

TESTIMONY OF THE NEW YORK CITY DEPARTMENT OF  
HOUSING PRESERVATION AND DEVELOPMENT  
TO THE NEW YORK CITY COUNCIL  
COMMITTEE ON AGING  
ON INTRODUCTION 582

WEDNESDAY, JUNE 22, 2016 – 1PM

Good Afternoon, Chair Chin and Members of the Committee on Aging. My name is Julie Walpert, and I am the Assistant Commissioner for the Division of Housing Supervision for the Department of Housing Preservation & Development (“HPD”). I oversee HPD’s Mitchell-Lama Division, which includes our Senior Citizen Rent Increase Exemption, or SCRIE, program. I am joined today by my colleague, Terri Davis-Merchant, our Senior Legislative Analyst in our Government Relations group. Thank you for the opportunity to speak with you today on Introduction No. 582.

Intro. 582 seeks to transfer oversight from HPD, which oversees the SCRIE program for Mitchell-Lama developments and select types of subsidized housing, to the Department of Finance. HPD believes retaining its oversight of the SCRIE program will provide senior residents in these developments with efficient service due to its unique understanding of this housing program.

As you know, the SCRIE program was created to provide financial relief for low-income seniors who are rent burdened. To be eligible for SCRIE through HPD, seniors who are the head of household **and at least 62 years of age** must: (1) live in a Mitchell-Lama development that has implemented

a rent increase, (2) have a household income less than \$50,000, and (3) pay at least one-third of their income into rent.

HPD has administered the SCRIE program for the Mitchell-Lama developments since the program was first created in 1970. Over time, different agencies have had oversight over various aspects of the program. The Department for the Aging administered SCRIE for rent stabilized and rent controlled apartments prior to the Department of Finance assuming those duties in 2009. Despite these changes, HPD has always maintained its SCRIE program because of the agency's expertise in the Mitchell-Lama program and its understanding of the various aspects of this and other subsidized housing. HPD has retained its program because of the connections that we have with the Mitchell-Lama buildings across the City and the individual residents living in our developments. We would like to retain this connection going forward.

HPD's SCRIE team is responsible for ensuring that eligible seniors residing in Mitchell-Lama developments and other subsidized housing, such as Article 5 Redevelopment Companies, benefit from the SCRIE exemption. HPD SCRIE assists approximately 6,000 households of low-income elderly residents by processing new applications, conducting periodic outreach to seniors in conjunction with managing agents, and ensuring that seniors maintain their exemptions over time.

HPD believes having its own SCRIE Unit both assists seniors needing rent relief and helps ensure the financial health of Mitchell-Lama developments. HPD SCRIE's role is particularly important during an imminent rent

increase for a Mitchell-Lama. We hold workshops for seniors who may need SCRIE when Mitchell-Lama developments implement a rent increase in order to ensure that we are enrolling as many eligible seniors as possible who are living in these developments. In the event of a rent increase, our team is available to answer any questions about how this increase may affect seniors applying to the program. In certain instances, HPD can expedite and prioritize applications in a particular development undergoing an increase to ensure that senior residents remain current on their rent payments, which results in the building's continued financial stability as this change is implemented. HPD also can access Income Affidavits that each household in a Mitchell-Lama completes annually and can review information, as needed. This allows for greater efficiency in contacting seniors and management if there is missing information on the application.

HPD SCRIE benefits from its long relationship with the managing agents responsible for the Mitchell-Lama developments because we oversee these buildings' income verification and admissions processes as well as management and operations based on the Mitchell-Lama rules. For the SCRIE program, this means that managing agents can help troubleshoot issues with applications and aid HPD in providing a smooth and quick application process. Managing agents may assist HPD SCRIE when we have trouble getting information from the SCRIE applicant or if we need any other help in contacting the SCRIE applicant or current SCRIE participants. This special relationship also allows us to address the needs of specific seniors as they arise when the senior is applying or during their tenure in the program.

While HPD primarily deals with Mitchell-Lama and other subsidized housing with respect to SCRIE, we have a close working relationship with the Department of Finance. Staff across the two agencies share information and use similar technology. By retaining our own SCRIE program, though, we can keep our personal relationship with the management and senior residents of Mitchell-Lama developments that we serve. We have a smooth working relationship with the Department of Finance and believe this relationship is beneficial to seniors in the SCRIE program.

Thank you for the opportunity to speak about Intro. 582 and HPD's oversight of the SCRIE program for Mitchell-Lama. We believe this program is an important benefit for low-income seniors, and we welcome the opportunity to work with you to ensure the vitality of this program. I would be happy to answer any questions you may have.



Department of Finance

# City Council Committee on Aging Hearing

New York City Department of Finance

**Testimony of Timothy Sheares, Deputy Commissioner-  
Property Division**

June 22, 2016

Good afternoon, Chairwoman Chin and members of the Committee on Aging. I am Timothy Sheares, Deputy Commissioner for the Department of Finance's Property Division. I am joined today by my colleagues Pierre Dejean, Assistant Commissioner for Property Exemptions; and Samara Karasyk, Assistant Commissioner for External Affairs. Thank you for the opportunity to testify and provide background on the New York City Rent Freeze Program, also known as the Senior Citizen Rent Increase Exemption (SCRIE) and Disability Rent Increase Exemption (DRIE) programs.

For the past year, the Department of Finance (DOF) has partnered with elected officials, community boards, and community-based organizations to raise awareness about these programs so that more people may enroll. We have targeted specific neighborhoods throughout New York City with the highest number of eligible residents but the lowest enrollment in the programs. While there is always more to do, we feel that a coordinated strategy for targeted outreach will yield an increase in enrollment numbers for these vital programs.

#### SCRIE DATA ENROLLMENT

According to a 2014 DOF report, there are roughly 69,500 seniors who potentially qualify for SCRIE. From July 1, 2014, to date, the department has received 24,522 SCRIE applications, resulting in 13,336 new participants. This indicates that we are successfully penetrating 19 percent of the potentially eligible population and have reduced the number of potential SCRIE participants to roughly 56,220. Currently, 51,715 New Yorkers are enrolled in the SCRIE program.

However, the growth of new applicants is offset by the natural attrition of current participants. Every month, on average, 164 participants fail to renew, 101 fail to meet eligibility requirements, and 31 fail to submit documents to prove eligibility, representing a loss of about 296 participants a month. In Fiscal Year 2015, DOF received 764 new applications a month on average. In the 2016 fiscal year, trends suggest we are receiving 404 applications per month on average. The decrease from 764 to 404 per month is attributed to the 46 percent drop in new applications received between Fiscal Year 2015 and Fiscal Year 2016. It should be noted that at the beginning of Fiscal Year 2015, the income eligibility requirement for SCRIE increased from \$29,000 to \$50,000. We saw a huge spike in the volume of new applicants because more people could qualify due to this change, in addition to greater enrollment efforts, publicity and a targeted mailing to prior applicants whose income exceeded the previous income requirement. In Fiscal year '15-'16, the number of new applications has more or less returned to what we had seen in the past, with approximately 107 new recipients per month. In terms of the Disability Rent Increase Exemption Program, 13,762 New Yorkers are currently enrolled.

