiscal year 2024, 27. In fiscal year 2025, 17. And in fiscal year 2026, 8. For DRIE, the numbers are in fiscal year 2024, 2. In fiscal year 2025, 1, and then fiscal year 2026, 1. I need to get back to you regarding the second part of your question.

COUNCIL MEMBER LEE: Okay. And then I know you sort of alluded to this in one of the previous answers, but if you could get back to us, because I think what would be curious for us to look at is we would want to know what your estimate estimates are for the eligibility for SCRIE and DRIE for FY26 and '27 in terms of like overall New Yorkers, how many would be eligible, and of those, how many actually are enrolled citywide and borough by borough. If you could give us that data if you don't have it now, and as follow-up. But if you have it, that'd be great if you could.

JEFFREY SHEAR: So the last data we have relies on data for 2023.

COUNCIL MEMBER LEE: Okay. So not '26 and '27?

JEFFREY SHEAR: No.

COUNCIL MEMBER LEE: Okay.

JEFFREY SHEAR: We only do this estimate, and I want to emphasize that it is an estimate. We are relying on data regarding rent-controlled or rent-regulated units. And income data that we're matching, so it is not precise. We also know that there are issues with the methodology, so we believe

that it tends to overstate the number of eligible households. For example, accounting for households that might have more than one income tax filer in it is difficult for us to do. And I do have numbers by borough. These numbers exclude numbers attributable to rent control and Mitchell-Lama housing, but they are 40,000 for Manhattan. That's total, so that includes households that are in the program and households that are not in the program. 37,000 for Brooklyn, 30,000 for the Bronx, 27,000 for Queens, and 1,400 for Staten Island.

COUNCIL MEMBER LEE: Okay. Yeah, I mean, if at all possible, if there's any way, because I— understanding that the methodology and everything is probably off a little bit, it'd be great to see if we can get updated numbers. Only because I would say in that time period since '23, especially the older adult community and certain populations have definitely grown quite a bit. And so I just want to make sure that we're capturing these numbers accurately. And then before I hand it back, I just wanted to ask a couple questions about the enrollment because as you— I think was mentioned, SCRIE enrollment fell from 63,000 in 2019 to 56,665 in

2024. Is the decline in SCRIE enrollment due to different factors compared to the decline in DRIE enrollment? And if they are different, what are the factors and what does this mean for outreach in enrollment efforts?

JEFFREY SHEAR: Yes, we believe that— or we don't have sufficient information to know all of the details behind the changes in enrollment that you and the other chairs have mentioned. We do know that tragically during the pandemic, many senior citizens fell seriously ill or passed away due to COVID, and that many New Yorkers did move out of the city. And we believe that these external factors have largely determined the decline in enrollment. We're heartened by the fact that enrollment did increase even though it was under 1%, but did increase this past year.

COUNCIL MEMBER LEE: Okay. Yeah, and I'm just wondering if there are other things factoring into that. For example, I know that when public charge happened back after 2016, a lot of older adults with legal immigration status, even that we saw got off whatever benefits they were on because they were afraid of their immigration status. And I know that HR 1 and other things that are happening

impact that. And so I just wanted to know if there's a way to track that. And also knowing that, how are we going to sort of shore up what we can and cannot do on the city level? So it'd be— I'd be interested to see. And again, if you could follow up and come back to us, if there's a way to see how those impacts are sort of factoring into the enrollment numbers here, or if at all. So that was just something we wanted to follow up on.

JEFFREY SHEAR: We will look into that.

COUNCIL MEMBER LEE: Okay.

JEFFREY SHEAR: We do have challenges. Obviously, we do not ask the immigration status of people who are applying to the programs.

COUNCIL MEMBER LEE: Yes, that I know. But especially with community partners on the ground, I think narratively speaking at least, and somewhat like even with the OACs, I'm sure they'll be able to tell you what some of the challenges are. And so I'm just curious to see if there's any sort of data that is correlated with that and what— and then in response on the city side, what we can and should be looking to do. So that was just the question there. And I have a bunch more, but I'm going to pause here

to allow our other co-chair as well as members to ask questions.

COUNCIL MEMBER HANIF: Thank you so much. I'd like to start with MOPD and give our Deputy Commissioner Shear a bit of a break. Commissioner Agarwal, could you share how MOPD participates in the outreach and enrollment process for DREWY-eligible New Yorkers?

COMMISSIONER AGARWAL: Sure. First of all, thank you to everyone to invite me here. So broad picture, this is an affordability issue, and New Yorkers with disabilities face the highest true cost of living against other populations in New York City. They also face the greatest resource gap between actual income and true cost of living, nearly double the citywide average. So with that in context, some of the outreach we have done so far, and then I'll talk about what we want to do further. We have information on DRIE in our website, as New Yorkers can reach out, see that in the website. We also, MOPD refers constituents seeking housing services, including DRIE information. And there's 2 ways we do that. One, MOPD proactively shares information about DRIE programs through tabling, presentations, or just

talking to folks. So this morning I just got a constituent who met me in the Deaf Town Hall on Wednesday, and she wanted to talk about just DRIE. So that's like a way that we engage. We also have calling and emails, and we receive many emails about housing resources, and we share that to constituents as well. MOPD includes DRIE in our housing resource guidelines. Which is provided at outreach events to community partners. And like other people have said, if people need assistance and applications, we refer them to the disability service facilitator in Department of Finance and the out in PAU. So those are all of the things we've currently been doing. Moving ahead, I think MOPD is seeking to enhance our DRIE outreach and information dissemination efforts because this is the mayor's affordability agenda, and so we want to expand that. And the most— the biggest barrier we've noticed is that people with disabilities face— tend to not have access to information. And we are committed to providing that information to the communities that we serve. For example, we are doing a house— home access community engagement, disseminating information and answering questions about a range of housing resources, but

that includes DREAM. And we are also going to work with our city partners here, like for example, working with aging department and you know, we are— we're very overlapped between the communities that we serve. And so working with aging, we can maybe move that ball forward. So that's just a little bit about what we want to do for the future.

COUNCIL MEMBER HANIF: And then how many referrals did MLPD have in this last year?

COMMISSIONER AGARWAL: So as this is DOF tax program. We don't actually do enrollment process. However, in recent years, we have worked with DOF and other partners to make the online process more accessible to screen readers, for example. And looking forward, we are happy to support other— our city agencies. If there are any accessibility concerns with enrollment, please reach out to us and we will partner with our city agencies to ensure that the application is accessible to all people. We want to have more people apply.

COUNCIL MEMBER HANIF: So currently between DOF and MOPD, what is the relationship as it pertains to this program?

COMMISSIONER AGARWAL: Between DOF—.

COUNCIL MEMBER HANIF: Between DOF and MOPD?

COMMISSIONER AGARWAL: Yeah, so as I had mentioned before, we work with them on outreach, and we do referring if people call and want to know more about DRIE or even SCRIE, because there are many older adults who are also disabled. So that's some of the stuff we're doing, but we're happy to do more as needed, as you suggest.

COUNCIL MEMBER HANIF: And then in terms of how many folks reached out to MOPD, do you have a number that you can share?

COMMISSIONER AGARWAL: Yeah, we don't have a specific number, but I will say there's a lot of constituent calls come to our office. So I think for the last month it was like 500 people. So we have a lot of people asking questions, and majority of them are related to housing. And so that's an area that we're going to be involved in, not just in SCRIE, but also other areas of affordable housing.

COUNCIL MEMBER HANIF: And then as constituents call MOPD, Are you all— how are you all keeping track of the issue areas that are coming your way?

COMMISSIONER AGARWAL: Yeah, so we can't do an actual, like, detailed, like, numbers and et cetera. People call often in crisis, and so we have, like, simple data, but we don't provide the information. But if, you know, I think it's very important to know that we do have like the— they want housing or they want employment and they want, et cetera. We have that information to start sorting that out.

COUNCIL MEMBER HANIF: Got it. Yeah, I asked because as we do in our district offices, when we get calls, we want to make sure that we're able to share those trends. And so I would be— yeah, I would really like to understand how you all are similarly keeping that data within your offices. And then does MOPD have data on or conduct outreach to caregiver-headed households with an adult child with a disability?

COMMISSIONER AGARWAL: So yeah, MOPD does not have access to data on caregiver households, but targeting outreach for this population is a great idea. And so we will— we appreciate the feedback and we would love to talk to you more on that.

COUNCIL MEMBER HANIF: And then because DRIE eligibility isn't age-restricted, does MOPD see specific enrollment or awareness gaps among working-age disabled tenants who may not be reached by older adult-focused outreach?

COMMISSIONER AGARWAL: Yeah, so we want to expand the number— the outreach that we do, and one thing that we want to add is like the younger DRIE populations. We work with aging, and that's really great, but also with the younger folks are important to reach out and to mention that this is an option for you if you need it. And so that's one of the gaps that we have that we want to close.

COUNCIL MEMBER HANIF: And then as you're getting calls, does your— do you all have— what kind of staffing or staff is receiving the calls, and are they taking down maybe age or or location of where those calls are coming from?

COMMISSIONER AGARWAL: Yeah, so again, it's very quick because we need— we ask what information they need. So we have one from 311 who does that service, and we have another staff member who does that. And most of it is referrals. So if they have a DRIE question, we refer them to DOF. So

it's like a pass-through to other agencies which are doing that work.

COUNCIL MEMBER HANIF: Got it. And then how many people are picking up the phone at MOPD?

COMMISSIONER AGARWAL: You mean the staff?

COUNCIL MEMBER HANIF: Yeah, like when a call is coming in.

COMMISSIONER AGARWAL: Yeah. So either emails or calls go to our 311 person or to another person. So 2 people receive these emails or calls.

COUNCIL MEMBER HANIF: So it's— you're saying 311 is the one then sending it over to you all?

COMMISSIONER AGARWAL: No, this person is from 311, but he's in our office because we have so many constituent calls related to disabilities broadly and to housing. In particular.

COUNCIL MEMBER HANIF: So can you just clarify, this is a staff member on MOPD's team?

COMMISSIONER AGARWAL: Yes.

COUNCIL MEMBER HANIF: That also works—.

COMMISSIONER AGARWAL: He's seconded from 311, and we really worked with 311 on having that

because that's very important, and in fact we might want another one because it's really a huge job.

COUNCIL MEMBER HANIF: And how many staff are currently at MLPD?

COMMISSIONER AGARWAL: About 20.

COUNCIL MEMBER HANIF: And this person that was— well, they're still with 311. I'm just a little confused.

COMMISSIONER AGARWAL: So they're technically in 311, but they support us and come to our office every day and respond to emails and calls.

COUNCIL MEMBER HANIF: And it's just one person?

COMMISSIONER AGARWAL: Yes.

COUNCIL MEMBER HANIF: And then for DOF's outreach unit and rent freeze ombudsperson divisions, how many full-time staff are on board?

JEFFREY SHEAR: I need to get back to you with that information.

COUNCIL MEMBER HANIF: Are you able to share what the staffing level is right now?

JEFFREY SHEAR: I don't have that with me.

COUNCIL MEMBER HANIF: And would you be able to share what the average number of new rent

freeze program applicants were approved per staffer? I'd like to understand the ratio of staff to applications.

JEFFREY SHEAR: We will work on getting that to you.

COUNCIL MEMBER HANIF: Okay. And then what specific disabilities-focused spaces is the city conducting outreach about and assistance to enrolling in DREAM?

JEFFREY SHEAR: I'm sorry, can you please repeat that question?

COUNCIL MEMBER HANIF: What specific disabilities-focused spaces is the city conducting outreach about assistance to enrolling in DREAM? Like, I'm curious, are we on CUNY campuses? Are we just spaces where New Yorkers with disabilities are in and out, are interacting with, and do we have information about DRIE in those locations?

COMMISSIONER AGARWAL: I can start a little bit. So we did a survey town hall for Tanya Towers, which is primarily— there are a large community of deaf or deafblind people. And so we did that and we asked whatever concerns that they may have, and over majority people had housing questions.

And so that's one thing that we do outreach or community engagements for that population. Or all our populations. The diversity of disability communities is very diverse, and so reaching out to those people and getting their information and their solutions is very important. So I would say that we've done that, including the town halls with different community groups. And so that's one thing that we've done.

COUNCIL MEMBER HANIF: Got it. And then for DOF, I mean, are you all on CUNY campuses?

JEFFREY SHEAR: I don't know if we're on CUNY campuses specifically. I know that we work with several community-based organizations. Which—

COUNCIL MEMBER HANIF: Could you share which ones?

JEFFREY SHEAR: I do not have the list with me. We will get back to you with that information, Councilmember.

COUNCIL MEMBER HANIF: And then just more broadly, outside of the partnership with the organizations and maybe like a specific town hall being organized, where— how is the word getting out about DRIE?

JEFFREY SHEAR: So DRIE is an essential part of the outreach that we do. So as I've mentioned, we do over 200 events. We do them in all communities.

COUNCIL MEMBER HANIF: Can you tell me a little bit more about the events?

JEFFREY SHEAR: Yes. We do events with council members, other elected officials. We do events with community based organizations. Sometimes we do events as— or not events, we do outreach where our staff goes to certain neighborhoods and is on the streets giving out information in heavily trafficked areas. So those are amongst the outreach that we do.

COUNCIL MEMBER HANIF: Would you say that those are effective forms of outreach?

JEFFREY SHEAR: Yes.

COUNCIL MEMBER HANIF: For the events with the council members and elected officials, these are events like, are these events that are maybe a town hall about a specific topic and then you all are tabling, or is this an event about SCRIE and DRIE? I'm just trying to understand, you know, outreach is, is, is an art. And so few applicants—.

JEFFREY SHEAR: We do both.

COUNCIL MEMBER HANIF: Worries me.

JEFFREY SHEAR: Yes. I understand your concern. But to answer your question, we do events that are specific to SCRIE and DRIE. And we also do general outreach events. However, SCRIE and DRIE always figure very prominently to us and are at the top of the agenda.

COUNCIL MEMBER HANIF: What were the events that took place last month?

JEFFREY SHEAR: I will need to get back to you with that.

COUNCIL MEMBER HANIF: Is there a recurring, uh, recurring, um, set of events that happen regularly and then are there events that are maybe larger that happen every 3 months? Every 6 months?

JEFFREY SHEAR: I need to get back to you for most of that. One thing that I will mention is that we do have a monthly event with Councilmember Brewer, who is here. We do a clinic at her office where we have people who can assist people who need help with SCRIE and DRIE. And we are happy to do that with as many other council members who want to work with us.

COUNCIL MEMBER HANIF: See, now that's really good to know. Are there other efforts like this clinic? Because I do think clinics, especially in member offices, that's a really good point, a good place of trust and And I know that not all of us have this kind of a reach, but Councilmember Brewer has hundreds of thousands of people in her email listserv.

COUNCIL MEMBER BREWER: 100,000.

COUNCIL MEMBER HANIF: We're not all at her level. But this clinic is important. And like something that is this consistent is a great initiative. So that's really what I'm trying to get at with my line of questioning is just to understand You know, are we using our time as effectively as we can so that word is getting out? Whereas sometimes we can have events and things that are almost just vibes, and people aren't really taking out of those spaces what they should be. So I'll come back to more questions, but I wanted to— Oh, yes. And then just this before I share the mic. Is there a specific plan to address the enrollment of DRIE skewing older when eligibility starts at 18?

