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THE COUNCIL OF THE CITY OF NEW YORK

BRIEFING PAPER OF THE HUMAN SERVICES DIVISION
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COMMITTEE ON AGING

Hon. Margaret Chin, Chair

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Oversight-Aging in Place: Home Repairs for Seniors

INTRODUCTION

On February 28, 2018, the Aging Committee, chaired by Council Member Margaret Chin will hold an oversight hearing on Aging in Place: Home Repairs for Seniors. The Committee expects to hear testimony from the Department of Housing Preservation and Development (HPD), Department for the Aging (DFTA), advocates, and other interested stakeholders.

BACKGROUND

Seniors in New York City

There are 1.59 million adults ages 60 and older living in New York City, who account for 18.6% of the City's population.¹ A growing preference among seniors is to remain in their homes and "age in place" rather than relocate to a residential care facility or other type of senior specific housing. Aging in place provides numerous benefits to seniors' well-being as it allows them to remain in a familiar environment. Aging in place has cost saving benefits as the average annual cost of a nursing home can range from \$120,000 to \$164,000 across the five boroughs.²

As individuals age, their range of mobility decreases and the need for appropriate in-home services and adaptive equipment increases.³ Seniors who live in unsuitable housing are at a greater risk to experience a fall related injury.⁴ Seniors may need modifications such as lower cabinets, widened doorways, and grab bars installed.⁵ However, New York City's existing housing stock, both owner occupied and renter occupied, may not be suited to accommodate the needs of the

¹N.Y.C Department for the Aging, Annual Plan Summary 2018-2019, (September 201) *available at* <http://www.nyc.gov/html/dfta/downloads/pdf/DFTAAnnualPlanSummary2017.pdf>.

² N.Y.C Comptroller Report, Aging with Dignity: A Blue Print to Serving NYC's Growing Senior Population (March 2017), *available at* https://comptroller.nyc.gov/wp-content/uploads/documents/Aging_with_Dignity_A_Blueprint_for_Serving_NYC_Growing_Senior_Population.pdf.

³ *Id.*

⁴ *Id.*

⁵ *Id.*

aging population. In 2015, 388,868 seniors reported a form of disability, of which, 27 percent reported issues lifting, walking, climbing stairs, reaching, or carrying; 18 percent reported conditions that restrict their ability to go outside the home, shop or visit the doctor; and 11 percent reported mental, cognitive or emotional conditions causing difficulty learning, remembering or concentrating.⁶

Further complicating seniors' ability to age in place is the fact that seniors have fixed incomes and may be rent burdened. Over 40 percent of New York City senior headed households depend on government assistance, such as Social Security for more than half of their income and over 30 percent of seniors depend on these programs for three-quarters of their income.⁷ Regardless of whether or not seniors own or rent their home, they are likely to pay in excess of 30 percent of their income on housing as compared to the general population.⁸

In order to support seniors and to assist them in aging in place, the City Council passed and the Mayor signed into law Local Law 51 of 2015, which required DFTA to publish a guide for building owners with recommendations for how they can modify apartments so that seniors can safely age in place.⁹ The "Aging in Place Guide for Building Owners" has since been published and includes recommendations that apply to communal spaces as well as to seniors' apartments, such as the installation of grab bars, the widening of doors and improvements to lighting, to name a few.¹⁰

⁶ *Id.*

⁷ *Id.*

⁸ *Id at 2.*

⁹ N.Y.C Local Law 51 of 2015

¹⁰ New York City Aging in Place Guide for Building Owners (2016), *available at* <http://www.nyc.gov/html/dfta/downloads/pdf/publications/AIPGuide2016.pdf>.