## SCRIE TARGETED OUTREACH PLAN

In December 2014, DOF issued a report citing enrollment numbers for both the Senior Citizen Rent Increase Exemption and the Disability Rent Increase Exemption programs, and concluding that there are potentially 94,000 households that qualify for Rent Freeze benefits and are not currently enrolled. To increase participation in both programs, the Agency developed a comprehensive outreach strategy, targeting 10 unique communities with high eligibility and low participation rates. The top ten (10) under-enrolled city neighborhoods are (in order of highest to lowest): Stuyvesant Town/Turtle Bay, Coney Island/Brighton Beach, Kingsbridge Heights/Mosholu, Upper West Side, Upper East Side, Highbridge, Flushing, Throgs Neck, Riverdale, and Kew Gardens.

In 2015, we created new outreach materials rebranding SCRIE and DRIE as the “NYC Rent Freeze Program” and using the “Freeze Your Rent” slogan and hashtag on social media. We also made sure our materials were multi-lingual to reach the diverse communities within the neighborhoods we wanted to target. Languages include Bengali, Chinese, French, Haitian Creole, Korean, Spanish and Russian.

We piloted this new approach in Brighton Beach, Brooklyn last summer. We developed partnerships with community organizations and senior centers; created a local presence; conducted multi-lingual outreach materials; engaged ethnic media and then developed and used a detailed map showing where eligible seniors live and which community centers and local organizations were located nearby. Using Brighton Beach as an example, we saw an approximately 4 percent increase in applications received from this area, versus an increase of 0.5 percent citywide. New enrollees from Brighton Beach represented 6 percent, or 650, of the 11,000 new enrollees last year.

In addition to our work in Brighton Beach, the Department of Finance launched a successful enrollment initiative in Chinatown through our partnership with the Chinese American Benevolent Association (CABA). We formally launched the effort with a standing-room-only event in 2015. The DOF outreach team held “train the trainer” events afterward for staff of the CABA. In addition, DOF had a dedicated staff person check in monthly in-person with CABA to help troubleshoot and get updates on applications. The CABA tracked all applications the office submitted for applicants starting in July. In the next six-month period, July to December, 64 applications were submitted. The work with CABA taught us that in all of our enrollment efforts it is key that our partner organizations have the capacity to help applicants complete their paperwork and collect completed applications on their behalf. Some seniors need assistance filling out their Rent Freeze applications, and working with a trusted community organization is helpful for them to successfully enroll in the program.

Building upon the model we developed with the CABA, we partnered this spring with the office of Council Member Peter Koo and local senior centers on “Flushing Senior Housing Month,” a series of SCRIE outreach events in May that resulted in 24 new applications for the program. We began Flushing Senior Housing Month with a press event. Along with our team at DOF, Council Member Koo and his staff were very instrumental in getting publicity for this initiative, which was covered by NY1 and the Queens Tribune. The press event announced the sessions we would be holding in the coming weeks at active senior centers in Flushing, that are committed to sponsoring enrollment events and supporting applicants before and during the enrollment process. The senior center had interpreters on-hand for all of the events, and worked with the Council Member’s office to make sure that people pre-registered for enrollment events, and brought all necessary documentation with them.

This summer we will pilot a new marketing and outreach approach to increase participation by raising awareness of SCRIE, enrolling more people through community partnerships and a mobile enrollment team, and better integrating all City tools while working with other agencies to amplify goals. We will have a mobile team of staff from our Rent Freeze processing unit that travels to enrollment events to collect applications and begins processing them on site. The Flushing events were the first time this mobile unit played such a crucial role in our enrollment events, and we will continue to grow and rely upon this new unit. Now that Flushing Senior Housing Month has concluded, we will continue to support our partners in Flushing to make sure that enrollments continue and that they have the tools they need to successfully assist community members with their applications.

This new enrollment model will be our baseline going forward, starting with building local relationships with key partners in all of our target enrollment areas where we believe there is a high volume of un-enrollment of eligible seniors. On June 9, along with the Mayor’s Community Assistance Unit, we held a press event in Harlem with Borough President Gale Brewer and the Community Service Society at the Hamilton Grange Senior Center in Harlem. Univision and DNA Info both covered this event. We handed out 3,000 flyers about the program to people at targeted bus stop locations near where un-enrolled eligible seniors reside. We went back to the Senior Center on June 10<sup>th</sup>, to train the senior center staff on the Rent Freeze Program requirements, handling pre-registration calls for the enrollment event on June 21<sup>st</sup>, and to field questions and collect applications on the Rent Freeze Programs. Additionally, on June 14<sup>th</sup> and 15<sup>th</sup>, DOF engaged in direct outreach by visiting the rent-regulated buildings in West and Central Harlem to post fliers, talk to residents, and to meet with tenant representatives. We visited more than 30 buildings and distributed an additional 1,500 flyers. The fliers, in English and Spanish, provided information about the Rent Freeze Program, and encouraged people to attend the June 21<sup>st</sup> event at the Hamilton Grange Library with our partner, the Community Service Society. Next, we will return to the Bronx for Rent Freeze outreach and enrollment

events. We held a Rent Freeze Day of Action there in November in partnership with the University Neighborhood Housing Program (UNHP), one of our new community partners in the Fordham Bedford area. At the end of this month, we will be holding a follow-up enrollment event with UNHP, and we will also be doing targeted outreach in Kingsbridge, Kingsbridge Heights, Fordham, Bedford Park, and Norwood. The Fordham Bedford neighborhood in the Bronx is one of the top 10 neighborhoods that we are targeting for enrollment. We will be rolling out this new enrollment approach throughout the City in the coming year and look forward to working with local elected officials on these efforts.

To increase enrollment, we are also working on new partnerships with community centers, houses of worship, medical facilities, the MTA through its Access-A-Ride program, the Visiting Nurses Association, AARP, and with patient advocates and social workers. We are partnering with the Department for the Aging on social media, and the Human Resources Administration to conduct outreach to their clients who may qualify for SCRIE. We will continue to partner with our sister agencies to reach every eligible household for the Rent Freeze Program through outreach events, social media, and cross-agency communications.

As we have worked externally to enroll more people in the programs, we have also embarked on several internal improvement projects to better serve our customers. It was found that our applications were confusing and posed difficulties for applicants to understand and complete correctly. We engaged with community advocates as well as internal staff to obtain feedback and found that a small font size, limited space to fill in requested answers, and confusion in income documentation requirements all proved to be burdensome for would-be enrollees. To address these issues, we have engaged with a vendor to redesign the SCRIE/DRIE applications to make them easier to understand and complete. We provided pre-qualifying questions, an income worksheet and clearer instructions. We also increased the font size to make the applications easier to read, and provided more space for responses. In addition, we are working with the Social Security Administration to obtain Social Security Income amounts to reduce the burden on applicants to provide this information.