JEFFREY SHEAR: We're looking to do outreach to all ages for DRIE.

COUNCIL MEMBER HANIF: Could you— what does that mean?

JEFFREY SHEAR: We are not skewing our outreach efforts. So we are aware of the statistics that you read during your remarks. We are— we outreach— we do not limit our outreach for SCRI-DRIE by age.

COUNCIL MEMBER HANIF: And is there a budget for the outreach?

JEFFREY SHEAR: I have to get back to you on that.

COUNCIL MEMBER HANIF: Okay. Passing it back to you, Councilmember. Cheers, Ryan.

CHAIRPERSON ZHUANG: Thank you. And let's turn the microphone to our Councilmember Brewer.

COUNCIL MEMBER BREWER: Thank you very much. I'm a white woman. I used to have gray hair, but now it's blonde, and I have a brown top on. You have to be a little funny in this crazy shit. Okay, first question. First of all, Department of Finance, you're phenomenal. Rita Jen is fabulous, and there are so many people who want to attend these clinics

that you do once a month that we actually have to sign people up as opposed to just waiting in line. We also have somebody who comes in who's a volunteer. She's been coming in for 10 years, and she comes in every single Monday from 2 to 4 without fail, and she helps people with SCRIE because people need— these older adults need to have hand-holding, even if they have knowledge about how to use computers and so on, they still need handholding. So this, getting the jump from 50 to 75 is fabulous, but it's taking— it's gonna take a lot of handholding to get people signed up. So, but I wanna thank finance. I'm a huge fan of what you do, and I appreciate the monthly clinics tremendously.

JEFFREY SHEAR: The admiration is mutual, Councilmember. We thank you for your leadership.

COUNCIL MEMBER BREWER: Thank you. Now what about Mitchell-Lama? We haven't talked about that. What's with Mitchell-Lama and SCRIE and DRIE? That's all I want to know. You know—.

ALICA AMPREY-SAMUEL: So first I just want to thank everyone for just the dedication to protecting our seniors. I just have to say that.

COUNCIL MEMBER BREWER: They vote, you know.

ALICA AMPREY-SAMUEL: That I know. And I also just have to say something just real quick. When my mother reached the age where she could actually apply for SCRIE, she was so excited, and I had to help her with her application. She's a school safety agent. And then I had to remind her about like the renewal and everything else. And so I just wanted to lift that up because she had a daughter that was engaged and she still had questions and everything else. And so we understand that need. And she was one of those seniors that passed away during COVID And so you lost that application. But I just wanted to say that. And again, thank you. And so when it comes to Mitchell-Lama, the conversation is just a little different, and that's because it's targeted and it's focused on what we can and cannot do based on the rent increases that are approved. So when it comes to enrollment and outreach, we have the numbers, you know, we have 6,187 of our households that are enrolled, but we also see a lot of our households and families have Section 8, and we understand that you're not eligible for SCRIE when you have another

subsidy. So I just wanted to mention that just so you can get an understanding of what we're seeing in the picture of Mitchell-Lama. But again, when it comes to outreach, when there is a proposed increase to the maintenance charges and carrying charges, we go into the buildings, again, very targeted because it's development-specific, and we are working directly with the residents. We're hosting workshops, and when we talk about workshops, we are flyering the buildings, we are working through the pre-populated applications thanks to this council body, but we're also going there on weekends because we understand the population. And so again, it's a targeted effort, and so we're seeing a lot more robust outreach because of that.

COUNCIL MEMBER BREWER: One more question quickly for DRIE or SCRIE, which is we find a lot of people get older, they're forgetful, and they forgot to re-register, and they forget about SCRIE, and so on and so forth. This is an increasing problem. So how are you going to deal with that? In other words, say for instance we do the outreach and we're getting more people to sign up and so on, but they do forget. So is there something we can do that's more

pre-populated. It could be like I'm making more than one year. I don't know. I'm asking because increasingly you're gonna get this memory loss, you're gonna get people are not doing the right paperwork, et cetera. And then you have got the owner involved, you got 311 involved, you got the local official involved, you got finance involved. It's a whole thing that goes on, and I don't know how we can avoid it. So I'm looking for suggestions from you and maybe from DFTA. I don't know.

JEFFREY SHEAR: Yes. So we do some pre-population in our forms to help people. And I mentioned earlier that we do quite a few reminders. I'm sure we can look into that and come up with other thoughts as well.

COUNCIL MEMBER BREWER: Okay. I mean, that's where we're getting challenges. So people are forget that they even needed to do. I assume that also happens in DRIE for whatever medical challenge they're facing. I do think we need to look at it. You got this huge number of more people getting older, and—.

JEFFREY SHEAR: Yes.

COUNCIL MEMBER BREWER: We need to think about this.

JEFFREY BREWER: All right. We will. I also do want to reference back to the discussion about the reasonable accommodations that we supply specifically to people in the programs, maybe older people with memory losses. So that is set up precisely to assist those people.

COUNCIL MEMBER BREWER: Okay. I think more conversation along that line. Thank you very much, Madam Chair.

CHAIRPERSON ZHUANG: Thank you. And also, I have a question from my district also. You guys have been working closely with Councilmember Brewer, I think. I think everything— the other 58 council members also want you guys to have, like, a workshop in their office too.

JEFFREY SHEAR: Please. We want to do it with you. You can contact me directly. I do want to mention that we did an email campaign in August where our outreach staff sent emails to every New York City elected official Council members, state assembly members, and state senators, and also some of their key staff, chief of staffs, heads of constituency

work. So we want to be working with you. We welcome the effort. Call us.

CHAIRPERSON ZHUANG: Okay. We definitely—my office sees 7,000 people a year.

JEFFREY SHEAR: MM-HMM.

CHAIRPERSON ZHUANG: Here, more than most of congressional districts, because people all over the city, if they speak Chinese, they think I'm their councilmember. They will come to my office. Yeah. So I have question from Councilmember Brooks-Power. Her question is, my district in Southeast Queens has one of the highest concentrations of senior Black homeowners in the city? For SCRIE and DRIE, how many additional homeowners citywide and by borough does DOF estimate could benefit from raising the ceiling to $75,000?

JEFFREY SHEAR: Our estimate is roughly 5,000 households.

CHAIRPERSON ZHUANG: In Southeast Queens?

JEFFREY SHEAR: Citywide.

CHAIRPERSON ZHUANG: Citywide.

JEFFREY SHEAR: I don't have a breakdown by borough or by neighborhood for that.

CHAIRPERSON ZHUANG: What outreach efforts, especially for the outer borough homeowners, could the DOF conduct to ensure that current and potential eligible SCRIE recipients are aware of increased examination percentage valuable under this bill?

JEFFREY SHEAR: Yes, well, I do want to again point back to our existing significant outreach efforts that we've been discussing— the 220 events annually, the work with MOPD, Department of Aging— but we also, in connection with this bill, Intro 978A, are having conversations with the Office of Management and Budget regarding what resources would be needed to get the word out and to process the additional applications that we would expect.

CHAIRPERSON ZHUANG: Okay. And the second question, many of my lowest-income seniors live in NYCHA or use a Section 8 voucher. Are excluded from rent freeze program entirely. As the city expanding eligibility, is there any plan to address the seniors who fell outside these programs altogether? How else can we do more to meet their needs?

JEFFREY SHEAR: The state legislation does not change the basic application of the program. So

it's focused on the income cap. It doesn't change the basic eligibility guidelines.

CHAIRPERSON ZHUANG: So nothing else can do?

JEFFREY SHEAR: We are always ready to have constructive conversations with the council and come up with ideas.

CHAIRPERSON ZHUANG: Okay. Go back to my question. Is there a single consolidated public-facing intake point, Access NYC or something similar, that flags SCRIE and DRIE eligibility alongside other benefits a household may qualify for?

JEFFREY SHEAR: We have on our website an eligibility tool and a single place for people to apply online. I should mention, along the lines of the discussion earlier, that many seniors prefer to apply via paper. So right now, under 20% of the applications we get are online. But we, we love online applications. That helps speed the process, and we have done work to make sure that people can apply entirely online.

CHAIRPERSON ZHUANG: So my question is, there's Access NYC, because my office sees 7,000 people. Sometimes when it's super busy, I also see

constituents myself. I did SCRIE and DRIE, all the applications myself before. For constituents. A lot of time people doesn't know they are qualified. Do we have a system when they are applying for the other benefit also mention to them, hey, you are qualified for SCRIE and DRIE, do you want to apply? Do we have anything compromise with the other program?

JEFFREY SHEAR: I will need to get back to you on that.

CHAIRPERSON ZHUANG: Because that will be make sure people know that program easier and also remind them if they're qualified. That's probably the— probably one of the ways to do outreach. Because with Access NYC, when you go into the portal, they're going to tell you what benefit you can apply. That's actually very helpful for a lot of seniors and also caseworkers. If we can put that inside there together, then probably will be benefit to a lot of people. That's my opinion. How does the city implement SCRIE-and-DRIE compared to state oversight rule? Does— where does responsibility split between DOF and New York State DHCR? They are any gap between and the conflict for applications?

JEFFREY SHEAR: I'm sorry, conflict?

CHAIRPERSON ZHUANG: Yeah, create confusion. I mean confusion for applications.

JEFFREY SHEAR: I'm not aware of that being an issue.

CHAIRPERSON ZHUANG: So there's no gap? That's— it's easy?

JEFFREY SHEAR: It's always challenging, but I am not aware of confusion because of DHCR.

CHAIRPERSON ZHUANG: What does— what has been the status and the impact of prior council legislation expanding SCRIE and DRIE income limits, including whether it's product produced the enrollment increase projected at the time?

JEFFREY SHEAR: So unfortunately, during the pandemic, enrollment declined in the programs. We don't think that was attributable to council legislation, but factors beyond our control.

CHAIRPERSON ZHUANG: What administrative or IT department could mostly improve process limit— on the limited time reducing CLABS? Has funding been requested for this current or upcoming budget? Did you guys request any budget for that?

JEFFREY SHEAR: Any IT budget?

CHAIRPERSON ZHUANG: Yeah.

JEFFREY SHEAR: We have a system, so for rent freeze, we have a portal that's dedicated to it, and we maintain and we make upgrades to it as needed. I don't know if there's a specific budget for it, but—

CHAIRPERSON ZHUANG: Across agency, like say if this senior, they may be eligible for the other senior benefits. At the same time, they can send more information to different city agencies that, oh, maybe qualifies for SCRIE and DRIE.

JEFFREY SHEAR: I will get back to you on that.

CHAIRPERSON ZHUANG: Okay. Thank you. And then, Chair Lee, you have questions?

COUNCIL MEMBER LEE: Okay. Actually, I just wanted to piggyback off that line of questioning because One thing that we've been hearing a lot from the providers and the nonprofits that actually provide the services is that oftentimes it would be really helpful if there are joint applications. And one of the most common things, which I'm sure you have all heard as well, is, is there a way to jointly apply for food stamps, SNAP benefits, as well as the housing piece of it, right? Because that's something

that seems to overlap a lot, and we heard that from from a lot of our housing providers as well as a lot of our food providers. And so I have to say, I know there's some controversy out there about the use of AI, but this is one area where I feel like I wonder if— and I've spoken to other agencies about this— is there a way for us to— and I get there's HIPAA, all of those things, right? We want to protect privacy.

JEFFREY SHEAR: Yes.

COUNCIL MEMBER LEE: And I've I've spoken to deputy mayors and commissioners about figuring out if there's a way to, first of all, identify people not in terms of their actual identity, but coding it somehow. And then also on top of that, because at least in the mental health space, for example, when I was chair of mental health, we, you know, every time I ask questions about Be Heard, right, you know, or folks that have comorbid issues, Right? If I am homeless and I go into a shelter one day and then next month I have an episode and I end up at H&H Hospital Systems, right? And then the next month after that I go into and get picked up by an outreach street team because of my issues around substance use, right? So how are we ensuring that people are

not falling through the cracks and that our systems are communicating with each other somehow? Right? And I get that the cross-agency meetings with all the teams are important and helpful, like in person, but I also wonder from a data perspective, is there a way that we can make things more efficient with the application process as well as some of the frustrations that our providers are saying? Because same thing, you know, when I was working in social services in the nonprofit sector, you know, you have to the work that the caseworkers need to do is very cumbersome. And even folks and friends of ours, myself personally, who are professionals, right? They may be doctors, lawyers, whatever. They call me 'cause they're like, don't you guys do work with helping seniors and older adults apply for Medicare, Medicaid, all these benefits? And I'm like, yes, 'cause these are professionals who are like, this is so complicated because it's literally, so sort of like spread out in terms of the areas that they need to look into. And so I just wanted to emphasize that point and put it out there that I do think that we need to start maybe having these conversations at a city level to see what can be done, understanding of

course that we do want to keep information private and data private. But I just wonder if it would help us be more efficient.

JEFFREY SHEAR: Yes. DOF is interested in joining those conversations with you.

COUNCIL MEMBER LEE: Yes.

JEFFREY SHEAR: I think other city agencies would also need to be involved, but we are open. Understand your point, right? There is a time tax on beneficiaries and on providers with having to deal with multiple forms or forms that are longer than they need to be.

COUNCIL MEMBER LEE: Right. And also, I mean, just like with college applications, there's the Common App, right, where you apply for multiple things at the same time, which I know she's nodding her head because, like, I'm not saying it has to be done that same way. But, you know, is there something where, you know, there's basic information that we can collect all at the same time and share with different agencies? I think that would speed up potentially the process. So things like that, I just feel like, you know, we need to do better. To help folks out. But I appreciate the fact that you guys

are on the same page, but we got to figure out how to— so we'll continue those conversations. Okay.

JEFFREY SHEAR: Yes.

COUNCIL MEMBER LEE: And really quickly, I just wanted to ask, actually, speaking of data, so this is sort of going into the section of data transparency in the budget. Does DOF publish SCRIE DRIE enrollment denial utilization data publicly? I think you did mention this, but just for the record, if you could reiterate. And if not, would the agency support a local law requiring the reporting?

JEFFREY SHEAR: I'm sorry, which specific data?

COUNCIL MEMBER LEE: Oh, just about the SCRIE DRIE re-enrollments, denials, and utilization data, if it's available publicly on the website or—

JEFFREY SHEAR: The data I referenced is available. We will also— we'll share it with you directly.

COUNCIL MEMBER LEE: Okay. And what has been the annual tax expenditure associated with the SCRIE and DRIE programs in each of the last 3 fiscal years?

JEFFREY SHEAR: Okay, so what I have is in fiscal year '26, $178 million. This is for SCRIE DRIE together. The projected amount for fiscal year '27 is $240 million. And the projected amount for fiscal year 2028 is $243 million.

COUNCIL MEMBER LEE: $43?

JEFFREY SHEAR: $243.

COUNCIL MEMBER LEE: $243.

JEFFREY SHEAR: These figures are from the OMB June 2026 plan.

COUNCIL MEMBER LEE: Okay. Why the big jump? Oh, wait, so $14, right? You said in FY '27? And then 243 in FY28?

JEFFREY SHEAR: Yes.

COUNCIL MEMBER LEE: Okay.

JEFFREY SHEAR: It's a 20% growth to '27 and a 14% growth for '28.