In addition to modifications, general home maintenance, or home repairs, may become difficult for seniors to keep up with as they age, especially for low income senior homeowners who may find it difficult to pay for repairs. Furthermore, seniors are vulnerable to financial abuse and may feel intimidated allowing a stranger into their home.¹¹ Due to the costs associated with modifying and repairing homes many seniors may live in unsuitable conditions.¹²

DFTA's Minor Repairs Program

In May of 2017, DFTA released a Concept Paper seeking comments on a Minor Repairs Program (MRP), based on funding provided by Community Development Block Grants (CDBG) and administered by the U.S. Department of Housing and Urban Development (HUD). DFTA intends to award the MRP contract to one provider who would be responsible for ensuring home repairs would be available citywide.¹³ MRP would assist homeowners with minor repairs, upgrades and maintenance tasks at no cost. The program would provide, among other things, repairs related to safety and security, home maintenance, and weatherization.¹⁴

In order to qualify for the program, an individual must be a homeowner who is at least 60 years of age. Homeowner is defined as the owner of a one to four family home or the owner of a unit in a co-op building or condominium. Due to the federal funding guidelines, 51 percent of those in the program must have low to moderate income as defined by Section 8 housing limits.¹⁵

The program includes an in-home assessment where a social worker determines whether or not a person is eligible for the program and assesses their mental and physical health. At the time of the assessment, the social worker also evaluates the underlying causes for disrepair, and

¹¹ N.Y.C Department for the Aging, Minor Repairs Concept Paper, (May 5, 2017), *available at* <http://www.nyc.gov/html/dfta/downloads/pdf/community/MinorRepairsProgramConceptPaper050117.pdf>.

¹² *Id at 2.*

¹³ *Id at 11.*

¹⁴ *Id. at 11.*

¹⁵ *Id at 11.*

identifies potential issues that may need to be addressed. According to the Concept Paper, the contract recipient must be able to make referrals to other programs in the community if it is determined that a senior needs additional services. DFTA considers MRP to be a gateway program that allows seniors to connect with other DFTA programs.

According to the Concept Paper, MRP can assist renters on a limited basis only with permission from the landlord and only after attempts have been made to have the landlord make the repair.¹⁶ Additionally, DFTA is considering providing the contract recipient with additional funding to install handrails and grab bars where necessary.¹⁷ DFTA was waiting for comments before deciding if providing safety modifications would be included in the RFP.

According to the Concept Paper, DFTA planned to release the RFP in the late spring/early summer of 2017. The anticipated contract start date is July 1, 2018. DFTA estimates it will be a three year contract with the option to renew for an additional three years. The program is funded at \$417,000 annually. In fiscal year 2017, DFTA contracted with one provider who offered 4,500 hours of residential repair services to households in all the five boroughs.¹⁸ DFTA indicated that the number of households served through the new RFP will eventually decrease due to cost of living adjustments.

Programs for Home Repairs and Modifications

Various government sponsored home loan programs exist for both modifications and for repairs. Some programs are specifically for seniors and people with disabilities, while other programs are open to low income individuals without age restrictions. The NYC Human Rights Law requires landlords to make reasonable accommodations requested by tenants with disabilities

¹⁶ *Id at 11.*

¹⁷ *Id at 2.*

¹⁸ *Id at 2.*

in cases where it is financially feasible for the landlord. Requests can include installing a ramp in the entrance or grab bars in bathrooms.¹⁹

The federal government along with New York State provide funding to various programs, which in turn provide financial assistance to homeowners and landlords to make repairs and modifications to dwelling units of low and moderate income seniors and individuals with disabilities:

- (1) Access to Home Program, which provides financial assistance to homeowners and landlords to make dwelling units accessible for low and moderate income individuals with disabilities or seniors who have difficulty with activities of daily living. Access to Home was funded at \$1 million in 2017.²⁰
- (2) Access to Home for Medicaid Recipients Program, which was created in 2014 as part of the Medicaid reform effort to provide resources and technical assistance for renters and property owners to make dwelling units accessible for Medicaid recipients with disabilities.²¹ Access to Home for Medicaid Recipients Program was funded at \$1 million in 2017.²²
- (3) Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE) program, which provides funds for emergency repairs to eliminate a threat to the life, health, or safety of low income elderly homeowners who cannot afford to make repairs

¹⁹ *Id.* at 2.