We are also launching a new online tool: the Landlord Express Access Portal, which allows landlords to upload leases and file documents electronically, providing information that ultimately reduces the burden on SCRIE/DRIE enrollees to provide leases and other rental documents.

To enhance the customer experience at the 66 John Street SCRIE/DRIE Walk-In Center, we are renovating the entire space to provide a more efficient and comfortable environment. These enhancements include the installation of technology to improve customer service and provide additional service windows in order to reduce wait times.

We want what many want: To enroll as many eligible New Yorkers as possible in SCRIE and DRIE. We think our comprehensive enrollment approach is working, but as with any outreach effort, it takes time. This is why we are pleased that this summer we will be bringing on two additional outreach staff members and four processing staffers, who will travel on our mobile unit.

In addition to our efforts in the City, the Department of Finance has worked with the New York State Legislature, and has introduced many bills to increase enrollment in the SCRIE/DRIE programs. Just last week, the State Legislature passed S6214 (Golden)/A8228A (Cymbrowitz). This new legislation will allow SCRIE/DRIE participants to return to their previous frozen rent if they reapply after a non-recurring item of income, such as a pension, causes them to be ineligible for SCRIE/DRIE for a year. The Legislature also passed S8063 (Golden) A6702-A (Perry), a bill that would provide that any head of household who has been a SCRIE or DRIE beneficiary for five (5) consecutive benefit periods, would be eligible to file a short-form application certifying that they continue to be eligible for the tax abatement. This legislation would ensure easier and less-frequent applications.

The State has also supported the SCRIE and DRIE programs by passing legislation introduced by the Department of Finance to improve the efficacy of the programs. Specifically, in 2015, the State enacted Chapter 553 of the Laws of 2015, sponsored by Senator Savino and Assembly member Cymbrowitz, allowing current Rent Freeze Program recipients to be grandfathered in for renewal applications, and evaluated according to the same criteria as in previous years. New SCRIE and DRIE recipients, who began receiving benefits on or after July 1, 2015, will have their rent compared to one-third of their household income as required by state law. Additionally, the State enacted Chapter 580 of the Laws of 2015 sponsored by Senator Lanza and Assemblymember Simotas, which allows household members to take over the benefit of a deceased tenant or a tenant who permanently leaves the household.

I would now like to address the proposed legislation Intro 1024. DOF understands and agrees with the intention of the legislation to disseminate information about the SCRIE program as widely as possible. However, we have concerns with the implementation of dissemination and enrollment at other agencies. In particular, we are concerned that other agencies and community boards mentioned in the proposed legislation may not have the bandwidth or adequate resources to complete SCRIE/DRIE applications and to comply with the legislation.

In summary, the Department of Finance is currently engaged in an aggressive outreach strategy to target communities to increase SCRIE and DRIE enrollment. We know there is more work to do, and we are pleased to be partnering with so many advocates for seniors and people with disabilities to increase enrollment and retention in these two vital programs.

Thank you for the opportunity to testify today. We are happy to answer any questions the Committee may have.



**FOR THE RECORD**

**Testimony of Judi Kende  
Vice President & New York Market Leader  
Enterprise Community Partners, Inc.**

**To the New York City Council  
Committee on Aging  
Public Hearing on Legislation Related to  
The Senior Citizen Rent Increase Exemption Program**

**June 22<sup>nd</sup>, 2016**

On behalf of Enterprise Community Partners, I would like to thank Chair Chin and the members of the New York City Council Committee on Aging for the opportunity to provide testimony on the Senior Citizen Rent Increase Exemption (SCRIE) program. Enterprise is a non-profit affordable housing organization that has worked to create and preserve affordable housing here and nationwide for 30 years.

As part of the city's affordable housing strategy, we must preserve the ability of seniors to remain in the communities they have helped build. This is a real challenge given the increased demand for affordable housing, a tight housing market, and stagnant incomes. The City's older adult population is projected to increase 40% by 2040. Currently, one out of three single New York seniors pays more than half of his or her income on housing.<sup>1</sup> In addition, 19% of residents aged 65 and over live below the federal poverty line, which is nearly double the national rate of 10%.<sup>2</sup> Furthermore, seniors often rely on fixed incomes sourced primarily from Social Security, and have greater health and social service needs as they age.

As the affordable housing crisis intensifies for elder New Yorkers, we know that we must both increase the supply of senior housing and address the demand side of the equation as well through programs like SCRIE.

As the Council considers measures to improve SCRIE and advocates for changes in Albany, we would like to share findings from a recent joint report by Enterprise and LiveOn NY. We analyzed data from the Department of Finance on rent burdens for SCRIE participants. Our analysis found that only 43% of eligible senior households are enrolled in SCRIE, and for those in the program, a shocking one-third of households pay more than 70% of their income on rent. The average income of seniors enrolled in SCRIE is \$16,504, leaving them with an average of only \$183 left over per month to pay for all other needs, including food and medicine.

In order to improve the program, we offer the following recommendations:

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<sup>1</sup> New York City Department of City Planning, New York City Population Projections by Age/Sec & Borough, 2010-2040, Aug. 2015: [http://www.nyc.gov/html/dcp/pdf/census/projections\\_report\\_2010\\_2040.pdf](http://www.nyc.gov/html/dcp/pdf/census/projections_report_2010_2040.pdf)

<sup>2</sup> AARP, State of the 50+ in NYC, 2014:

[http://www.aarp.org/content/dam/aarp/research/surveys\\_statistics/general/2014/State-of-the-50-Plus-in-NYC-2014-AARP-res-gen.pdf](http://www.aarp.org/content/dam/aarp/research/surveys_statistics/general/2014/State-of-the-50-Plus-in-NYC-2014-AARP-res-gen.pdf)

- 1) **Create a more robust outreach program to enroll more eligible seniors.** Currently, there are approximately 52,000 senior households enrolled in the SCRIE program, 43% of the total who are eligible. Fortunately, the city is actively working to improve the SCRIE program through a task force under the Department of Finance. Processes for renewals and benefit transfers are being streamlined. DOF is also organizing a “Freeze Your Rent” outreach campaign targeting neighborhoods with low utilization rates and working with community-based organizations to reach the remaining 69,729 seniors who are eligible but not enrolled. These efforts are laudable; however, they could be supplemented by increased grassroots outreach and a public awareness campaign modeled after the Mayor’s Office of Community Affairs and the Department of Education’s aggressive grassroots campaign to recruit and enroll families in universal pre-K, which included a team of dedicated enrollment specialists who called families and canvassed local communities.

Working with landlords could also increase SCRIE enrollment. The city could provide an “opt-in” option on rent-regulated lease renewals so that tenants are made aware that they may qualify and have an application sent to them upon signing a lease. To prevent evictions and the associated costs of eviction proceedings and shelter utilization, all qualifying seniors facing eviction through the housing court system should be automatically enrolled in SCRIE.