COUNCIL MEMBER LEE: Okay. And what is the projected effect of the Rent Guidelines Board's adoption of a 0% adjustment for 1- and 2-year leases, which starts on October 1st through September 30th of next year?

JEFFREY SHEAR: I don't have that specifically. We do know that with 0%, that's better

for the public, and it means that people's budgets will be less challenged. We haven't done an analysis to figure out what the impact would be on enrollment in SCRIE and DRIE. We still feel there's an essential need for us to do outreach regardless. Of the increase or lack thereof. The mayor has emphasized that we need to do that, so we are committed to doing that.

COUNCIL MEMBER LEE: Okay. And just lastly, the February 2026 financial plan, it estimated the cost of raising the SCRIE DRIE income limit at $44 million over FY 2027 through 2030, and the June plan added a separate Skihidehi line. What part of the $44 million is attributable to SCRIE and what part to DRIE? And has the estimate been revised since the state budget was enacted in May 2026? Because I know some of those numbers change, maybe.

JEFFREY SHEAR: The numbers have not changed.

COUNCIL MEMBER LEE: Oh, so it hasn't changed since the state budget?

JEFFREY SHEAR: Correct.

COUNCIL MEMBER LEE: Okay.

JEFFREY SHEAR: It hasn't changed since the state budget. It's still $44 million. About 82% of the total cost, $36 million, is attributable to SCRIE, and the remaining 18%, $8 million, is attributable to DRIE.

COUNCIL MEMBER LEE: Okay.

JEFFREY SHEAR: And as you indicated, right, that's over a period of several years.

COUNCIL MEMBER LEE: Several years, yep. Okay, I'm going to pause there for now. Oh, actually, sorry. Yeah, I'm going to pause there. Okay, go ahead.

COUNCIL MEMBER HANIF: Thank you, Chair Lee. Thank you. Does DOF currently provide training concerning screedery to personnel at other city agencies?

JEFFREY SHEAR: We do. We provide training to staff from Department for the Aging, MOPD. We also, because we do outreach with ACS and HRA, we have done training there as well.

COUNCIL MEMBER HANIF: And is this a training that happens annually or how— what's the basis of—?

JEFFREY SHEAR: We do the training as the other agencies need it, on an as-needed basis.

COUNCIL MEMBER HANIF: Got it. And then what topics are covered?

JEFFREY SHEAR: I think just in general, the eligibility for the program and the application process. The sorts of things— the training that is done is done for staff at those agencies that will be doing outreach events for us. So it's geared to the interactions that the agency would have with potential applicants.

COUNCIL MEMBER HANIF: And then who from DOF facilitates those trainings?

JEFFREY SHEAR: That would be staff from our outreach unit and also from our Taxpayer Advocate's Office.

COUNCIL MEMBER HANIF: Got it. And then going back to the enrollment data that was shared. So DRIE enrollment peaked at 12,215 in 2019, 11,000 roughly in 2024. And talking about the decline or the fall of applications, you mentioned COVID as one reason, which I think is very fair. Is there— what kind of analysis capacity does DOF have to really

look at what's causing an enrollment fall, particularly in the Bronx?

JEFFREY SHEAR: So we do have some more information regarding the Bronx. I want to preface that by saying there are limits. So when people leave the program, we lose touch with them. We— they don't tell us if— why they are leaving the program, but we have these figures regarding Let's see. No, so this is regarding the decline of 1,200. So I think the figures you are referring to is that DRIE re-enrollment peaked at 12,215 in 2019 and was 11,012 in 2024. So we break it out this way. That death was the largest reason for that decline, accounting for 669 of the 1,203. That's 56%. Non-renewals, 225. So again, we don't know precisely the reason why people did not renew. We're aware of 250 where tenants moved residences, and we have 23 that transferred to the SCRIE program.

COUNCIL MEMBER HANIF: And then for the, the non-renewals, is there reason not to check in?

JEFFREY SHEAR: Well, we do check in, what mostly happens is we do not hear anything further.

COUNCIL MEMBER HANIF: Got it.

JEFFREY SHEAR: We're very intent on making sure that people in the program who remain eligible renew. It's very important for DOF that they renew. We are proud of the fact that we have 95% retention rate. And we do that by sending many reminders, paper letters, emails, and also working with PEU with lists of people who have not yet responded.

COUNCIL MEMBER HANIF: Understood. Could you share how many DRIE recipients are 62 or older?

JEFFREY SHEAR: It's— I have that here somewhere. I believe it's roughly 6,200. Oh, here we go. It's 6,729.

COUNCIL MEMBER HANIF:And then do you have a breakdown of folks who are younger?

JEFFREY SHEAR: No, but we can come up with one.

COUNCIL MEMBER HANIF: Okay, thank you. I might be reaching my final question, so if you will give me a minute. I believe you may have answered this earlier. How are you reaching immigrant and limited English proficient communities? Is this through community-based organizations?

JEFFREY SHEAR: We, we do work with community-based organizations. We do provide translations of our forms on the website in many different language. We also have language translation services available at DOF's 5 business centers, one per borough. We have stats showing that our exemption unit uses those services about 120 times per month. Now, that's for all exemption programs. That's not specific to rent freeze—

COUNCIL MEMBER HANIF: Got it.

JEFFREY SHEAR: And I don't have the figure. We don't provide breakdowns by program, but those are some of the ways in which we do that outreach.

COUNCIL MEMBER HANIF: And for the applications available in the other languages, are you all keeping track of, let's say, if I fill it out in the Bangla language, that 7 applicants have applied using that specific translated application, or how are you all tracking use?

JEFFREY SHEAR: So I need to get back to you on that.

COUNCIL MEMBER HANIF: Thank you. And then where are the 5 business centers? You said one in each borough?

JEFFREY SHEAR: Yes. DOF has 5 business centers. I don't have the addresses on the top of my head. One of them The Manhattan Business Center is walking distance from here on John Street. We are one in Brooklyn, is near Borough Hall. We can provide you with the addresses for all 5.

COUNCIL MEMBER HANIF: And then at these business centers, are they— so that applicants can drop in to get the support they need to fill out an application?

JEFFREY SHEAR: Yeah, so yes, we provide additional support in our Manhattan Business Center. So our exemption unit has a separate exemption walk-in unit so people can either walk in without an appointment or make an appointment in advance. So we have additional service there. But for all of our business centers, people walk in. The business centers do a wide variety of service to New York City citizens, ranging from parking ticket hearings, assisting people paying their property taxes and everything and anything in between. So people at the

business centers will get people walking in who need assistance, and we can provide them with translation services.

COUNCIL MEMBER HANIF: And then when someone's applying specifically for SCRIE or DRIE, Is that also where they can come in to do that, or are there other centers?

JEFFREY SHEAR: The best place for people who are— want to have specific, you know, help with their application would be our Manhattan Business Center. But again, I want to emphasize that we provide the same type of assistance at many of our outreach events. We have outreach staff who know the applications, and as indicated earlier, we receive— that staff received 1,200 applications in fiscal year '26 precisely because we know that this population often needs hand-holding and can't do it online or can't do it on paper by themselves. We have outreach that addresses that issue.

COUNCIL MEMBER HANIF: And then the best way to find out about these outreach events is how?

JEFFREY SHEAR: We will contact you directly, Councilmember.

COUNCIL MEMBER HANIF: Okay. Passing it back to you.

CHAIRPERSON ZHUANG: Thank you. And I believe everyone sitting here, we have the same goal, help our seniors and people with disability. And as city council member, I believe everyone, all my colleagues sitting here want to provide resources to city agency also. Let's serve our seniors and disabled community together. That's our goal. It's not someone did something wrong. This is our goal, try to accomplish everything. Together. Okay, I want to thank everyone come here, and then now we're gonna move to public testimony. Thank you.

COUNCIL MEMBER HANIF: Thank you all.

CHAIRPERSON ZHUANG: Okay. I now open to the hearing for public testimony. I want to remind members of public that this is government proceeding and the decorum shall be observed at all times. As such, members of public shall remain silent at all times. The witness table is reserved for people who wish to testify. No video recording, photography is allowed for the witness table. Further, members of public may not present audio or video recording as testimony, but may submit transcripts of such

recordings to Sergeant at Arms for including in the hearing record. If you wish to speak at today's hearing, please fill out an appearance card with Sergeant at Arms and await to be recognized. When recognized, you will have 2 minutes to speak on the oversight topic. Topic, Senior Citizen Rent Increase Exemption SCRIE and Disability Rent Increase Exemption DRIE, or on any of the legislation on today's agenda. If you have written testimony or additional written testimony you may wish to submit for the record, please provide a copy of that testimony to the sergeant-at-arms. You may also email written testimony to testimony@council.nyc.gov within 72 hours of this hearing. Audio and video recordings will not be accepted. Now we're going to call our first panel. The first one is Lloyd Fang. Molly Krakowski. Wing Periyasamy. Iraq Siansky-Rivas. Ariel Hirsch. Okay.

LLOYD FANG: Thank you, Committee Chair Zhuang and Co-Chair Lee and members of the Committee on Aging. My name is Lloyd Fang, and I am the Associate State Director of Advocacy for for AARP New York. I'm here today on behalf of our 750,000 members in New York City and the millions of older adults who

call the city home. We're here to support Intro 978, which would raise the maximum threshold income eligibility for SCRIE and DRIE from $50,000 to $75,000. As you know, older New Yorkers are working harder today to make ends Our 2025 report with the Center for an Urban Future reveals the dire financial crisis facing older New Yorkers. Over the past decade, the number of older adults living in poverty increased by nearly 41%. Today, more than 250,000 older New Yorkers live below the poverty line. That same report finds that nearly 60% of New Yorkers over age 70 reported no retirement income at all. Meanwhile, the number of New Yorkers aged 65 and older who are working increased by 66%. So after a lifetime of contributing to this city, older New Yorkers deserve better than to be left behind by it. If we want New York City to remain a place where people can afford to grow older, our policies must wake up to the harsh realities older adults face. Raising the eligibility threshold is a logical, necessary, and compassionate step to achieve that. AARP New York has long advocated for strengthening and expanding SCRIE and DRIE. Increasing eligibility is critical to ensuring these lifelines keep pace

with the cost of living and serve more of the people they were created to protect. We urge the council to pass Intro 978 now. Thank you all so much.

MOLLY KRAKOWSKI: Good afternoon, Chairs Zhuang, Lee, and Hanif, and your respective committees. Thank you so much for hosting today's hearing. My name is Molly Krakowski. I'm Senior Director of Government Affairs at JASA and very happy to be here today. JASA is one of New York City's largest and most trusted agencies serving older adults for nearly 60 years. We provide comprehensive network of services to more than 40,000 older adults across New York City. Housing stability is essential to that mission and to our mission. And older adults we serve are facing rising rents, property taxes, food costs, utilities, and other expenses, often on very limited incomes. Being able to remain in their homes in the community can make the big difference between continuing safely and independently or facing displacement. JASA is very pleased to see the expansion of income eligibility for SCRIE and DRIE, and we support many of the proposals before the committee today and submitted written testimony. But we wanted to highlight just a few of the priorities

for implementation. First, expanded eligibility will only help if people know about it, and I think we heard plenty today. The city needs to make robust multilingual outreach central to implementation. It's not enough to just use the older adult centers and community-based organizations, but housing providers, social service agencies, other trusted sources, landlords, property managers should also be required to post information about the new eligibility. We especially encourage the Department of Finance— we would especially encourage the Department of Finance to proactively reach out to people who were previously denied because their income exceeded the $50,000 threshold. There are people in the city that they know about who may already be qualifying, and they should not have to navigate the process to find out on their own. We also want to emphasize that even an older adult who is earning $75,000 may still face significant financial pressure in New York City, so we encourage the city to continue looking at the needs of older adults and people with disabilities who are remain just above those eligibility thresholds. And I will submit written testimony so

you can hear more, but we've heard a lot today. Thank you.

IRAQ SIANSKY-RIVAS: Hello. Good afternoon, Chair Zhuang, Chair Lee, Chair Hanif, and members of the Committee on Finance, Aging, and Disabilities. My name is Iraq Siansky-Rivas, New York City Policy Director at the New York State Association for Affordable Housing. Thank you for the opportunity to testify on behalf of our membership today. For 28 years, NYSAFA has represented the for-profit and not-for-profit developers, owners, and managers who build, finance, and operate housing—affordable housing across New York State. Many of our members serve senior citizens and people with disabilities who rely on SCRIE and DRIE to remain stably housed. NYSAFA supports introductions 307, 934, 978A, 1010, and 1033. Together, these bills streamline application and research identification, raise income eligibility thresholds, and make notice requirements more workable. We also support Resolutions 55, 470, 512, and 431, calling on Albany to establish automatic enrollment, expand re-eligibility beyond the head of household, protect benefits after a temporary increase in income, and

incentivize preservation of housing for seniors and people experiencing homelessness. As these measures move forward, we encourage We urge clear eligibility standards, efficient administration, protections for taxpayer information, and timely notice to property owners when exemptions change. Because this hearing is oversight of the city implementation of recent SCRIE reforms, we also urge that reforms be paired with adequate agency staffing and resources so eligible New Yorkers aren't left waiting for relief they already qualify for. We will submit our full written testimony, which addresses each bill and solutions in more detail for the record. Thank you for your leadership on these issues.

ARIEL HIRSCH: Good afternoons, Chair Zhuang, Hanif, Lee. Thank you for holding today's hearing. My name is Ariel Hirsch, and I am the director of policy at UHAB. For over 50 years, UHAB has helped low- and moderate-income New Yorkers become homeowners in the buildings where they already live. We provide technical assistance and training 1,200 HDFC cooperatives and 24 HCR-supervised Mitchell Lama co-ops. And we're here today to urge the council to pass basically the full suite of

bills. But I want to focus my testimony specifically on 978A and Intro 307 and talk a little bit about how they impact HDFC shareholders and Mitchell-Lama shareholders specifically. I think Intro 978, we've talked a lot about, we need to update this to be in line with state law. It is a cruel thing to be on a fixed income but not poor enough to be protected from rising carrying charges, especially in a place with rising inflation and compounding operating and carrying charges that put cooperatives, Mitchell-Lamas, HDFCs in particular vulnerabilities for their overall financial and physical health. Intro 307 would make it easier for residents to apply and keep their benefits. HDFC and Mitchell-Lama cooperators, as we heard earlier, are still using paper applications with HPD. I think we talked a bit about Mitchell-Lama. We talked a little bit less about HDFC co-ops. We work with many, many folks working through SCRIE and DRIE applications and recertifications. A few just sort of standout examples, we've been working with a senior who's been trying to apply for SCRIE since February of this year and still has not received approval. We understand there is one person in HPD Asset Management approving

these, uh, HP— HDFC applications and is wildly oversubscribed for the amount of requests they are getting. And we're also working with a senior who needed to provide additional IRS documentation for their SCRIE application and had real difficulties procuring this due to language barriers, lack of support, Overall, we can do a lot, but we can only do so much, and we really need a focus in this overall legislative package on the ways that this impacts especially Mitchell-Lama and HDFC cooperatives and the overall financial and fiscal health of their buildings. Thank you.

CHAIRPERSON ZHUANG: Thank you so much.