²⁰ New York State Homes and Community Renewal Housing Trust Fund Corporation 2017 Notice of Funding Availability, available at <http://www.nyshcr.org/Funding/Awards/2017-OCR-HOUSING-RESOURCES-NOFA.pdf>

²¹ *Id.*

²² *Id.*

in a timely fashion. Program costs may not exceed \$10,000 per building.²³ RESTORE was funded at \$3.9 million in 2017.²⁴

- (4) The Senior Citizen Home Assistance Program (SCHAP), operates with funding through the Parodneck Foundation to assist low and moderate income seniors finance home repairs.²⁵ A senior must be at least 60 years old and have been the owner and occupant of a one to four family home for at least two years. Loans vary from no-interest deferred loans to 3% interest loans. The amount of the loan is based on the extent the system of replacements or repairs is needed. NYC HPD provides support in funding, work scope and application review.²⁶ According to the Parodneck Foundation's website, from 1986 to 2015 SCHAP has assisted 1,000 homeowners.²⁷
- (5) Project Open House provides small-scale home modifications for people with permanent disabilities. The program's mission is to remove small readily achievable architectural barriers within an individual's home, thereby assisting in gaining greater independence.²⁸ Project Open House is funded by community block grants provide through HUD and is administered through the Mayor's Office of People with Disabilities (MOPD).²⁹ MOPD conducts outreach to people with disabilities to find eligible participants. The City contracts with HPD to operate Project Open House.³⁰

²³ RESTORE & Access to Home Programs Webinar, (February 27, 2017), available at <http://www.nyshcr.org/Programs/AccessToHome/AccessToHome-RESTORE-ExitConferencePresentation.pdf>.

²⁴ *Id.* at 20.

²⁵ The Parodneck Foundation, SCHAP, available at <https://www.parodneckfoundation.org/schap/> (last accessed February 23, 2018).

²⁶ N.Y.C. Department of Housing Preservation and Development, Senior Citizen Home Assistance Program (SCHAP), available at <http://www1.nyc.gov/site/hpd/developers/development-programs/senior-citizen-home-assistance-program.page> (last accessed February 23, 2018).

²⁷ *Id.* at 24.

²⁸ N.Y.C. Department of Housing Preservation and Development, <http://www1.nyc.gov/site/hpd/renters/rental-assistance-and-home-modification-programs.page>

²⁹ N.Y.C Mayor's Office for People with Disabilities, Project Open House, available at <http://www1.nyc.gov/site/mopd/initiatives/project-open-house.page>.

³⁰ *Id.*

In addition to the above mentioned services, the City Council provides discretionary funding to DFTA, which contracts with Metropolitan Council on Jewish Poverty to facilitate emergency services to low-income seniors citywide.³¹ The program includes emergency food and clothing and home safety and repair services. In fiscal year 2018, the Council funded this program at \$1.18 million.

While the above mentioned programs are available, the New York City Comptroller argued, in a 2017 report, that despite all of these programs New York City and New York State should develop more comprehensive programs, to help senior homeowners and renters make improvements to their homes so that they can safely age in place.³² The Comptroller further argued that the City should examine whether changes are needed to the building codes to ensure that newly constructed buildings are age-friendly.

In the fall of 2017, Mayor Bill De Blasio announced an updated housing plan, called Housing Plan 2.0. The plan indicates that HPD will better assess preservation projects so they accommodate people of all ages with disabilities.³³ Such assessments will be factored into HPD rehabilitation projects. The report notes that, “simple changes ranging from lever door handles to shower bars to slip-resistant floors can make staying in one’s home a viable option for seniors and create a more accessible city for all New Yorkers.”³⁴ Furthermore, HPD intends to create a program called HomeFix, which will help low and moderate income homeowners in small, one to four family homes fund repairs.³⁵ The program will work with community and non-profit partners to pair financial counseling financial assistance.

³¹ New York City Council, Schedule C: 2017 Discretionary Funding, available at <http://council.nyc.gov/budget/wp-content/uploads/sites/54/2017/03/FY-2018-Schedule-C-Cover-Template-FINAL-MERGE.pdf>.

³² *Id.* at 2.

³³ Housing New York 2.0, available at <http://www1.nyc.gov/assets/hpd/downloads/pdf/about/hny-2.pdf>

³⁴ *Id.*

³⁵ *Id.*

CONCLUSION

The Committee will assess DFTA's MRP contracting process and discuss ways to ensure the program reaches individuals across the city. Furthermore, the Committee will assess current programs that are available to assist seniors, people with disabilities, and low income individuals and landlords with financing home improvement projects. Finally, the Committee will assess HPD's strategy to ensure future developments are accessible.