- 2) **Ensure seniors enrolled in SCRIE are not rent burdened.** Because of the program’s design, rents are frozen when seniors enter the program, but for many, this freeze occurs after rents have already escalated far beyond their means. Capping rents at 33 percent of household income would effectively eliminate rent burden for all beneficiaries at a cost of \$324 million at current enrollment levels. Capping rents at 50 percent of household income would solve for severe rent burden—targeting the lowest-income households—and cost the city less, at \$225 million. Currently, approximately 30% of New Yorkers aged 62 or over live in rent regulated housing<sup>3</sup> and approximately 121,729 of them have household incomes at or below \$50,000 per year.

Finally, I would like to share that Enterprise has begun conducting a similar analysis for the Disability Rent Increase Exemption (DRIE) program. Our preliminary findings show that severe rent burdens plague households in this program as well, and capping rents within DRIE would help provide housing and financial stability for our neighbors with disabilities. The average household enrolled in DRIE pays 83% of their income in rent, and the median income is \$11,616. Currently, there are 12,419 households enrolled in DRIE,<sup>4</sup> with 21,218 additional HH eligible but not enrolled.<sup>5</sup>

Thank you, again, for the opportunity to testify today on much needed improvements to the SCRIE program. And thank you to the Committee for all of your efforts to make New York a better city for senior citizens.

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<sup>3</sup> U.S. Census Bureau, 2014 New York City Housing and Vacancy Survey and 2014 American Community Survey 5 year estimates

<sup>4</sup> Enterprise analysis of Monthly Tenant Abatement Credit from NYC Department of Finance (June 2016)

<sup>5</sup> The NYC Department of Finance, Report on the New York City Rent Freeze Program: Identifying and Enrolling Eligible Households, 2015: [https://www1.nyc.gov/assets/finance/downloads/pdf/scrie/scrie\\_drie\\_report.pdf](https://www1.nyc.gov/assets/finance/downloads/pdf/scrie/scrie_drie_report.pdf)



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**Testimony of Sarah Stefanski**  
**Housing Analyst, New York City Independent Budget Office**  
**To the New York City Council Committee on Aging**  
**Regarding the Senior Citizen Rent Increase Exemption Program**

**June 22, 2016**

Good afternoon Chairwoman Chin and members of the City Council Committee on Aging. My name is Sarah Stefanski and I am the housing budget and policy analyst at the New York City Independent Budget Office. Thank you for the invitation to testify today on the city's outreach efforts and the eligibility thresholds related to the Senior Citizen Rent Increase Exemption program, known as SCRIE.

As you know, low-income senior households enrolled in the SCRIE program receive a rent freeze and landlords in return receive a property tax abatement to compensate for the lost rental income. The SCRIE program applies to low-income seniors living in certain types of regulated housing, such as rent-regulated apartments, Mitchell-Lama housing, and Article XI cooperatives; it is not available to low-income seniors living in market-rate rental housing.

A household is eligible for SCRIE if at least one tenant is age 62 or older, lives in a qualified regulated apartment, has an annual income that does not exceed \$50,000, and pays more than one-third of their monthly income in rent. Tenants with Section 8 vouchers or those who live in public housing do not qualify for the program, as they receive other forms of assistance that limit their rent burden. Because seniors must be paying more than one-third of their income in rent in order to qualify for SCRIE, the program by definition freezes seniors' rents at a level above what is generally considered "rent-burdened." In this way, SCRIE does not alleviate the burden, but does keep the problem from becoming worse.

**SCRIE Participation**

For many years the SCRIE program has been plagued by low participation rates among eligible seniors. In testimony delivered before this committee in 2002, when the threshold for annual income was capped at \$20,000, IBO reported that about one-third of seniors eligible for SCRIE were participating in the program. More recently, in a 2014 City Council Finance Committee hearing, IBO testified that an estimated 43 percent of eligible households benefited from the SCRIE program. These estimates compared data on housing and income for seniors using the New York City Housing and Vacancy Survey, which is administered by the U.S. Census Bureau and published every three years.

We have updated our previous work using the 2014 Housing and Vacancy Survey and 2016 SCRIE participation numbers reported by the Department of Finance. Because of data limitations, we focus solely on SCRIE; our estimates do not include the Disability Rent Increase Exemption, a related program that freezes rents for some people with disabilities.

IBO estimates that there are 130,000 households in the city eligible for SCRIE under the current rules. According to the Department of Finance, the number of households enrolled in SCRIE has been on the rise. A total of 59,524 households are participating in the SCRIE program in 2016, up from 57,325 households the year before.

Based on data from the Housing Vacancy Survey, we estimate that approximately 46 percent of eligible households are enrolled in the SCRIE program in 2016. Given the nature of the Housing and Vacancy Survey data, it is difficult to make direct comparisons over time. Nevertheless, our estimates suggest an improvement in the participation rate since we last testified in 2014, even as the number of SCRIE-eligible households has grown. The increased participation has occurred as the city has stepped-up its outreach efforts to get eligible seniors enrolled in the program. Despite the improvement, our analysis suggests that less than half of eligible seniors are currently benefitting from the program.

#### **Proposed Changes to SCRIE**

The Council is considering several resolutions today that would support state legislation seeking to broaden the eligibility for SCRIE by changing the way that the income eligibility threshold is determined. Resos 59 and 114 call on the state to enact legislation that would either exclude some types of income (such as annual increases in Social Security) or deduct some kinds of expenditures (such as unreimbursed medical expenses) when determining SCRIE eligibility.

There is broad support for the goal of increasing SCRIE enrollment and preventing current recipients from being dropped when automatic cost of living adjustments boost seniors' income. But the administrative burden both for seniors and for the city that would likely be necessary to implement such changes would limit their effectiveness. For example, seniors would need to keep careful track of which medical costs were not fully reimbursed and then submit receipts to the Department of Finance for verification.

A simpler and less costly approach is to keep the basic eligibility threshold rising in sync with cost of living adjustments to Social Security and prevent erosion in the inflation-adjusted value of the eligibility threshold. This approach is suggested by another section of Reso 59, which calls for enactment of state legislation to automatically index the eligibility threshold using the local consumer price index. As the Council considers which resolutions to advance, administrative burdens and ease of compliance should be a factor in your deliberations.

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

**New York City Council  
Committee on Aging  
The Honorable Margaret Chin, Chair  
June 22, 2016**

LiveOn NY thanks Council Member Margaret Chin, Chair, Committee on Aging, for holding a hearing on this important issue. LiveOn NY also thanks City Council and bill sponsors and cosponsors for exploring ways to strengthen the Senior Citizen Rent Increase Exemption (SCRIE) program and to educate older adults about benefits of the SCRIE program.