COUNCIL MEMBER LEE: Sorry. First of all, just wanted to say thank you to all of you, many of you who I know very well, and appreciate you being here to testify. And I just wanted to emphasize, because I appreciate the fact that I see that we have some of the staff of the agencies that are still here and taking notes. So I appreciate the fact that you guys are still here. And I think one of the things to your point is that other several folks have mentioned is the outreach piece of it, which, by the way, we, as Molly, as you mentioned, like a lot, we asked a

lot of questions on the outreach because of the language barrier piece. Also. I think that is something that we've seen in a lot of our immigrant communities. And then also to your point with, you know, the staffing, which I know Councilmember Chair Hanif had brought up, I didn't quite— oh, she's walking in, perfect timing. To your point, because she had asked a series of questions on the staffing, and I think that's something that we want to follow up more deeply on, because knowing that— because I didn't realize there was one person doing those applications at HHS. PD. And so understanding what the staffing needs are and how that can change to increase the applications, I think, would be helpful also. So we'll take that back.

CHAIRPERSON ZHUANG: Thank you. Thank you. Now we have next panel. Jane Stevens, Elizabeth Fox, Solomon Smart. Katrina Toomer. Janine Cahill Jackson. Thank you. And then you can begin. Thank you.

KATRINA TOOMER: Good afternoon, Chairperson Lee, Zhuang, and Hanif and members of the committee— committees. My name is Katrina Toomer, and I'm an advocate representing individuals with disabilities at Legal Services NYC. I appreciate the

opportunity to testify concerning Intro 978-A, which, if enacted, will increase the maximum income levels for SCRIE and DRIE and rent freeze programs from $50,000 to $75,000 as permitted by the 2026-2027 state budget. Legal Services of NYC is the largest civil legal services provider in the country. We handle over 32,000 cases annually, benefiting 108,000 New Yorkers, including around 10,000 clients receiving Social Security, Supplemental Security Income, Social Security Disability Insurance, and 14,000 clients who are seniors. From 2023 through 2025, LISNY assisted nearly 1,200 families totaling more than 1,700 people with obtaining SCRIE and DRIE benefits. So far in 2026, we have assisted more than 300 households with these applications. However, many more of our clients and other low-income people throughout New York are ineligible for SCRIE and DRIE benefits because their household income exceeds the current cutoff of $50,000 per year. As a result, they are subject to rent increases at each lease renewal of their rent-regulated apartments despite often being on fixed incomes, and many are subsequently priced out of their rent-regulated apartments despite the existence of the rent freeze programs, which were

created precisely to avoid such an outcome. Since the SCRIE and DRIE income limits were last increased to $50,000 in 2014, the national inflation rate and the average cost of rent in New York City have skyrocketed, forcing low-income elderly and disabled individuals to stretch their incomes further and further just to survive. Moreover, because eligibility is determined by household income, low-income families are often under significant pressure to split up their households to become eligible for SCRIE and DRIE. Not only does this defeat the purpose of SCRIE and DRIE, it also threatens to take away critical supports of the Elderly. I'll turn it over to Ms. Fox.

ELIZABETH FOX: Good afternoon, Chairpersons and members of the committee. My name is Elizabeth Fox. I am a staff attorney in the Right to Counsel Unit of Brooklyn Legal Services, part of LSNYC. In my role, I serve people on the brink of eviction and homelessness every day. Our hardest cases in Right to Counsel are often cases pertaining to the exact populations that SCRIE and DRIE aimed to serve: seniors and people with disabilities on limited incomes whose benefits or employment cannot

keep up with inflation and the rising cost of rent. SCRIE and DRIE can be a lifeline for these New Yorkers, and expanding the income limit would allow more people to maintain affordable housing, especially those who may currently be able to afford their rent but stand no chance of continuing to do so as their incomes plateau while their rents rise. Just this past spring, I assisted a client who I'll call Ms. A, who would have greatly benefited from an increased maximum. Ms. A had lived in her rent-stabilized apartment for around 14 years. Despite being in her late 60s and dreaming of retirement, she was still working full-time to afford her rent and other expenses, earning around $39,000 per year. Her spouse, who was nearly 80 years old, homebound, and requiring around-the-clock medical assistance, had a sole income from Social Security of around $13,000 a year. Their combined income put them at roughly $52,000 annually, which is about $2,000 over the limit for SCRIE. This meant that they were unable to freeze their rent at the time I was assisting them. Neither Ms. A nor her spouse will ever make more money than they do now, and when Ms. A retires and takes Social Security, her household

income will be reduced to about half of what it currently is. Yet without assistance, Ms. A will be unable to safely retire for fear of facing eviction. This household deserves to be able to stay in their apartment, and expanding the income limits will allow them to do so. The State of New York recognized that the current income limits create a cruel and unnecessary barrier to assistance when it permitted those limits to be raised. These are essential programs that help some of the most marginalized communities in New York City maintain their housing stability, and raising the income maximum would greatly expand access to these benefits. Expanded eligibility would better reflect the economic realities facing today's seniors and people with disabilities and ensure that modest increases in income or benefits do not prevent individuals from accessing critical rent protections. Stable housing is often the foundation for good health, financial security, and community engagement. When seniors and people with disabilities remain in their homes, they are better positioned to maintain medical care, remain connected to their support networks, and live independently with dignity. Based on our experience

serving low-income New Yorkers every day, expanding eligibility would help more individuals and their families maintain housing stability and economic security while meeting their other essential needs. Thank you.

CHAIRPERSON ZHUANG: Thank you.

SOLOMAN SMART: Good afternoon, everyone. My name is Solomon Smart. I serve as the Associate Vice President over Older Adult Services at BronxWorks, and I'm happy to be here on behalf of BronxWorks in support of all the suite of bills here today. Particularly love to talk just in support of Introduction 978A and Resolution 55. We're all on the same team here. I think I can't say anything really new. I was surprised by Councilmember Hanif's information regarding the Bronx numbers, so I'm glad that we're doing this. I found it interesting report from 2022 on the rent freeze that showed that people on SCRIE and DRIE for 5 to 10 years save about $176 to $191 a month, which can amount to about $2,000 a year or more. And I don't think I need to emphasize how much that little bit of money would mean to older adults and disabled members of our communities. And so we very much support this at BronxWorks. We've

been serving older adults since 1972. It's very dear to our hearts. So I thank the council for this meeting and for this opportunity.

CHAIRPERSON ZHUANG: Thank you.

JANINE CAHILL JACKSON: Good afternoon. My name is Janine Cahill Jackson. I'm the Director of Elder Law for the Legal Aid Society. Thank you, chairs, for convening this hearing on these important issues. The Legal Aid Society supports all of the changes proposed to the program that will make it work better for our clients. But my testimony today will focus on the income increase for SCRIE DRIE. Just yesterday I was in Bronx Housing Court representing an 82-year-old woman who is a rent-stabilized tenant for decades and just survived major heart surgery but is facing eviction. She grabbed my arm and looked in my eyes and started to cry. Because she knew her renewal lease was coming. She said, am I going to get the rent freeze? And I immediately asked her, why aren't you on SCRIE? And she shared her income information, and she was only $3,000 over. And she says, but I can't get a job. I'm only getting older. I have no one else to help me. What am I ever going to do, even after this lease? I

shared a little bit of the information about today's hearing, and she had a huge smile come across her face and says, well, I hope when my lease— next lease expires, the council have passed the law. She's been struggling to decide between paying her full rent, cutting back on food, and paying for her necessary heart medications. Had SCRIE kept up with inflation, she could have qualified years ago. Other senior clients that we have are still working to save for retirement, so their income is a little bit too high, yet their rent continues to grow. So while they save, their most essential expense, rent, only continues to grow. With the lower rent burden, clients like these will be able to afford the other things that they need, not only a roof over their head. We support the bills and resolutions before the council today increasing access to SCRIE and DRIE, including the increase in income limits for $50K to $75K, helping low-income seniors and individuals living with disabilities like the clients I just described so greatly. We'll also be submitting written testimony on the rest of the bills and resolutions. Thank you.

CHAIRPERSON ZHUANG: Thank you. Hopefully we can help your client.

JEAN STEVENS: Good afternoon, councilmembers. My name is Jean Stevens, and I'm the director of the Benefits Law Project at Volunteers of Legal Service. Thank you so much for this opportunity to testify. VOLS strongly supports Introductions 307, 978A, 476, 2026, 55, 512, because we know firsthand the population we serve desperately needs all of this legislation. So the Benefits Law Project, we assist New Yorkers who rely on public assistance, including SCRIE and DRIE. All of our clients live below 200% of the federal poverty level. We're one of the few legal services providers that focus specifically on SCRIE and DRIE. Our goal is to reach the 57% of New Yorkers who are eligible for SCRIE and DRIE but remain unenrolled. We help them apply. We help them to maintain their benefits so they can stay in their homes and communities and avoid eviction and displacement. As my colleague stated, we host rent freeze clinics. All over the city where volunteer attorneys meet with clients to advise them on eligibility, help them apply and renew, also to troubleshoot any issues that come up. Our volunteers also assist clients who contact us through our hotline, and we at FOLS also advocate to DOF and HPD

on our clients' behalf to resolve any issues. So from our experience, we know why so many New Yorkers remain unenrolled. Anyone who assists with these benefits can see that it's very challenging for anyone, even attorneys, to navigate the applications, all the required documents, even for many people we assist to find the application, which we've been talking about, let alone older adults and people with disabilities. The groups that this program is designed to benefit face the most challenges. They cannot quickly research the correct application to submit. They don't know what— how to find the documents they need. They don't know how to access a portal or email or follow up on deadlines or how they're going to absorb a financial increase in their rent when their income goes up just for one year. So all of these bills we support because they address these issues head-on. They have an immediate impact. The increasing number of New Yorkers with incomes above 50,000 who live on that razor-thin line of affordability and precarity, paying more than a third of their income on rent. Now they will be able to be eligible. Many more people will be eligible. An automatic enrollment system would create an opt-out

mechanism rather than an opt-in and provide overnight relief for thousands of eligible tenants. It would save thousands of hours of stress for tenants and administrative headache for the city. And cost for the city. Similarly, a universal application and recertification would mean applicants won't be applying to the wrong agency and missing out on months of benefits. Those with children with disabilities could now benefit from DRIE. And then finally, those who do lose their SCRIE or DRIE because of a temporary boost in income will then be able to get it back restored at their same frozen level. For these reasons, we strongly urge the council to pass these legislative efforts to expand SCRIE and DRIE eligibility and streamline these processes. Thank you so much.

CHAIRPERSON ZHUANG: I want to thank everyone to help our seniors, people with disabilities. Thank you all.

JEAN STEVENS: Thank you.

CHAIRPERSON ZHUANG: Okay. We have next round is Susan Duque. Simon Geisker. Walter Adler. Omar Muhammad. Michael O'Connor. Christian Bar Lopez. Nicholas Mosley. Alex Cardoza.

UNIDENTIFIED SPEAKER: Cardoza, I think so.

CHAIRPERSON ZHUANG: Cardoza.

CHAIRPERSON ZHUANG: Okay. When you guys ready, please begin. Thank you.

SUZANNE DUQUE: Good afternoon. My name is Suzanne Duque. I work for the FDNY EMS Be Heard Office. My views today do not necessarily reflect what the views of FDNY are. Thank you for allowing me to testify today. About the outreach work New York City EMS are doing. Day by day, night by night, New York City EMS practice our part in supporting the caring, vibrant, resilient, inclusive city of New York. We help safeguard the universal right for healthcare. New York City EMS, their work is not necessarily seen as a social expenditure, but much more as an effort to reach the residents with the humanitarian goal of medicine. New York City EMS step into dirt, through roaches, through heat, through cold, through snow to reach the patients. They are exposed to bloodborne pathogens and they connect and ease the hopelessness sometimes. They use their excellent skills in medical care and their people skills. And the community participation is

celebrating diversity. But yet, we very often have to make the choice between going home and doing overtime, between help our own children go through school and making the money to pay for rent.

CHAIRPERSON ZHUANG: Please continue. If you didn't finish, you can continue.

SUZANNE DUQUE: I'm finished. Thank you so much.

CHAIRPERSON ZHUANG: Okay. Thank you. Thank you for your work.

DAVID COOK: Sorry to do this. I'm sorry. First of all, I just want to say good afternoon. My name is David Cook. I represent EMS PAC. I'm a paramedic, and I'm also an active lieutenant with the Fire Department of New York City. Before we start, I want to say thank you to everybody in this room. The reason I'm saying thank you to everybody in this room is because I know what it's like to pick up patients who have disabilities, and I want to tell everybody with disabilities, you are superheroes and you are inspiration to me and others, and I want to say thank you for that. I know it's hard for you with disabilities, but I tell you, I respect you. I also—

SERGEANT AT ARMS: I'm sorry, I didn't mean to interrupt you. Part of the hospitals? Huh? Are you part of hospitals?

DAVID COOK: Yeah, it is. The other EMS. EMS? Yeah. Yeah. Yeah. Yeah.

CHAIRPERSON ZHUANG: Oh. Please continue.

DAVID COOK: No, no, it's okay. It's all right. I also, I also want to thank you guys as well because you guys, by making sure these elderly people get the money that they need, I know what it's like for these elderly patients who have Alzheimer's and other diseases and they don't even have people to help them. So the fact that you guys are going to be able to give them more income is phenomenal. I want to say thank you. The reason why we're all here is these are a bunch of FDNY EMTs and paramedics and a bunch of hospital 911 EMTs and paramedics, and they're superheroes. I want to say thank you to everybody on this panel. I represent EMS PAC. We're a nonprofit organization. You can follow us on Instagram or Facebook. The reason why we're here, and we're here in numbers, is because New York City has a crisis and it's an emergency. And I'm being very honest. I didn't come here just to talk lollygag

stuff. I'm being honest with you guys from the heart. Heart now. The truth is, we do not have enough ambulances out there on the streets. I've been with— let me give you my background first. I became an EMT in 2006. I worked in New Jersey for Nationwide Ambulance and also Bell and Mobile Vital. I became an FDNY EMT in 2008. I became a paramedic in 2010. I got upgraded with FDNY as a paramedic in 2011. I also won numerous EMS competitions. I was a paramedic instructor for New York Methodist Hospital, and I'm currently a paramedic instructor for LaGuardia College right now. So anybody who wants to be an EMT and paramedic, I suggest you come to LaGuardia, and I want to say thank you to my colleagues at LaGuardia because they're phenomenal instructors. The reason why we're here is because I know what it's like to have to be in Brooklyn and they'll call me for a cardiac arrest. That means somebody's heart is not beating. Now I'm going to break things down simple. You have a bunch of cells in your body, right? And guess what? In 4 to 6 minutes, when your heart stops, those cells start to die. And guess what? When somebody's in Brooklyn and there's a cardiac arrest in Staten Island, or there's a cardiac arrest in the

Bronx, and there's not enough ambulances, we need you guys on the council to help fix this, because we also advocate for the public. Now, the big thing that why we're here too is because we have issues beyond just not the retention rate. The fact that we don't even have budget to get equipment. Kathy Hochul passed a bill for $50 million to get passed. I'm going to keep going out of respect, and my colleagues as well. Kathy Hochul passed a bill for $50 million for EMS, and the firefighters took that bill, and they took the money and used it for their equipment. We do not have the right resources or enough manpower to get to you guys. And because of these issues with the low pay on top of that, I'm telling you guys right now, this is the emergency why we're here for New York City. EMS is having talks now, and this is in all garages, every station to station, all the 5 boroughs. We do not care about the Taylor Law Act. And EMS people are talking and they are considering to strike. And this is for Mendame and for City Council. And I'm telling you guys right now, you do not have enough resources as it is right now. People in New York City are dying every day. So I want you to put yourself in the situation. We're going to

speak and be honest now. I want everybody to wake up. I don't care about egos. The truth is, you go down right now, you want to hit the clock? Call 911 and say somebody's heart stopped. I bet you it's going to be 10 to 15 minutes. FDNY's been lying up here with their stats. It's not 5 to 6 minutes. There's not enough ambulances and people are dying in New York City. Guess who has to take the losses? Us. We take it home because we care about saving you guys. So I'm telling City Council, we had to crash the party because there's an emergency going on, yes, in EMS. And this is for Mendami and all of you. No disrespect, but it's for all of you and your colleagues. I'm speaking to the people. You took an oath. If somebody takes a flight from Florida to come see New York City for the first time and they drop dead, 20 minutes for an ambulance, 30 minutes for an ambulance. Imagine me getting a cardiac arrest right here, going to the Bronx. How long do you think it's going to take for me to get there? People are dying in New York City. And I want to address FDNY personally. FDNY is run by Commissioner Lillian Bonsoniour, who under her administration, who was hired by Mendame, guess what? Done anything. Okay,

she was the reason why COVID— hold on one second, please. She was the reason why COVID situations happened and other things. And I just want to say, no, no, thank you, thank you, thank you.