**New SCRIE Report Released Detailing Shocking Rent Burdens**

LiveOn NY and Enterprise Community Partners recently released a report titled *Reducing Rent Burden for Elderly New Yorkers: Improving the Senior Citizen Rent Increase Exemption Program*, available online at [www.liveon-ny.org](http://www.liveon-ny.org) and <http://www.enterprisecommunity.com>.

The report analyzed current SCRIE enrollment and found that of those enrolled in SCRIE, 85 percent are rent burdened, or paying more than the one third of their income on housing, and 55 percent are severely rent burdened, or paying over half of their income on rent. The findings also built upon a recent Department of Finance study that found only 43 percent of those eligible for SCRIE (approximately 52,000 households out of 121,729) actually sign up.

Other findings included:

- Severely rent burdened seniors on SCRIE have a median income of about \$11,000 per year, with a median residual income leftover after rent of \$183/month to purchase food, utilities, basic necessities, and health care.
- Rent burdened seniors on SCRIE have a median income of about \$20,000 per year, leaving them ineligible for benefits like food stamps.
- Unaffordable housing conditions can lead to unhealthy outcomes, such as skipping meals or doctor visits, not filling prescriptions, and even elder abuse.

Based on this alarming reality, the report calls for a two-pronged approach to strengthening the SCRIE program, including capping rents at one-third or one-half of household income for beneficiaries and conducting a robust outreach campaign targeting eligible tenants as well as landlords, similar to the grassroots campaign employed for recruiting and enrolling families in universal pre-k.

We look forward to sharing this information with City Council as we work together to strengthen the SCRIE program.

**LiveOn NY Older Adult Benefit Outreach Initiative**

LiveOn NY regularly sees the challenges older adults face through its work on the LiveOn NY Older Adult Benefit Outreach Initiative. This innovative and unique program places friendly, knowledgeable volunteers and carefully selected, highly-trained retired professionals within low-income, high-needs communities to educate thousands of older adults, including those who are homebound, about benefits including SCRIE. LiveOn NY assists the applicants at each step through the application and enrollment process. This includes SCRIE. Seniors can call the benefits hotline at (347) 815-5930 to talk with a representative.

LiveOn NY respectfully makes the following recommendations.

Intro. 582-2014

Currently the SCRIE program is administered by two city agencies, Department of Finance and Department of Housing Preservation and Development (HPD), who handles the enrollment for Mitchell Lama units and others. It is LiveOn NY's understanding that Intro. 582 would transfer the administration of the SCRIE program entirely to the Department of Finance.

While LiveOn NY cannot make a specific recommendation on Intro. 582-2014 at this time, LiveOn NY urges City Council, in consultation with city agencies and providers, to further examine the following issues:

- Whether the SCRIE program would be more efficient and effective if administered by one sole agency instead of two. As it stands now, there are two different application forms and procedures, and there have been reports that the processing time for applications at HPD has been delayed compared to those processing times at Department of Finance. City Council and agencies should consider whether the SCRIE program under one agency could be run more efficiently. Further, if so, City Council and City agencies should consider if one application form and one procedure could be used to streamline the process.
- If administration does come under one agency instead of two, additional funding and staffing must be allocated to Department of Finance to support the influx of those applications previously administered by HPD.

Intro. 1024-2015

With the extremely low SCRIE utilization rates, LiveOn NY applauds efforts by the city to educate more individuals about SCRIE. LiveOn NY suggests that the city not only reach out to seniors, but also to their adult children. This is important to ensure there is a reach to homebound seniors. Further, establishing a system to report benchmarks and outcomes will help the city track their efforts. While these ideas have merit, LiveOn NY also strongly suggests that the Department of Finance and City Council must ensure that applicants do not fall through the cracks, and that those providing assistance are properly trained to assist and direct applicants throughout the entire process.

Res. No. 59

It appears that Res. 59 references outdated information. It references A.2257 which was a bill from the 2013-14 legislative session. Further, the income eligibility for SCRIE was already raised to \$50,000. LiveOn NY strongly advocated for this raise. This raise to \$50,000 was extended in the 2016-17 Enacted State Budget. Part EE of S.6406-C/A.9006-C, Chapter 54 of the Laws of 2016.

Res. No. 114

It appears this is again referencing outdated legislation, as the legislative session has ended.

Res. No. 173

It is our understanding that this has been enacted into law through Chapter 580 of the Laws of 2015 and Chapter 31 of the Laws of 2016.

Res. No. 406

LiveOn NY must explore this initiative further, and does not have a position at this time.

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

# Reducing Rent Burden for Elderly New Yorkers

## Improving the Senior Citizen Rent Increase Exemption Program



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## FOREWORD

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Dear friends and colleagues,

We are pleased to release “Reducing Rent Burden for Elderly New Yorkers: Improving the Senior Citizen Rent Increase Exemption Program,” a joint policy paper by Enterprise Community Partners, Inc. and LiveOn NY that addresses the urgent issue of rent burden experienced by the majority of seniors in New York City’s Senior Citizen Rent Increase Exemption program (SCRIE). The report is comprised of an analysis of rent burden among current SCRIE households as well as recommendations to improve SCRIE and make it a more effective affordable housing preservation program.

Currently, only an estimated 43 percent of eligible seniors are enrolled in SCRIE, and since rents are frozen at the level the senior was paying when they entered the program, almost one third of SCRIE participants pay more than 70 percent of their income on rent. Additionally, the average annual income of SCRIE participants is less than \$17,000. To address these challenges, our report recommends: 1) a more robust outreach program to increase utilization, and 2) capping rents for all seniors enrolled in SCRIE at one third of their income.

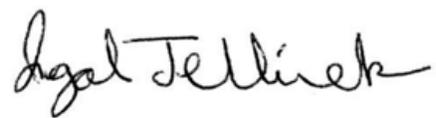
We strongly believe that SCRIE can be improved to reduce and prevent rent burden among seniors, ensuring that they can remain stably housed and age with dignity in their communities. The recommendations we outline in this report can have a meaningful impact and public benefit by eliminating housing insecurity for thousands of low-income seniors in rent-stabilized housing.

We would like to thank the members of the LiveOn NY Affordable Senior Housing Coalition for their expert input and collaboration, and for recognizing the need to support New York City’s vulnerable seniors. We also gratefully acknowledge the contributions of Xiomara Pedraza, Elizabeth Strojan, Bobbie Sackman and Andrea Cianfrani for their role in the research and development of this report.

Sincerely,



**Judi Kende**  
Vice President and New York Market Leader  
Enterprise Community Partners, Inc.



**Igal Jellinek**  
Executive Director  
LiveOn NY

## INTRODUCTION

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This is a critical time to explore improvements to existing programs and new opportunities to provide affordable housing options for seniors. As the city's population of low-income elderly population increases and housing prices soar, 32 percent of New York City's single seniors—or over 100,000 older adults—are paying more than 50 percent of their income on housing costs.<sup>1</sup> If current trends continue, the number of severely rent-burdened households age 65 and older is projected to rise 40 percent by 2025 nationally.<sup>2</sup> In New York City the population 65 and older will soon outstrip school-aged children.<sup>3</sup> Unless we intervene now, the number of elderly New Yorkers paying unsustainable levels of rent will continue to skyrocket, with disastrous impacts for seniors and our communities.

The Senior Citizen Rent Increase Exemption (SCRIE) freezes rents for low-income elderly New Yorkers in rent-regulated housing. It is a unique tool to help reduce housing insecurity for some of our city's most vulnerable residents. However, low utilization rates for the program and high rent burdens for many seniors enrolled in SCRIE present problems, both for senior households and the greater community. This report proposes possible solutions to improve SCRIE to make it a more effective affordable housing preservation program and discusses the costs and benefits of the recommendations. The specific recommendations discussed are to:

- Ensure seniors enrolled in SCRIE are not rent burdened
- Create a more robust outreach program to enroll more eligible seniors

The recommendations will require a statutory change from the New York State Legislature, and an outreach campaign can be created by New York City.

- 
1. Citizens Budget Commission, *Whose Burden Is It Anyway? Housing Affordability In New York City By Household Characteristics*, November 2015: [http://www.cbcny.org/sites/default/files/REPORT\\_RENTBURDEN\\_11122015\\_1.pdf](http://www.cbcny.org/sites/default/files/REPORT_RENTBURDEN_11122015_1.pdf)
  2. Enterprise Community Partners and the Harvard Joint Center for Housing Studies, *Projecting Trends in Severely Cost-Burdened Renters*, 2015: <http://www.enterprisecommunity.com/resources/ResourceDetails?ID=0100886#sthash.dnZ4yqT1.C11blQDI.dpuf>
  3. New York City Department of City Planning, *New York City Population Projections by Age/Sec & Borough, 2010-2040*, Aug. 2015: [http://www.nyc.gov/html/dcp/pdf/census/projections\\_report\\_2010\\_2040.pdf](http://www.nyc.gov/html/dcp/pdf/census/projections_report_2010_2040.pdf)

## BACKGROUND ON SCRIE

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The Senior Citizen Rent Increase Exemption (SCRIE) was created by New York State statute in 1970 in order to help ease rent burdens of elderly residents in several municipalities statewide, including New York City. The program freezes rents for residents of rent-regulated housing who are over the age of 62 and paying more than one-third of their income on rent. Landlords receive the difference between the contract rent and the frozen rent in refundable property tax credits. The cost of the program, therefore, stems from forgone property tax revenue. In New York City, the program is administered by the Department of Finance (DOF) and the Department of Housing Preservation and Development (HPD).

Applicants to SCRIE must be heads of household and reside in housing that is rent controlled, rent stabilized, or part of the Mitchell Lama program. Additionally, applicants must have annual household incomes of no more than \$50,000 and pay more than 33 percent of their income on rent to qualify.

## UNDERUTILIZATION OF SCRIE

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The average SCRIE participant has been in the program for 9 years, has an average household size of 1.4 persons, and is over 75 years old with an income of just \$16,504.<sup>4</sup>

Unfortunately, utilization rates for SCRIE remain very low—currently around 43 percent or approximately 52,000 households across the city out of a possible 121,729 who would qualify.<sup>5</sup> Figure 1, below, maps neighborhood underutilization rates for all five boroughs.

There are many reasons eligible older adults may not be enrolled in SCRIE, including a lack of public awareness, as well as language barriers or fear of landlord retribution. Efforts to increase enrollment, then, should include an outreach campaign to both tenants and landlords.

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4. The NYC Department of Finance, Report on the New York City Rent Freeze Program: Identifying and Enrolling Eligible Households, 2015: [https://www1.nyc.gov/assets/finance/downloads/pdf/scrie/scrie\\_drie\\_report.pdf](https://www1.nyc.gov/assets/finance/downloads/pdf/scrie/scrie_drie_report.pdf)

5. The NYC Department of Finance, Report on the New York City Rent Freeze Program: Identifying and Enrolling Eligible Households, 2015: [https://www1.nyc.gov/assets/finance/downloads/pdf/scrie/scrie\\_drie\\_report.pdf](https://www1.nyc.gov/assets/finance/downloads/pdf/scrie/scrie_drie_report.pdf)