CHAIRPERSON ZHUANG: Please respect other people's time. I understand your concern, and also we will address your issue later. And this is for this hearing for senior. I personally really appreciate all the EMS workers, and as a council member and, oh, and with my colleagues We also understand EMS doesn't pay enough. EMS workers did not pay enough. Your salary is very low. For me, it's a big issue. But today we have hearing on SCRIE and DRIE. We will have separate— probably have separate hearing or something to address this issue. Thank you.

UNIDENTIFIED SPEAKER: Councilmember, with all due respect, the reason why all of us are here is that The understaffing of EMS is leaving older and disabled New Yorkers highly vulnerable. As David was mentioning, there are not enough ambulances in the system. I've been an EMT for 3 years, and the response times are only increasing. It is incredibly difficult for us when we have to respond to a potentially life-threatening emergency and we're half

an hour away, and we know that person might not make it by the time we get there. They might be in a really unstable or potentially unsalvageable condition. All of us, you know, we don't want to— how to put this mildly? There are simply not enough ambulances, EMTs, paramedics in the system to properly take care of people. And that is leaving New Yorkers vulnerable to a wide variety of conditions. We believe that there needs to be way more increase in training, increase in of staffing for all EMS personnel. Because the reason is, right now, if we're understaffed at our normal operation level, think about when there's a crisis, when there's a natural disaster like a flood, a pandemic, a terrorist attack. Then New Yorkers are going to be even more vulnerable to death. Thank you for your time.

COUNCIL MEMBER LEE: Sorry, if I could just interject also, because I don't know if you all were at the finance hearing at the executive committee hearing in May. But there was, I would say, probably the longest portion of the testimony was focused on a lot of our EMS workers and how important pay parity is and salaries are. And I have to say, the folks that were head of the agencies actually

gave a very— in case you guys were all planning on saying this, because we do want to try to stick to SCRIE-DRIE, but they actually gave us very insightful information on exactly what you were saying about calls, ambulances having to be shifted around, and if one moves here, then there's a lack of one here, and then if there's a call here, and what that does in terms of response time. And as former chair of Mental Health Disabilities and Addictions, Be Heard was something that was very important to me as a social worker. I totally understand. I actually went to the site in Bay Terrace that does the trainings. In Fort Totten. And I have to say, that was very eye-opening as well. And so I understand the outreach teams are super, super critical. And so that is something that I just wanted to emphasize, that on the council we've really been trying to fight for is increasing the salary levels of our EMT and EMS workers, because we know how valuable you are. So I just wanted to say that up front, because I know that, you know, the— for the public testimony portion, we do want to try to stick it to the topic. But maybe if the chairs are okay, if we can maybe briefly have you just go

through what you had written and then just respect the 2-minute time if possible.

CHAIRPERSON ZHUANG: Yeah. Please, only 2 minutes every time, every person. And also, please stick on the topic. I understand your frustration. I'm with you. But today we are more focused on SCRIE and DRIE. Thank you.

WALTER ADLER: My name is Walter Adler. I'm a paramedic for a hospital-based 911 system in the city. I've been working in EMS for 23 years. Let me raise and resolve on behalf of my colleagues who are here from the private sector, the hospital sector, and the fire department that any legislation whatsoever that is beneficial to the elderly and disabled of our city, that helps them live lives with dignity and helps them survive, all 15,000 EMS— EMTs and paramedics support. And I know that because I know the soul of the ambulance worker, which is to say I know that the men and women that sign up to become EMTs and paramedics are the kind of women that will go in every circumstance for when our aging members of our city are at their very worst moment. The legislation that you're proposing, we support, and we in no means seek to disrespect you or the

council by bringing our issues before you. But of 30 committee meetings that happen a month, maybe only 1 or 2 are about EMS per year. And that is why for 30 years nothing has advanced in our field. EMS PAC, the Emergency Services Public Advocacy Council, is always going to stand by low-income New Yorkers, immigrant New Yorkers, New Yorkers that want an affordable life in our city. And in that regard, our organization will always be on the side of the mayor and members of the council that are fighting for New Yorkers. How I seek to make this relevant for today's topic, which is purely about aging, disabled New Yorkers getting more secure housing and a better life and opportunity, is I want people to understand that EMS members are not just here to bail beg with our hands out for $5 more salary. We see ourselves as agents of this city and as members that support the city's most vulnerable members. So we're here today in solidarity, not just with our own wages and our own labor struggles, but to say we wish to be allies to ARP, to members of the council, to everybody fighting for New Yorkers.

CHAIRPERSON ZHUANG: Thank you. Next one.

CHRISTIAN BEAR LOPEZ: Good afternoon, councilmembers. My name is Christian Bear Lopez. And I'm a paramedic born and raised in Queens. Councilmember Lee, I live and work in your district. I also serve and I worship in your district through the Knights of Columbus at St. Robert Bellarmine Parish. You chair the Finance Committee, and under the fiscal 2027 preliminary plan back in July, FDNY EMS's budget was cut by $3 million, and your own council report called this an EMS staffing crisis. This past Tuesday, I transported 4 critically ill patients. 2 were from your district. All 4 of them waited at least 30 minutes for an ambulance. 30 minutes. This is every day, Council. Yet we call New York the greatest city in the world. When NYPD, sanitation, or fire suppression needs investment, you find the money. Many of us work multiple EMS jobs just to make ends meet. I know because I'm one of them. In the greatest city in the world, you can make more delivering food rather than delivering patients. FDNY EMTs start around $18 an hour, and the people who pay the price for that underinvestment are often the most vulnerable. Older adults and disabled New Yorkers, who often depend on 911 the most, are on our

agenda every day. When they fall, have a stroke, or cannot breathe, we are supposed to show up. But when there is no one available to send, I have walked through that door 30 minutes, sometimes hours later. Sometimes that asthma attack is now someone dead, and we have to stand in that family's home, look at them in the eyes, and explain why help took 30 minutes. Not you, we do. So do not tell us that EMS is a priority. I need you to prove it. And understand this, I will be back with more EMTs and paramedics when patients and their families ask why help took so long, I will tell them where these decisions are made and who represents them. I am done hiding behind the word system. Budgets are decisions. Staffing is a decision. Investment is a decision. EMS may not have been on your agenda when you walked into the room this morning, and excuse my French, but after today, it better fucking be. What are you all going to do about it? With that, I yield my time.

COUNCIL MEMBER LEE: Let's chat after this. Okay. I would— excuse me. So as a representative of your district, I would love to sit and chat with you more because I think we actually

share a lot of the same concerns. And so let's figure this out.

CHAIRPERSON ZHUANG: I can tell you, Councilmember Chair Lee actually working very hard internally, try to push more funding for EMS. We all— the people sitting here, we all understand this is the issue and we are working on this issue. You approach the quieters.

CHAIRPERSON ZHUANG: Next one.

MICHAEL O'CONNOR: Thank you. Good afternoon. My name is Michael O'Connor. I'm an EMT, and I've worked in private EMS in New York City for approximately 8 years. I want to emphasize that private EMS is distinct from the municipal sector FDNY EMS. New York City's EMS workforce operates across different sectors with different employers, wages, benefits, and working conditions. Around approximately a few thousand or so EMS workers serve in the commercial private sector alone. Today, I'm speaking from my experience as one of those private sector EMTs. EMTs are entrusted with extraordinary responsibilities. We perform cardiopulmonary resuscitation, provide life-saving interventions and medications within our scope of practice,

consistently face potential exposures to infectious disease, and perform physically demanding work including lifting and carrying patients, some of which are bariatric, which means greater than 250 pounds. Yet a starting wage of $20.50 an hour, an example of a starting private EMS rate, is still less than 21% above the New York City $17 minimum wage. And I've even heard some stories of some private sector EMS workers getting paid less than that, at $17, which is the minimum wage. Affordability affects us in very real ways, and they are interconnected with these issues that we speak today even. My regular schedule includes 3 consecutive 12-hour shifts. Sometimes we are mandated past our scheduled off time because of a late job or emergency call, even when we are expected back early the following morning. Recently, after one of my shifts being mandated recently, I spent about— I had to spend around $60 on taxis both ways simply to preserve enough time to sleep and return safely to care for my patients the next day. This is around $20 more than I earned from the additional mandated hours. Sometimes I feel like we are being— we are paying to be— we are the ones paying to be mandated, not the other way

around. That's only one example, though. Affordability looks different for every EMS worker, but we should not have to choose between remaining in a profession that we love and being able to afford the basic necessity in our lives. As a New York City private sector EMT, I would feel safer knowing that the council takes seriously with allocating attention to the affordability of private sector EMS workers.

CHAIRPERSON ZHUANG: Thank you. Yeah, we're going to— if you guys want to stick around after this hearing, I can have a conversation with you guys, Okay? This is more about senior industry hearing. If you guys want to stick around after the hearing, I can talk to you guys. Thank you. Okay, next panel.

COUNCIL MEMBER LEE: Wait, there are some other folks who still haven't spoken.

CHAIRPERSON ZHUANG: Oh, did everyone speak in this panel? Okay.

NICHOLAS MOSLEY: My phone's at 1%, so I'll go quick. Good afternoon, members of the council. Thank you for the opportunity to testify today. My name is Nicholas Mosley. I live in Ridgewood. I'm an EMT for the fire department. 2 days

ago, I had a call for a suicidal patient that had been holding for 12 whole hours. That call came in at 1:00 p.m. We arrived on scene at 1:00 AM. Throughout the day, the call was continually given to a unit, and then that unit was given a higher priority call. For 12 hours, a person in the city suffering a mental health crisis on the verge of taking their own life was unable to receive the medical attention they deserved. Now, in my area, we were experiencing a slightly busier than normal call volume, but the simple answer as to why this person didn't get the care they needed was because we don't have enough units on the street. And the simple answer as to why there aren't enough units is because our pay is insulting. My pension dividends started getting taken out of my checks 2 months ago. For a 90-hour week period, I was receiving $1,050. $1,050 every 2 weeks for almost 90 hours. I'll save you the effort with the math there. That's $12 an hour I am making to respond to emergency medical calls. That number is absolutely insulting. Out of the dozens and dozens of members I know on the I am one of 2 people I know who are able to pay for their own place, who aren't living at their parents' house. I know people who

have been an EMT for 12 years, they're still living at their parents'. I know mothers, single mothers, who are still living with their mothers, who work 10 hours of overtime a week and then do bottle service gigs on the weekend just to scrape by living at their parents'. Every single second you work with pay that low, that forces you to struggle that much, is a insult. The fact that I'm a 26-year-old single person and I find myself working 8 hours overtime a week just to afford to live is an insult. I don't blame half of the people who I came out of EMS with who have already left the job to be treated better somewhere else. I don't blame the other half of the people I came out of academy with who are only here to go to fire in 5 years. At this point, I worry maybe I am to blame for coming into work every day despite this insulting pay. Thank you very much.

CHAIRPERSON ZHUANG: Thank you.

OMAR MOHAMMED: Good afternoon, Chair Shahana Hanif, Susan Zhuang, and Linda Lee. Really appreciate you guys. You do tremendous work for the city, and thank you for giving us some of your time. My name is Omar Mohammed, and for 5 years I worked as a first responder from 2017 to 2021. I worked the

front lines across Staten Island, South Brooklyn, throughout the city. I experienced firsthand how our healthcare system cracked under pressure, but our first responders did not. The raw disparity we faced on the streets mirrors institutional abandonment baked into our city budget for decades. Medical emergencies now drive nearly 70% of all FDNY runs, yet barely 20% of the department budget is allocated to EMS. We face the exact same biohazards, the same physical trauma, and the same life-threatening dangers on scene as fire suppression. But our pay and our future are treated as afterthoughts. While top-paid firefighters after 5 years earn roughly $110,000, veteran EMS EMTs and paramedics max out at a fraction of that, forcing thousands of experienced lifesavers to work punishing double shifts or flee the job entirely just to afford rent in the city we protect. We carry the same weight and we deserve to be paid what we are worth. That is why I'm calling on the City Council to create an independent Department of EMS with full pay parity, giving us direct budget control, dedicated medical leadership, and the resources we deserve, ensuring that our city finally gets a professional emergency medical service that

values the lives of its workers just as much as the lives they serve— save. Thank you so much.

CHAIRPERSON ZHUANG: Thank you. Anyone?

ALEX CARDOZA: I guess I'll be the last one to speak. Good afternoon, I'm Alex Cardoza. I'm here to speak upon New York City 911, for which FDNY EMS is responsible for responding to all calls related to health emergencies. The FDNY has staffed approximately 60% of units for the city, allowing private agencies to supplement support for decades. The average starting pay for EMTs is $18 an hour, one of, if not the lowest, of any city employee. Since 2020, the influx of calls for an ambulance has tripled to about 6,000 calls. Historically, this has been known as New Year's Eve numbers, where the city has planned, staffed, and allotted personnel to account for such amount of calls. Currently working as a New York City paramedic, we find that this is the norm on a daily basis with a failing system struggling to keep up. I could sit here and tell you stories of how many calls we responded with 30-minute drive times with terrible outcomes, but it's pointless. The truth is you could be a unit from Queens sent to Brooklyn, dispatched to Manhattan, or

end up in the Bronx. Patients and bystanders alike all say the same thing: what took you so long? We waited 2 hours. I should have taken a cab instead. Your EMTs and medics are tired. They're fed up and sick of being overworked and extremely underpaid compared to their first responder counterparts. Our coworkers who have been around for longer than we can imagine are telling us it's not worth it anymore. It's all overshadowed by an abysmal pay scale and the stress of the traumatizing situations we are met with daily. There's a mass exodus from EMS to anything better, furthering the crisis we're experiencing today. The recent New York City budget has increased for the FDNY as a whole, but the EMS division has found a decrease specifically. When you need us to come help you, the reality is you will be waiting, you will be upset, and we will be tired. To everyone who told us to move on from a dead-end career that doesn't care about you, I say no. City Council, you can help us. Help our first responders stay and continue to feel like it's worth it and to continue to help the city that we all imagined. In a field where our whole point is to care for you, who cares for us? Thank you for your time.

COUNCIL MEMBER HANIF: Thank you all for joining us today, and as my colleagues shared, we recognize that this is not a problem that we're just learning about today. This is an ongoing crisis, and I share your frustration. I don't have the answer nor the budget. I share your frustration because I know that you all have been coming to hearings unrelated to the topic, and, you know, that obviously disrupts the hearing topic. However, I would also love to stay behind to meet with you folks. I don't know what your day looks like. Obviously don't want to make that ask given you probably took time off from work to come and stick around. I saw many of you here for the admin's testimony and the back-and-forth Q&A that we did, and you're still here. However, certainly this is important and the urgency couldn't be higher. And the testimonies that you provided about the various New Yorkers Whether it be a suicide-related call, whether it be a senior who needed assistance right away, to folks with disabilities. This is urgent, and you all are our first-line folks who are seeing these New Yorkers. It's not us. We are hearing about them, but it isn't us. So I know that this isn't the time, but I do have a lot of questions. And I— it's not—

I'm not— I've asked committee staff here to check whether we have done a specific hearing on the pay parity issues and know that that would probably take place within the FDNY committee. And so not sure if this is a hearing that has taken place in that space, but would certainly be an advocate for that. But if all of you, some of you are able to stick around, and that meeting doesn't have to happen today, but I join my colleagues in wanting to have a further conversation so that I can get some clarity on questions that I have that have come from the testimonies you've provided today. But thank you all for your service every single day, for the years of service, and also for helping the next generation of frontline workers first responders so that our city is the strongest it can be to support New Yorkers who need that care the most. Thank you.

COUNCIL MEMBER LEE: Especially be heard.

DAVID COOK: You guys as well. I know your job is hard. I know we interrupted and we apologize for the interruption. I just want to let you guys know that. I just want to say thank you again for letting me—

CHAIRPERSON ZHUANG: Okay. Thank you. And then we're going to move to next panel. Let's invite our Manhattan Borough President, Brad Hoyman Siegel.

BRAD HOYMAN SIEGEL: Thank you very much. Brad Hoyman Siegel, Manhattan Borough President. Really just here to thank you, Chair Zhuang. Ethan Lee and the members of your committee. You know, I represent 1.6 million Manhattanites, including the largest share of SCRIE and DRIE recipients in any borough of the city. And I'm really grateful to the council and the speaker for your hearing today, the tenants, the advocates, my state— former state colleagues and our city colleagues who join us in support of, in particular, Councilmember Louis's legislation, Intro 978, as you know from today's hearing, we're facing an affordability crisis in our rents, one which particularly impacts our most vulnerable neighbors. In Manhattan, rents are rising at nearly double the rate of inflation, with the average rent reaching a staggering $6,650 in August of 2026. And we have a proven tool at our hands for seniors and people with disabilities so they don't get priced out of their homes, the rent freeze program known as SCRIE and DRIE. But the household

income limit, as again you know, to qualify for the program has been frozen at $50,000 since 2014. This is tied for the longest freeze in the program's history. In the years since 2014, inflation in this region rose by nearly 39%, shelter costs over 46%, and Social Security's federally mandated cost of living adjustments reached just 38%. This means that simply receiving inflation-adjusted Social Security could push a New Yorker above the $50,000 cap and effectively strip away their rent protections despite not enabling them to actually afford their rent. This has had a terrible impact on the service we are providing to a vulnerable population. And I want to thank again the council for their work, our state colleagues for authorizing the first increase in this cap in 12 years, raising that maximum income to $75,000, which represents a 50% increase. I also want to thank the bills that are before you today. The one in particular that I'd like to mention, Councilmember Cabán's resolution to support the state bill that would raise the cap and index it to inflation, to make also enrollment easier. Albany has to pass legislation to allow New York City to create an automatic enrollment program. Intro 307 by

Councilmember Marte would also ease the application process by creating a single universal application that HPD and the Department of Finance would jointly administer. And just want to thank Councilmember Louis for 978 to Senators Kavanaugh and Assemblywoman Assemblymember Rosenthal and our other legislative partners. I'm proud to stand with you in your support and urge you to pass the bills before you today and deliver on the rent protections that our constituents deserve. Thank you very much for the opportunity to speak to you.

CHAIRPERSON ZHUANG: Thank you, Borough President. I also thank you for the, the work you did in Albany. Thank you. Let's invite next panel. Alexa Oontamsing. Brenda Irizarry. Ring Pariseyami. Rabia Khalid. Brianna McKinney. William Jourdain.

CHAIRPERSON ZHUANG: When you're ready, you can begin.

LEX ATHAMSINGH: Good afternoon, everyone. Thank you for your time. My name is Lex Athamsingh, and I am a Borchard Fellow in Law and Aging at Access Justice Brooklyn. I'm here today in support of the bill to increase the senior citizen rent— increase exemption and jury household income eligibility

threshold from $50,000 to $75,000. Access Justice Brooklyn has provided free civil legal services to the Brooklyn community for more than 3 decades. Our services recently expanded to include SCRIE and DRIE enrollment and renewal assistance. Each year, over a quarter of our clients age 62 and older, and many rely on supplemental income to meet their expenses. Government programs and benefits like SCRIE support their economic security. Current guidelines require that a household, not just an individual, make less than $50,000 a year. These income eligibility guidelines have not been updated since 2014. This number does not reflect the financial reality of aging in New York City. The mayor's office recently reported that the median cost of living for a household with 2 older adults exceeds $90,000 a year. Many older New Yorkers live on a fixed income, and even those in rent-stabilized units may spend over half of their monthly income on rent. High rent costs chip away at a person's grocery budget, the money they set aside for utilities, and other expenses. Increasingly, older New Yorkers are unable to afford to meet their basic needs, and an unaffordable rent is a major contributor to this issue. As an advocate

for older adults, I often hear the phrase aging in place, referring to an older adult's ability to remain in their home and community as they age. Many of the older adults that access Justice Brooklyn works with have lived in their communities for decades. They have strong bonds with their neighbors and often rely on community resources and members for support. Many live near the person who helps them with their finances, the person who accompanies them to doctor's visits and the supermarket. When an older adult can no longer afford their rent, they are pushed out of the community they have long been a part of and call home. SCRIE is a vital tool to keep our neighbors in their homes. To maintain its vitality, it must be updated to reflect the current cost of living. This is why I ask you to pass Bill 978A, increasing the income eligibility from $50,000 to $75,000. Thank you to New York State leadership for already adopting this increase, and thank you all.

BRENDA IRIZARRY: Good afternoon. My name is Brenda Irizarry. I I live at #### ########## ###### in the ##### since 1982. I am a member of Tenants and Neighbors, CASA, Med Council, and Our

Bronx. I am appealing to the City Council to increase the income cap for SCRIE and DRIE to $75,000. This would benefit seniors and the disabled in several ways. More people would be eligible for these programs. Also, seniors and the disabled can remain in their homes without fear of displacement. It is a safety net in addition to rent stabilization. Currently, I am not eligible for SCRIE because of my income. However, my building is over 100 years old and had 2 MCIs. One resulted in a rent increase of $12 per room. I fear that one day I won't be able to pay my rent if there are more MCIs in the future. Along with other rent increases. Therefore, I am urging the City Council to pass Intro 978A. Raising the income limit for SCRIE and DRIE will protect our most vulnerable citizens on fixed incomes, especially in times of economic distress. Thank you.

CHAIRPERSON ZHUANG: Thank you. Hope we're going to pass and help everyone. Thank you.

RABIA KHALID: Good afternoon. My name is Rabia, and I am the program coordinator at APNA Community Services. APNA serves South Asian, Muslim, immigrant, refugee, limited English proficient, older adult, and low-income communities across New York

City. Through our work in benefits navigation, case management, senior services, housing assistance, healthcare, food access, tax preparation, domestic violence support, and other social services, we regularly see how administrative barriers affect access to programs like SCRIE and DRIE. Eligible older adults and families can be lost at multiple points in the process from initial awareness and application to documentation, agency review, recertification, and renewals. For the community communities APNA serves, these challenges are often compounded by limited English proficiency, digital literacy barriers, cultural and ethnic backgrounds, disability, complex household structures, and unfamiliarity with the government systems. Addressing under-enrollment requires stronger program design across the full enrollment and retention process. First, language access should include meaningful navigation support. Translated forms are important, but many residents also need assistance understanding documentation requirements, household income rules, deficiency notices, and renewal procedures. For many South Asian and older adults, effective access may require multilingual benefit navigation in commonly

spoken languages with trained staff who can assist residents from application through recertification. Second, the city should reduce unnecessary documentation burden. And third, recertification should be designed around continuity for eligible residents. The city should also consider the realities of multigenerational households. Community-based organizations should also have a formal role in the enrollment systems. Organizations like APNA already help residents interpret notices, and expanding this role requires dedicated funding, training, and referral protocols and clear pathways for case escalation. Finally, the city should measure where residents are being lost in the process. Thank you for time. I will submit the written testimony.

CHAIRPERSON ZHUANG: Thank you.

WYNNE PERRY-ASAMI: Thank you, Chairs, Central and Councilmatic staff, and the New York City Council for this important hearing. My name is Wynne Perry-Asami, and I'm the Director of External Affairs at Goddard Riverside, a settlement house and social services agency serving over 22,000 New Yorkers a year. One story from our Resource Center Director Natalie Pierig-Lewis: an older New Yorker worked as

an actress while supplementing her income through dog walking. When the pandemic shut down performances and dramatically reduced demand for other services, her income disappeared overnight. She quickly fell behind on rent, accumulated significant arrears, and struggled through years of uncertainty. When she came to our program, she was not facing just one credit challenge, but a housing benefits instability crisis. We worked with her for 5 years to navigate multiple challenges, including ultimately helping her enroll in SCRIE. A, now 71, was able to remain in her home, regain a sense of security, reconnect with her community, and focus on rebuilding her home because she had that stability and that support that these programs provide. Programs like SCRIE and DRIE, as well as its homeowner siblings, are what make New York strong. Intros 978, 1010, and 307, sponsored by Councilmembers Louis and Marte respectively, would expand SCRIE, DRIE, SHE, DEE eligibility and streamline application and recertification processes, and we support swift passage and implementation. We also urge— and thank you, Chair Lee, for emphasizing the importance of outreach. We also urge the city to increase funding investment in outreach, enrollment

assistance, and intensive case management services to support New Yorkers in need and help ensure providers and the city can continue to partner so that all of our neighbors have trusted, experienced navigation support to actually access and use these programs. Thank you for your time. We'll submit full testimony.

WILLIAM JOURDAIN: All right, well, peace and love, co-chairs, committees— excuse me, members of the committees. I just want to say thank you for taking this time to listen to all of us here today. My name is William Jourdain. I am the executive director for Woodside on the Move. For 50 years, our organization has served residents across Queens. Including seniors and people with disabilities struggling to remain in their homes. Without a doubt, we strongly support increasing the SCRIE and DRIE income eligibility threshold from $50,000 to $75,000. The current threshold simply does not reflect the financial reality of living in New York City. Take, for example, someone earning $51,000 is not suddenly financially secure. A senior receiving a modest Social Security cost of living adjustment or pension increase has not suddenly become wealthy. Yet that increase can affect eligibility for a program

designed to help that person remain in their home. Raising the threshold addresses one major barrier, eligibility. But we also need to address another part— another key component to this, which is participation. Recent city reporting estimated more than 158,000 households potentially eligible for the rent freeze program in 2023, while fewer than 68,000 households were actually receiving SCRIE or DRIE benefits in 2024. While these figures come from different reporting years and should not be treated as a precise enrollment rate, they highlight a larger challenge. Expanding eligibility means little if eligible New Yorkers never successfully enroll. At Woodside on the Move, we see why this matters. Our housing staff sit with residents trying to understand government notices, gather income documentation, complete applications, recertify benefits, and overcome language and technology barriers. Government benefits should not require someone— geez, all right. Well, how about this?

CHAIRPERSON ZHUANG: I'll give you 10 more, 15 more seconds.

WILLIAM JOURDAIN: Thank you, thank you. Uh, just really quickly, Chair Lee, my mother happens

to live in your district, so I figured I should use at least a few seconds of my testimony to let you know your office has really great constituent services. We called a few times, but my mother has something, uh, something many seniors do not. She has someone like me who can step in when the numbers don't don't add up. Our public policy cannot assume everyone does. So as we consider expanding SCRIE and DRIE, our measure of success should not simply be how many New Yorkers become eligible. It should be how many eligible New Yorkers we actually reach, how many successfully enroll, and ultimately how many are able to remain in their homes. And one more thing that I think we should really take into consideration as we're deliberating is how we can take this— take these consortium of bills further. We should really consider seniors being responsible for no more than a third of their monthly income on rent. These are not New Yorkers who worked here— they— excuse me, these are New Yorkers who worked here, raised families, paid taxes here, and helped build our communities. So they should be able to grow old here And this is what housing stability means. It means that aging with dignity and aging with respect is ultimately how we

can give back to those who gave to our city for so many years. Thank you for the time.

CHAIRPERSON ZHUANG: Thank you. See, Chair Lee, you did a wonderful job.

COUNCIL MEMBER LEE: I got to visit your mom.

BRIANNA MCKINNEY: Thank you. Good afternoon, Chairs Zhuang, Lee, and members of the Committees on Aging, Disabilities, and Finance. My name is Brianna McKinney, and I work with Project Guardianship. We provide guardianship services under Article 81 for New Yorkers with significant limitations and who a court has found unable to manage some or all of their own affairs, and these are people who don't have someone like you, a family member or friend, to care for them. We advocate for the least restrictive arrangement possible so that people can retain as much independence as they can, and a big focus of ours is helping people live and age in their homes and communities despite those limitations. We're here today to express our support for Intros 978A and 1010, which would raise the income thresholds for SCRIE, DRIE, SHE, and DEE. We do our work to help people stay in the community in

large part by providing hands-on management of benefits. Therefore, when a threshold is too rigid or a housing option doesn't exist, the consequence can mean that a client loses a rent freeze, falls behind on rent, or ends up displaced into a more restrictive setting than they actually need. For example, annual COLA increases for Social Security or Supplemental Security Income can push our clients over the threshold and put a benefit that they depend on for housing stability at risk. Because our clients often rely on several benefits at once to hold their stability together, losing even one can have a ripple effect across the rest. It's then on us as their guardian to catch that risk, reapply, or appeal. So raising the eligibility threshold reduces the chance of potentially harmful gap in coverage. We also support Resolution 431. When our clients can't find or afford housing in the community, the alternative is often a more restrictive setting than they need, which is the opposite of what Article 81 guardianship is meant to achieve. Expanding housing options and shortening the wait for older adults and people experiencing homelessness gives guardians an actual path to keep clients in the least restrictive setting

possible. We appreciate all of your work making these benefits more accessible and effective for the New Yorkers who depend on them, and just want to say this matters not only for individual clients but for the strength of our communities as a whole. When older adults and people with disabilities can remain safely and stably housed, the neighborhoods and support systems around them stay intact too. Thank you for the opportunity to testify today.

CHAIRPERSON ZHUANG: Thank you. Do you have questions?