SCRIE Under-utilization by Sub-Borough Areas

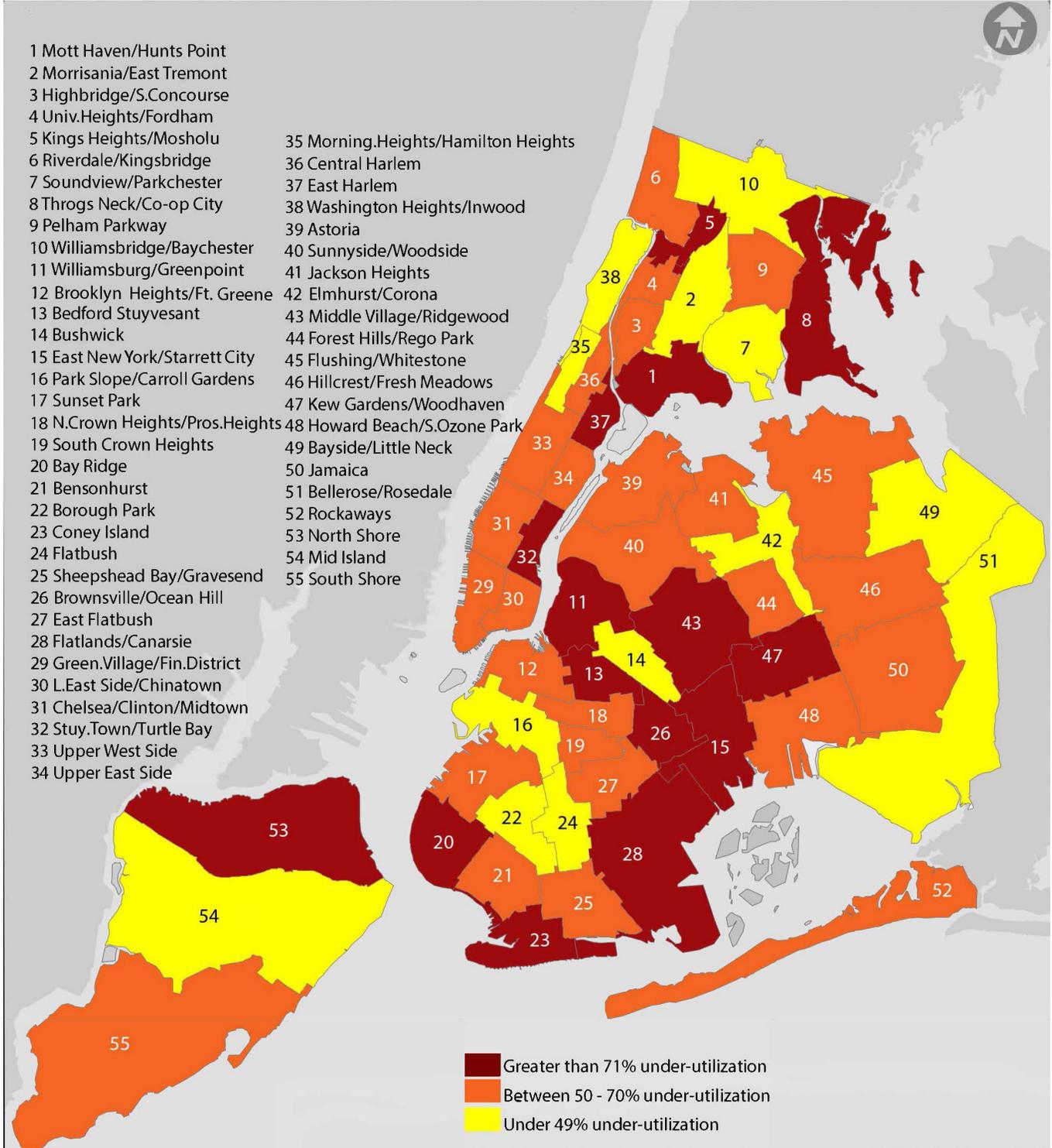


Figure 1. Source: LiveOn NY analysis of SCRIE under-utilization (2015)

## RENT BURDEN AMONG SCRIE HOUSEHOLDS

SCRIE freezes rents at current levels as of the time of enrollment, but because paying in excess of one third of income is a criterion for eligibility, it guarantees that participants must initially be (and may remain) rent burdened. Households paying one third or more of income for shelter are considered moderately rent burdened, while those paying half or more are considered severely rent burdened.

When Enterprise analyzed the depth and extent of rent burden experienced by seniors who are enrolled in SCRIE, it was evident that a majority of SCRIE beneficiaries are severely rent burdened (spending over 50 percent of their income on rent) and almost a third are paying over 70 percent of their income towards rent.

Figure 2 provides a graphic breakdown of beneficiaries who are rent burdened as well as their rent-to-income ratios. The majority (55 percent) of beneficiaries are severely rent burdened. Included in this group are households spending between 50 percent and 70 percent of their income (a quarter of all beneficiaries) and those spending above 70 percent of their income on housing (almost a third of all beneficiaries, or over 15,000 households).

**Impact of Reducing Rent Burdens for Current SCRIE Participants**

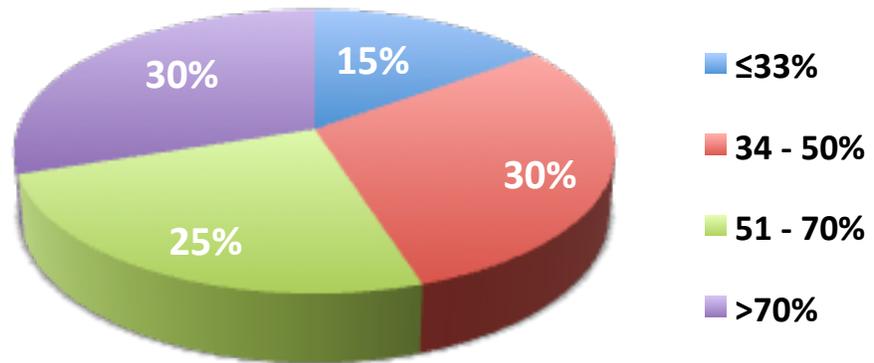


Figure 2. Source: Enterprise analysis of Monthly Tenant Abatement Credit from NYC Department of Finance (November 2015)

*Ms. S is a 77-year-old SCRIE beneficiary and Holocaust survivor. Her rent under SCRIE is \$961. She receives SSI in the amount of \$820, \$187 in food stamps, and an Article 2 fund at about \$330 monthly. Ms. S runs out of money every month and can't afford to buy groceries so her daughter sometimes buys food for her. After paying for rent, utility bills and household items, Ms. S doesn't have much left over. She told me, "Prices for food are rising, everything gets more expensive while I am still getting the same SSI and food stamp money." — Selfhelp representative*

Table 1 further analyzes the number of households within the SCRIE program who are rent burdened and severely rent burdened. It also depicts the median annual household income of SCRIE beneficiaries within each category of rent burden status as well as their monthly residual income after housing costs.

The data indicates that the lower the income of SCRIE households, the more likely they are to suffer from severe rent burdens. According to our analysis, over 26,000 beneficiaries of SCRIE are severely rent burdened and have a median income of \$11,000 per year. Within that sub population, the average residual income leftover after rent is a mere \$183 per month to purchase food, utilities, basic necessities and health care.

**SCRIE Rent Burden Breakdown**

Rent Burden Status	Number of Households	Median Income	Residual Income
Not Rent burdened (<33% income on rent)	7,139	\$23,122.80	\$1,389.86
Rent Burdened (34%-50% income on rent)	14,576	\$20,168.94	\$988.86
Severely Rent Burdened (>50% income on rent)	26,574	\$11,327.75	\$183.40

Table 1. Source: Enterprise analysis of Monthly Tenant Abatement Credit from NYC Department of Finance (November 2015)

Rent-burdened seniors (those paying over 33 percent of their income, but below 50 percent of their income in rent) feel the strain as well. This group has a median income just over \$20,000, often leaving them ineligible for benefits like food stamps. For many seniors, high health care costs and other expenses in addition to rent burden can leave these seniors teetering the edge of destitution.

## IMPACTS ON SENIORS AND COMMUNITIES

*“A.O. is a 74-year-old Hispanic female living in the Bronx. Her income is \$1,064 and her rent is \$1,332. LiveOn NY helped her apply for SCRIE and her rent is now frozen, but her rent exceeds her income. She also has SNAP benefits and is a recipient of the Medicare Savings program, all of which help her survive on her fixed income.”*

*—LiveOn NY representative*

While all older adults face challenges as they age, those who are low- and moderate-income renters face the greatest difficulties because they often have little wealth or savings when they retire. While the typical homeowner aged 65 and over has enough wealth to cover nursing home costs for 42 months and enough non-housing wealth to last 15 months, the median older renter cannot afford even one month in a nursing home.<sup>6</sup>

Living in unaffordable housing is detrimental to any household, especially those with low incomes. For elderly residents on fixed incomes, paying too much on rent leads to unhealthy outcomes, like skipping meals or doctor visits, not filling prescriptions, and living in extremely vulnerable situations. Oftentimes, when low-income seniors are vulnerable and housing insecure, the situation is ripe for elder abuse.<sup>7</sup>

Conversely, studies have shown that affordable housing for low-income senior households leads to increased spending on food and preventative healthcare. In 2014, The Joint Center for Housing Studies at Harvard University found that “on average, severely rent-burdened households...spend more than 40 percent less on food than households living in housing they can afford...[and] households aged 50–64 with severe rent burdens also spend roughly 70 percent less on health care as well as on retirement savings.”<sup>8</sup>

There are also potential implications for the city’s rent-stabilized housing stock. Since SCRIE applies to rent-regulated housing, preserving stable housing opportunities within these buildings maintains affordability and prevents deregulation. Since 2007, more than 50,000 stabilized apartments have been deregulated all over the city.<sup>9</sup> Deregulation of rent-stabilized apartments often occurs when the apartment unit becomes vacant, also known as vacancy deregulation. If we are serious about preserving affordable housing, SCRIE should be improved and utilized as a powerful tool to curb the loss of stabilized units across all five boroughs because it prevents unit turnover and allows long-time residents to remain in their community after retirement.