COUNCIL MEMBER LEE: No, not questions, but I just wanted to thank all of you because I know a lot of your organizations and you guys do great work. I'm getting a tickle, but just wanted to say thank you. Sorry.

CHAIRPERSON ZHUANG: Okay, let's go to next panel. Kathleen. Kaylin Doming. Marcus Jackson. Rebecca Paul, right? Michelle Hall. Gracia Torres.

UNIDENTIFIED SPEAKER: I have 1,000.

CHAIRPERSON ZHUANG: Carden English. William Nay. Katherine— Kathleen Kelly. She's here. Okay. When you're ready, you can begin.

MARCUS JACKSON: I'll begin, guys. Okay. Good afternoon, Chair Zhuang, chairs and members of the Committee of Aging and Finance and Disabilities. My name is Marcus Jackson. I'm the Director of Advocacy and Government Relations at Encore Community Services. For nearly 50 years, Encore has supported older New Yorkers through home-delivered meals and congregate meals, case management, benefit assistance, supportive housing, social connection, and other services that allow people to age with dignity and independence. Thank you for holding today's hearing on SCRIE and DRIE. For the older adults Encore serves, housing affordability is inseparable from the ability to age in place. Every additional dollar spent on rent is a dollar that may not be available for food, medication, transportation, utilities, and other necessities. Programs such as SCRIE can provide critical stability, but a benefit cannot protect an older adult who does not know it exists, cannot navigate the application, struggles to produce the required documentation, or encounters language or technology barriers, or lose assistance during the recertification. Encore therefore supports efforts to

make those programs simpler and more accessible and easier to maintain. We particularly support the goals of Intro 307, and we also support Intro 978-A. These reforms recognize both the administrative barriers facing applicants and the economic realities confronting older New Yorkers. But legislation should be accompanied by sustained community outreach. Older adult centers, case management programs, housing providers, libraries, and trusted community-based organizations should be equipped and funded to help eligible New Yorkers understand these benefits, complete applications, gather documentation, and successfully recertify. Our message today is simple: New Yorkers should not lose housing stability because a benefit intended for them is too difficult to find or navigate. Encore looks forward to working with the council, New York City aging, DFTA, of course, and our community partners to ensure older New Yorkers can access these benefits, protections, their housing protections, and all the benefits that they have earned. Thank you for your time, and I'll pass it over to my colleagues.

CAITLIN DOWNING: Hi. I feel like this is celebrity sightings of all of our aging, like,

service organizations. Good afternoon. Chair Zhuang and other City Council committee members. I'm Caitlin Downing. I'm the assistant director of social health at SPOP, Service Program for Older People. I'm grateful for this opportunity to testify in support of Resolutions 55, 470, and all legislation that improves access to stable housing for older New Yorkers, especially older adults living with mental health conditions and other disabilities. SPOP plays a unique role in supporting the health emotional well-being, and independence of older adults, and we've done this for more than 45 years. We're the only agency in the city that's exclusively dedicated to community-based mental health care for older adults, and we provide individual, group therapy, psychotherapy, assessments, medication management, psychiatric rehabilitation services to over 1,000 older adults every year. My role at SPOP is to help make sure our clients are assessed for social determinants of health like housing, food insecurity, social isolation, and to connect people with appropriate services in the community. Housing by far is the most urgent need among the population we serve, and this need is greater every year. About 40%

of all of the adults referred to us for mental health care have such dire unmet social health needs that they cannot participate effectively in their psychotherapy. Our goal is to address those concrete needs and stabilize our clients so they can have the capacity to receive the treatment that they need. Every day I hear from older adults who are at risk of losing their housing. People have expressed to me feelings of depression, anxiety, shame, hopelessness, suicidality, all around being afraid of losing their apartments, not being able to pay their rent. I meet with people who've— who feel they've done everything right. They get Social Security, they might get a small pension, but maybe the sudden death of their partner means now their household income is cut by half. We have clients who are on the precipice of opiate addiction relapse because the threat of losing their home is overwhelming. Housing equals health, and programs like SCRIE, DRIE, and SHE are crucial to helping older adults remain in their homes. Thank you for this opportunity to testify today.

GRACIELA TORRES: Good afternoon, Chair and members of the committee. My name is Graciela Torres. I'm a Bronx resident, a rent-stabilized

tenant, and a tenant advocate. I work with seniors, people with disabilities, and tenants on a daily basis. I am here today in strong support of Intro 978A and 1010, which would raise the SCRIE and DRIE income eligibility cap from $50,000 to $75,000. I want to be clear, I am not here because this benefits me at all. I am here because I sit with the people this bill is meant to protect. I speak with seniors that are scared. I speak with disabled tenants who are overwhelmed. I speak with people who have lived in their homes for decades and are now afraid that New York City is slowly pushing them out. SCRIE and DRIE are not handouts. They are protections. They are what helps seniors and disabled New Yorkers stay in their home, stay in their communities, and avoid being forced into housing court shelters or homelessness. The current $50,000 cap does not match the reality of New York City anymore. Someone can earn more than $50,000 and not be wealthy. They can still be rent burdened. They can still be choosing between rent, food, medications, utilities, utilities, transportation, and basic dignity. I work with seniors who've saved, worked, raised families, paid taxes, and did everything they were supposed to

do. But now, because of the cost of living, they are being treated like they make too much to qualify for help, when in reality they don't make enough to survive comfortably in this city. And that is wrong. A senior should not have to become completely poor before the city decides they deserve protection. A disabled tenant should not have to fall into crisis before the system responds. We should not wait until someone is in housing court facing eviction or displaced before we admit that the rules are outdated. Raising the cap to $75,000 is not extreme, it's realistic. It reflects what we already know. New York City is expensive. Rent is high.

REBECCA POOLE: Good afternoon. Thank you, Chairs Lee, Zhuang, and Hanif, for the opportunity to testify today. My name is Rebecca Poole, and I'm the Director of Membership and Communication for the Council of New York Cooperatives and Condominiums, a member-funded, not-for-profit organization providing information, education, and advocacy to and for co-ops and condos in all 5 boroughs. There are over 730,000 existing co-op and condo households in New York City. Approximately 170,000 of these are currently dues-paying CNYC members. Each co-op and

condo homeowner has their own story, career, family, medical history, and economic background regardless of their zip code. almost all have invested the majority of their life savings into their apartment and have committed themselves to their building, community, community and New York City. All have paid and continue to pay ever-increasing real estate taxes. Over the past 10 years, increasing operating costs and New York City mandates governing inspections, capital work, and decarbonization have created major affordability issues for cooperative and condominium homeowners, particularly seniors on fixed income and disabled homeowners. While the Department of Finance testified that providing additional benefits to struggling homeowners would be costly, these same co-op and condo homeowners are being asked to fund Local Law 97 work they cannot afford on behalf of the city without the benefits available to other LMI homeowners and landlords. CNYC has worked diligently on the state level to attempt to get funding specifically for these LMI homeowners, and they need help. Assistance is needed to ensure that these homeowners, many long-term New York City residents who helped build neighborhoods, can remain

in their homes. The legislation proposed by CM— Councilmember Marte will help, and CMYC is grateful for his leadership, along with that of Senator Kavanaugh and Senator Cleere. CMYC strongly supports reports, intros 1010, 940, and Resolution 471, and urges City Council to vote in favor of those. Thank you.

MICHELLE HALL: Good afternoon. My name is Michelle Hall, and I reside in ######## #######. Since ######## ####### is a Mitchell-Lama development, there are cooperators who already receive SCRIE and DRIE. We are under the supervision of DHCR. I urge all of the New York City Council members to adopt the SCREE and DRE household income increase to $75,000. This would enact a New York State to authorize expansion laws locally. There are thousands of vulnerable Mitchell-Lama seniors and those who are disabled cooperators that need an income increase for SCRIE and DRIE. ######## ####### had a maintenance increase of 31.2%. This is challenging increase in my opinion. It's burdensome to many cooperators who are on a fixed income. Why such a steep increase? ######## ####### has many unpaid bills such as the New York City water bill.

The water bill ballooned up to $17.6 million. ######## ####### also owes vendors who supposedly completed their contract assignments. Some seniors are afraid of displacement. This Intro 978 would help lower the cost of eviction and empty apartments. By voting yes on Intro 978, would allow those seniors who were denied before because they were slightly over the $50,000 income level. I say again, vote yes for Intro 978. Thank you.

CHAIRPERSON ZHUANG: Thank you. Thank you, everyone, for testifying. Thank you, guys, for supporting all the legislation. Okay. Let's do next round. Susan Peters. Sandra Hazel. Milagros Petro. Did I pronounce the name? Okay, sorry. Millicent Reddick. Sharon Soaks.

UNIDENTIFIED SPEAKERS: Next time when people are getting through, I should go first. Thank you. You're welcome.

CHAIRPERSON ZHUANG: Okay. Whenever you are ready, you can begin.

SUE PETERS: Can you hear me? Oh, okay, I just want to be sure I can be heard. Okay. Hi, my name is Sue Peters, and I'm a resident of the Upper West Side. I am also a member of a 30-year-old 501c3

working for monetary reform, the American Monetary Institute. I'm gonna share an important piece of information. First, I wanna say, everybody knows what this is, right? This is a $5 bill. That's money, right? We don't really use that today. We use this, our checking accounts, right? This is a checking account register, right? This is money too. This money of mine in the bank, we think, right? Okay. Keep that in mind, please. What I'm gonna talk about addresses all the affordability crises that have been discussed in this room today. My work experience has made me knowledgeable to share these facts. I had a 37-year career as a data processing professional. The last 17 years I spent working for a Wall Street bank down on Wall Street, and I was responsible for their bookkeeping report— reporting. This is bookkeeping, right? We don't see it, but the bank sees it, of a corporate checking account system had 40,000 accounts and moved $2 trillion a day around. So I tracked all of that with the help of some machines. Okay. I discovered to my total surprise the special privilege given to private commercial banks that I worked for never taught to any of us. Every time, quote, every time a bank makes a loan, all it is doing is making a

bookkeeping entry in the borrower's account. That's all it does. This is the root cause. That's 2 minutes? That's fitting.

CHAIRPERSON ZHUANG: Can you submit written testimony or you can wrap up in like 20 minutes— 20 seconds.

SUE PETERS: Okay. Remember 2011 and the Occupy the Fed movement, right? It spread around the world. 99% felt this pressure from the 1%, the 1% of the banks. I'm gonna leave you with this quote from the Secretary of the Treasury of President Eisenhower in 1959. This is the last thing I'm gonna say. Quote, when a bank makes a loan, it simply adds to the borrower's deposit account in the bank by the amount of the loan. The money is not taken from anyone else's deposit. It was not previously paid into the bank by anyone. It's new money created by the bank for the use of the borrower, end quote, and let me just say, The bank has that privilege in the law, but we're not told about it. Thank you.

CHAIRPERSON ZHUANG: Thank you.

SANDRA EAZEL: Good afternoon. Hello, good afternoon. My name is Sandra Eazel. I'm living in a rent-stabilized apartment, has 20 units, for the past

3 and a half years. I moved in with my aunt. On the 7th of July— November of '22, taking care of her. But unfortunately, she went to Guyana for a vacation and she died in 2023. I went to the funeral. When I came back, I took the lease to DCHR because at the set time it wasn't expired, to get some guidance on what to do. I was told to write the management informing him about her death, and instead of he write the lease in name, he would renew it into my name, and I must start paying the full rent, which is $###.##, because the government was paying $###.## for her. I start paying the full rent in May of 2023. The landlord refused to give me the lease. He took me to court for all over. Unfortunately, he went to his country in 2024 and he died. The landlady for the building came from Grenada, take it over, took me back to court, and now she evicted me. I had an emergency call to Guyana on the 13th of April, and I left. Before I left, on the 10th, I paid her our rent for April and May, April, March and April. I came back on the 23rd of June and noticed a notice on my door that she locked me out, out of my apartment. And the notice said, call the landlord immediately. I did not call her because I went— I returned about 2 AM in

the morning. I left and I went to a friend's and slept. The next morning I went to the court. The court, I brought my evidence, the plane ticket, the passport, my ID that I'm ## years of age, and the judge told me that I was removed my belongings by, I think was July 30th, but no lock was changed by a marshal until now. The landlord keep harassing me, telling me come and remove my stuff out of the apartment you want to rent to.

CHAIRPERSON ZHUANG: We will follow up with you, maybe give you some legal assistance.

SANDRA EAZEL: And I wrote the mayor on this matter on 2 different occasions. I put this post in the mail by priority I went to 3 of his rent ripoffs. Nothing has been done. I don't know if because I talk about HRA claim that I had a heart transplant on the 4th of April '22 and I died the 9th, they closed down HRA, they closed down the insurance.

CHAIRPERSON ZHUANG: We will get your information. We'll follow up with you. This is an individual case. Thank you.

SANDRA EAZEL: Yes. Thank you.

CHAIRPERSON ZHUANG: Yeah.

MILAGROS FRANCO: Good afternoon. My name— good afternoon. My name is Milagros Franco. I'm going to— I'm a housing advocate at the Brooklyn Center for the Independence of the Disabled. I've been doing DRIE and SCRIE applications for about 19 years. I really want you guys to approve everything you can to keep our seniors and people with disabilities in, in the housing. I'm just going to read off 4 points that I want to make sure. As you guys have heard throughout the day. The city must centralize or coordinate the proper enrollment of tenants. A lot of people don't know about SCRIE or DRIE. I'm always preaching about it because that's the easiest thing I can do for somebody. The city must do an automatic enrollment for tenants. It should be included with the HRA website. There should be more of a public, more public campaigns promoting the programs. The Department of Finance should go to the independent living centers that cater to people with disabilities and seniors. That's where a lot of our folks come to for information. And the Mayor's Office for People with Disabilities, they need more funding in order to support the community-based agencies like BCID. And I'm right there with the fire people because I waited

an hour for an ambulance when I was hurt. So I'm right there with the fire people as well.

CHAIRPERSON ZHUANG: Thank you.

MILAGROS FRANCO: Thank you for your time and attention to this urgent matter.

CHAIRPERSON ZHUANG: Thank you.

MILAGROS FRANCO: I also have the testimony, a full testimony to submit.

CHAIRPERSON ZHUANG: Great. Thank you. Next.

MILLICENT REDDICK: Good afternoon. My name is Millicent Reddick, and I serve as treasurer of the Mitchell-Lama Residents Coalition, commonly known as MLRC, founded in 19— 1972, MLRC is a statewide grassroots all-volunteer organization whose mission it is to work and organize for the preservation and future expansion of Mitchell-Lama housing programs, both co-ops and rentals. We identify, clarify, and solve common concerns of current and former Mitchell-Lama residents working with elected officials and government agencies at all levels. I am also a longtime resident of ####### #######, a 1,876-unit Mitchell-Lama co-op located in ######, a co-op where 65% of us are on fixed income.

On behalf of the Mitchell-Lama Residents Coalition, I urge the committee to pass Intro 978, which will raise the income cap for those receiving SCRIE and DRIE benefits from $50,000 to $75,000. In this time of burdensome inflation— excuse me— and ballooning housing costs, this increased income cap will allow our most vulnerable residents to remain in their homes. Our membership appreciates your focusing on the problems they face to pay their monthly rent. We have disturbing reports of high annual increases at many Mitchell-Lama developments. In July, the council heard about these increases at its own oversight hearings. Such increases fall heavily on our members who are disproportionately elderly, and as I said, living on fixed income. We want to remain in our homes, those communities we built. Please vote to move Intro 978 out of the committee and then support its passage by the council to protect some of our most vulnerable homes. I lost my benefits because of capital improvement projects. Project that left me homeless for 2 years. The formula also used to be— needs to be adjusted because Medicaid is not included when they determine the eligibility of individuals. I thank you. Millicent Reddick, submitted on behalf of

the— as treasurer of the— at the executive board of the Mitchell Amendment Veterans Coalition. Thank you.

CHAIRPERSON ZHUANG: Thank you. Next one.

SHARON SUGGS: Hi, to distinguished members of the New York City Council Committee on Finance, thank you for giving me this opportunity to speak. My name is Sharon Suggs, and I'm a 30-plus-year ###### ##### resident and a co-op owner. I had to make a major transition after 25 years in the fashion industry due to my disability. I am now on Social Security Disability, and it is very difficult to navigate resource applications. We have to figure out every form and program by ourselves, and it's very disheartening for both the forgotten disabled and senior citizens. In the conversation, I found out about the Disability Homeowners Exemption Program. Hence, meeting the criteria, I applied through the public engagement office before the May 15th deadline, and as of today, I have heard no word. Over the past 5 years, our maintenance fees have continued to rise, especially with Local Law 97 placing an increasing burden on all of us homeowners, particularly older adults and those retirees on fixed incomes. As mentioned before, Local Law 97 is

approaching, and in New York City, local law is on the horizon. We are deeply concerned about the added financial strain these regulations will bring. Unfortunately, Social Security benefits and disability payments have not kept pace with these rising costs. Personally, I'm on disability and have experienced recent medical coverage cuts, while many of my older adult neighbors are facing steep increases in their insurance premiums. If maintenance fees and assessments— co-op assessments continue to rise, our property tax will eventually follow suit. This will create an unsustainable situation for long-term residents, especially seniors, veterans, and those with disabilities who may be forced to leave the community that they've called home for decades, with nowhere else to turn. We respectfully ask for your support and advocacy on behalf of our vulnerable neighbors. It's critical that our new policies take into account the impact of those least able to absorb the additional costs. Thank you for your attention and time.

CHAIRPERSON ZHUANG: Thank you. Is there anyone here want to testify, haven't testified yet? No? Okay. Thank you to everyone who testified. If

there's anyone right now in the room did not testify, we will— now we're going to move to virtual testimony. Please wait for your— please wait Please wait for your name to be called to testify and please select unmute when prompted. Okay. Well, first one, we have Mabaki Deon. You still here?

MABAKI DEON: That's where— oh.

CHAIRPERSON ZHUANG: Okay. Please start your—.

UNIDENTIFIED SPEAKER: You may begin.

MABAKI DEON: Hello, can you hear me? Hello?

CHAIRPERSON ZHUANG: Yes, yes.

UNIDENTIFIED SPEAKER: you may begin.

MABAKI DEON: Thank you. Let me make sure you can see me as well. Hello everyone, my name is— I'm the Housing and Health Community Organizer. Here at Center for Independence of the Disabled New York, we advocate for people with disabilities in the 5 boroughs of New York City. I'm sorry, I didn't know I was called. That's why I'm trying to get back to my draft. Unfortunately, it might take me a minute or 2, but in general, I really appreciate the time and

thank you, Chair Lee. Thank you, Chair Zhuang and Chair—

CHAIRPERSON ZHUANG: Uh, we cannot hear you.

MABAKI DEON: Sorry, can you hear me now?

CHAIRPERSON ZHUANG: Yes.

MABAKI DEON: Okay. Step out of my testimony and I'm trying to get back to where I was. Yes, I wish— uh, we strongly support the—.

CHAIRPERSON ZHUANG: Uh— okay, he gets disconnected. We cannot hear you anything. We can— we're going to move to next person. Diane W. Rose.

UNIDENTIFIED SPEAKER: You may begin.

DIANE W. ROSE: Yes. Good afternoon, committee, and thank you for gathering today for this all too important topic. I would like to begin with my name is Dr. Rose. I represent the Aging Gracefully Coalition of faith-based organizations. I am here to recommend not just an expansion of the SCRIE and DRIE programs, but an expansion and streamlining of all housing subsidies for seniors into a single accessible programs like SCRIE and DRIE so that seniors will find affordability and eligibility across program structures. The current system is too

fragmented and daunting to navigate, even for those of us who consider ourselves rather educated. Eligibility rules do not meet current realities across all subsidy programs where income is concerned. What we have as a result is a housing instability program that affects all— that affects other areas of life and decreases one's determinants of health. What we know is that there are over 520 applications for housing by seniors, and that number is growing daily, which includes 300 people on waitlists for HUD-202 apartments and 220 applications for affordable senior apartments on the housing connect.

UNIDENTIFIED SPEAKER: Thank you, your time has expired.

DIANE W. ROSE: Uh, can I just close out my—

CHAIRPERSON ZHUANG: Sure, give you 15 minutes, 15 seconds.

DIANE W. ROSE: Okay, therefore, to close out, I figured I'd share my face since I was going to be cut off. To close out these thoughts, and I'll follow up with a written summary of same, I recommend drafting policy for seniors that addresses their

disability as well as their age-related status, and that goes beyond the income that is normally looked at according to poverty lines as opposed to real economic conditions. Okay, thank you.

CHAIRPERSON ZHUANG: Thank you. Next we have Christian Costines. Okay, you may begin.

CHRISTIAN COSTINES: Can you hear me?

CHAIRPERSON ZHUANG: Yes.

CHRISTIAN COSTINES: Wonderful, wonderful. Can you see me?

CHAIRPERSON ZHUANG: No.

CHRISTIAN COSTINES: All right.

CHAIRPERSON ZHUANG:You can begin.

UNIDENTIFIED SPEAKER: You may begin.

CHRISTIAN COSTINES: Can you hear me? Okay. Distinguished chairs, uh, Zhuang, Hanif, and Lee, and any other council members, thank you so much for this hearing and for the ability to testify. My name is Christian Costines. I'm a case assistance worker at SNAP of Eastern Queens Older Adult Center, representing Paula Miceli, our chief executive officer for Services Now for Adult Persons. We're also known as SNAP for short. We've been around 45 years providing social services, social service

organization under DFTA, and it serves and hosts ethnically and economically diverse older adult population of Queens and also their caregivers and friends and family. We provide hot meals both in the building and transported for people who are homebound. We have health and wellness programs, educational recreational programs, trips to city events, and case assistance. We also have a case management program as well, and home-delivered meals. This the meal that many of our seniors get—the warm meal—is often the only warm meal that they can afford or will have. Many of our low-income adults find themselves in need of programs like SCRIE. But they're ineligible because the residences are not on the list of rent-regulated buildings. Instead, they live in private houses that they own or rent, or they are in naturally occurring retirement communities known as NORCs, where their complexes have a mix of the eligible rent-regulated apartments and ineligible rent-unregulated apartments. So any steps to simplify the application process for SCRIE?

UNIDENTIFIED SPEAKER: Time has expired.

CHRISTIAN COSTINES: Um, well, long story short, we are in support of the proposals to simplify

the application process and to raise the threshold of eligibility for SCRIE and DRIE. And thank you for all that you do, and, uh, God bless you.

CHAIRPERSON ZHUANG: Thank you. Next we have Barbara Jones. Barbara Jones, are you here? You can unmute yourself and begin.

UNIDENTIFIED SPEAKER: You may begin.

CHAIRPERSON ZHUANG: Yes, there's echo.

BARBARA JONES: My name is Barbara Jones. I reside in the ##### ###### ########## ####### ########## in the ######### ###### #### ######### in the Bronx since 1995, 31 years in October. Can you hear me?

CHAIRPERSON ZHUANG: Yes, yes.

BARBARA JONES: By the New York State Homes and Community Renewal, it's a Mitchell-Lama development. I urge the passage of Intro 978, which will increase the annual income for— to receive SCRIE DRIE to $75,000 a year. Right now, our development has had 2 consecutive increases. My maintenance went from $1,009 to $1,679 in 2 years, a $500 increase. We need this passage because we're on a fixed income, we're senior citizens, and every time we have these increases, It makes us very nervous. We want to make

sure that we can stay in our homes. We've worked and lived in this city. We pay taxes, so it's now time for the city to give back. I just want to say that I was getting SCRIE and it was cut off when they changed the management companies, so that needs to be looked at. And also, when you call the Department of Finance, you get an announcement that they're not taking SCRIE applications. So there's a real, real urgent need for these government agencies to coordinate and not just talk about it but actually do what they're supposed to do. I want to thank you for the hearing today. It was really very informative, and you really hit the mark. So hopefully the whole council will support the passage of Intro 978. I already uploaded my, um—.

UNIDENTIFIED SPEAKER: time has expired.

BARBARA JONES: More detail. Thank you and have a blessed day.

CHAIRPERSON ZHUANG: Thank you. Next we have Katie. We have Katy Bordonaro. Katy, are you here?

KATY BORDONARO: Yes. Yes, can you hear me?

CHAIRPERSON ZHUANG: When you're ready, you can begin. You are muted.

KATY BORDONARO: No, now I'm on.

CHAIRPERSON ZHUANG: Oh, you're good. Don't touch the button again. You're good to go. Oh, you're muted again. Okay, good. You can try again. Can you try? Yeah, yeah, yeah, good, good, good. Okay, okay.

KATY BORDONARO: I feel like there's an echo. My name— Hear me?

CHAIRPERSON ZHUANG: Yes.

KATY BORDONARO: Okay, my name is Kate. I'm sorry, I've submitted my testimony. I'm getting a terrible blowback.

CHAIRPERSON ZHUANG: We will read the testimony. Thank you.

KATY BORDONARO: I'm trying. Mute. You're not allowed to— can you unmute my other feed?

UNIDENTIFIED SPEAKER: She has, you know, consistent issue with all the Zoom. You gotta mute the other way. With this person. Oh, just 2 people. Zoom has issues.

SERGEANT AT ARMS: Could you just do us a favor and, uh, mute your stream before speaking?

KATY BORDONARO: Can you hear me now?

CHAIRPERSON ZHUANG: Yes, now it's good.

KATY BORDONARO: Okay, great, great, great, great. Thank you so much. My name is Katie Bordenaro, and I serve as secretary of the Mitchell-Lama Residents Coalition, commonly known as MLRC. You heard our full description from Treasurer, uh, Millicent Reddick a few minutes ago, so I'll get right to the heart of the matter. Today you are hearing testimony from MLRC officers Barbara Jones, Millicent Reddick, and myself, and members Michelle Hall, in support of Intro 978 to increase the income cap from $50,000 to $75,000 for those receiving SCRIE and DRIE benefits. This increase is essential to keeping our most vulnerable neighbors in their homes. I also want you to urge— I also want to urge you to pass Intro 307. A measure that we have only recently learned about. This measure would require a universal online application and recertification portal for SCRIE. MLRC sees the creation of efficiencies like these as fundamental to protecting and expanding access to this vital program. We salute the council for having passed Councilmember Dinowitz's measure to automatically send SCRIE applications to

Mitchell-Lama residents a few years ago. Intro 307 has the potential to provide similar streamlining for the SCRIE program and its beneficiaries. We understand there you, you may do some modifications based on comments today, and we are very supportive of that exploration. I, um, please vote to move Intro 97 and Intro 307 out of committee and then support their passage by the council to protect some of our most At-risk neighbors. Thank you so much for holding this hearing and really staying with it. It's been a long day, and we appreciate your attention. Thank you again.

CHAIRPERSON ZHUANG: Thank you. And then we have Dorcia Reynoso.

DORCIA REYNOSO: Hey, good afternoon. My name is Dorcia Reynoso. I'm with Tenants PAC, but I'm testifying as an individual today. Um, my testimony would be brief. Um, I just want to point out that, um, although SCRIE was enacted in 1970 and DRIE in 2005, where we stand right now, we're only at 42% of people who qualify, uh, being enrolled in this program, and that is absolutely shameful and speaks volumes of the commitment of the state and the city towards those people who need, um, the support the

most. Um, we are failing people abysmally when it comes to keeping people housed and bringing people out of the harm of homelessness. We need to do better, not just by passing bills and passing resolutions, but, but once enacting them, making sure that people know that these services are— that these programs are available. Many people don't have access to the internet or do not know how to use the internet to be able to do the research and find out that these things are there. It is the city's job and the state's job to make sure that people know, have the education and the support to be able to fill out these applications and partake in these programs. So I urge you to pass Intros 978A-307-0055, as well as urge you to make sure that there's more messaging out there from City Council, from the mayor's office, the Office of Mass Engagement. All hands should be on deck making sure that we prevent people from losing their homes, especially people who are elderly, low-income, disabled. We just got to do better. Thank you for your time.

CHAIRPERSON ZHUANG: Thank you so much. And let's go back to Mabaki Deon. Are you ready this time?

MABAKI DEON: Yes, I apologize about the issues earlier. My name is Bakacham. I'm the Housing and Health Community Organizer here at Center for Independence of the Disabled New York. We advocate for people with disabilities in the 5 boroughs of New York City to live independently. So I'm here today, excited to join you and highlight the importance of the SCRIE and DRIE programs for people with disabilities. So I will start from, you know, mentioning the need of the expansion of the programs. So SCRIE and DRIE are essential housing protections for seniors and people with disabilities. Eligible New Yorkers aged 18 and older can receive DRIE if they meet the income and rent burden requirements and receive qualifying disability benefits such as SSI, SSDI, certain disability-related Medicaid, or qualifying veterans or federal disability benefits, just like SCRIE for eligible New Yorkers age 62 and older. DREAM is essential for our consumers as it helps freeze the tenant's rent and provides the landlords with a property tax credit for the exempt— exempted increase. According to 2023 data, NYCDOF estimated that 158,218 households were eligible, but only 67,132 were currently enrolled. That means that

over 90,000 households, which is around 57.6%, are eligible but not enrolled. So we need to promote the outreach strategies in order to expand the program. That is why we strongly support the bills below. Intro 934, intro 978A with Councilmember Louis, intro 1010 with Councilmember Martez, intro 470 with Councilmember and Chair Zhuang. We also want to work in helping the city to make the—

UNIDENTIFIED SPEAKER: Your time has expired.

MABAKI DEON: Oh, so I will just resume and say we also support Intro 307 and Resolution 55. We look forward to working with the city—.

CHAIRPERSON ZHUANG: Thank you.

MABAKI DEON: In improving the spring entry programs and also may have—

UNIDENTIFIED SPEAKER: Thank you. Your time has expired.

CHAIRPERSON ZHUANG: Thank you. Thank you to everyone who has testified. If there's anyone present in the room or on Zoom that has had no— has not had the opportunity to testify, please raise your hand. Anyone? Anyone on Zoom? No? Okay. Seeing no one else, I would like to note that written testimony,

which will be reviewed in full by committee staff, may be submitted to record up to 72 hours after close of this hearing by emailing to testimony@council.nyc.gov. Done? Thank you, everyone. 5 hours hearing.

C E R T I F I C A T E

World Wide Dictation certifies that the foregoing transcript is a true and accurate record of the proceedings. We further certify that there is no relation to any of the parties to this action by blood or marriage, and that there is interest in the outcome of this matter.

Date ____September 30, 2026_____