6. Enterprise Community Partners and the Harvard Joint Center for Housing Studies, *Projecting Trends in Severely Cost-Burdened Renters*, 2015: <http://www.enterprisecommunity.com/resources/ResourceDetails?ID=0100886#sthash.dnZ4yqT1.C11blQDI.dpuf>
7. Elder abuse is underreported. The actual incidence rate in New York State is nearly 24 times greater than the number of cases referred to social service, law enforcement or legal authorities, and the most common self-reported form of elder abuse is financial exploitation. Source: Lifespan of Greater Rochester, Inc. Weill Cornell Medical Center of Cornell University, New York City Department for the Aging, *Under the Radar: New York State Elder Abuse Prevalence Study: Self-Reported Prevalence And Documented Case Surveys Final Report*, May 2011: <http://static1.squarespace.com/static/562a3197e4b0493d4ffd3105/t/56e70aa186db4376449146Of/1457982121686/UndertheRadar051211.pdf>
8. Joint Center for Housing Studies, *Housing America’s Older Adults: Meeting the Needs of an Aging Population*, September 2014: [http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs-housing\\_americas\\_older\\_adults\\_2014.pdf](http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs-housing_americas_older_adults_2014.pdf)
9. Alberts, Hana R. *Curbed NY*, “Mapping the Rent-Stabilized Apartments NYC’s Lost Since 2007,” July 15, 2015: <http://ny.curbed.com/2015/7/15/9940218/mapping-the-rent-stabilized-apartments-nycs-lost-since-2007>

## POSSIBLE SOLUTIONS

### ENSURE SENIORS ENROLLED IN SCRIE ARE NOT RENT BURDENED

Based on the growing need to address rent burdens among vulnerable seniors, we believe that SCRIE should help eliminate housing insecurity for low- and moderate-income older adults. To achieve this goal, SCRIE can be strengthened to ensure seniors enrolled in the program are not rent burdened. Two possible modifications are to cap rents at one third or one half of household income for beneficiaries of the program. The difference between the legal rent and the capped rent can continue to be supplemented via the property tax abatement. Below is Enterprise’s analysis of the costs of reducing rent burden via the modifications described.

#### Impact of Reducing Rent Burdens for Current SCRIE Participants

Possible SCRIE Modifications	Rent Burden & Severe Rent Burden Among SCRIE Participants	Estimated Annual Cost
Current Baseline	85% are Rent Burdened 55% are Severely Rent Burdened	\$137 million
Capping rents at 33% income	0% would be Rent Burdened 0% would be Severely Rent Burdened	\$324 million
50% income	0% would be Severely Rent Burdened	\$225 million

Table 2 Source: Enterprise analysis of Monthly Tenant Abatement Credit from NYC Department of Finance (November 2015)

In order to calculate the cost of the SCRIE program to the city, the monthly abatement given to participating property owners for each SCRIE beneficiary was multiplied by twelve to illustrate the dollar amount of forgone tax revenue within a given year. The analysis determined that SCRIE currently costs the city approximately \$137 million a year in forgone property taxes. It is important to note that if efforts to increase utilization of SCRIE are effective, the program cost would increase beyond the numbers shown here (see next page for more detailed cost analysis).

Capping rents at 33 percent of household income would effectively eliminate rent burden for all beneficiaries at a cost of \$324 million at current enrollment levels. Capping rents at 50 percent of household income would solve for severe rent burden—targeting the lowest-income households—and cost the city less, at \$225 million. However, rolling back rents to no greater than 50 percent of income would not improve the financial circumstances of elderly households who are paying between 33 percent and 49 percent of their income toward their housing.

**CREATE AN OUTREACH PROGRAM TO ENROLL MORE ELIGIBLE SENIORS**

Fortunately, the city is actively working to improve the SCRIE program through a task force under the Department of Finance. Processes for renewals and benefit transfers are being streamlined. DOF is also organizing a “Freeze Your Rent” outreach campaign targeting neighborhoods with low utilization rates and working with community-based organizations. These efforts are laudable; however, they could be supplemented by increased grassroots outreach and a public awareness campaign.

For instance, in 2014, the Mayor’s Office of Community Affairs and the Department of Education launched an aggressive grassroots campaign to recruit and enroll families in universal pre-K, which included a team of dedicated enrollment specialists who called families and canvassed local communities. Outreach specialists made hundreds of thousands of phone calls to share information about the program and provide direct assistance completing the application. In addition, the Department of Education launched media campaigns in subways, bus stations, and print outlets, in both English and Spanish, and even created a text message hotline to allow families to access information from their cell phones. If a similar outreach campaign were funded to enroll older adults in SCRIE while also capping rents at more affordable levels, utilization could increase dramatically, saving thousands of seniors from extreme rent burden or eviction and helping to preserve thousands of rent-stabilized units.

Working with landlords could also increase SCRIE enrollment. The city could provide an “opt-in” option on rent-regulated lease renewals so that tenants are made aware that they may qualify and have an application sent to them upon signing a lease. To prevent evictions and the associated costs of eviction proceedings and shelter utilization, all qualifying seniors facing eviction through the housing court system should be automatically enrolled in SCRIE.

**SCRIE Rent Burden Breakdown**

Estimated Annual Cost	Enrollment Rate		
	Current (43%)	70%	100%
Current Program—Rent Freeze (baseline)	\$137 million	\$241 million	\$344 million
50% Rent Cap	\$225 million	\$398 million	\$569 million
33% Rent Cap	\$324 million	\$572 million	\$817 million

Table 3. Source: Enterprise analysis of Monthly Tenant Abatement Credit from NYC Department of Finance (November 2015)

Efforts to increase utilization and reduce severe rent burdens will inevitably come with more cost. Keeping seniors stably housed in their communities, however, is a worthwhile investment with the potential to save millions by preventing the use of other costly public services. Table 3 depicts the estimated annual cost of the current SCRIE program and the two rent reduction modifications discussed in this report, along with possible enrollment rate increases to 70 percent and 100 percent. Implications of increased enrollment were calculated using the average benefit per participant under the current program as well as the modified programs multiplied by the appropriate proportion of households. This calculation does not take into consideration any changes in the SCRIE-eligible population over time. Changes in the population eligible for SCRIE may occur due to changes in the rent-regulated housing stock or changes in the older adult population with incomes at or below \$50,000.

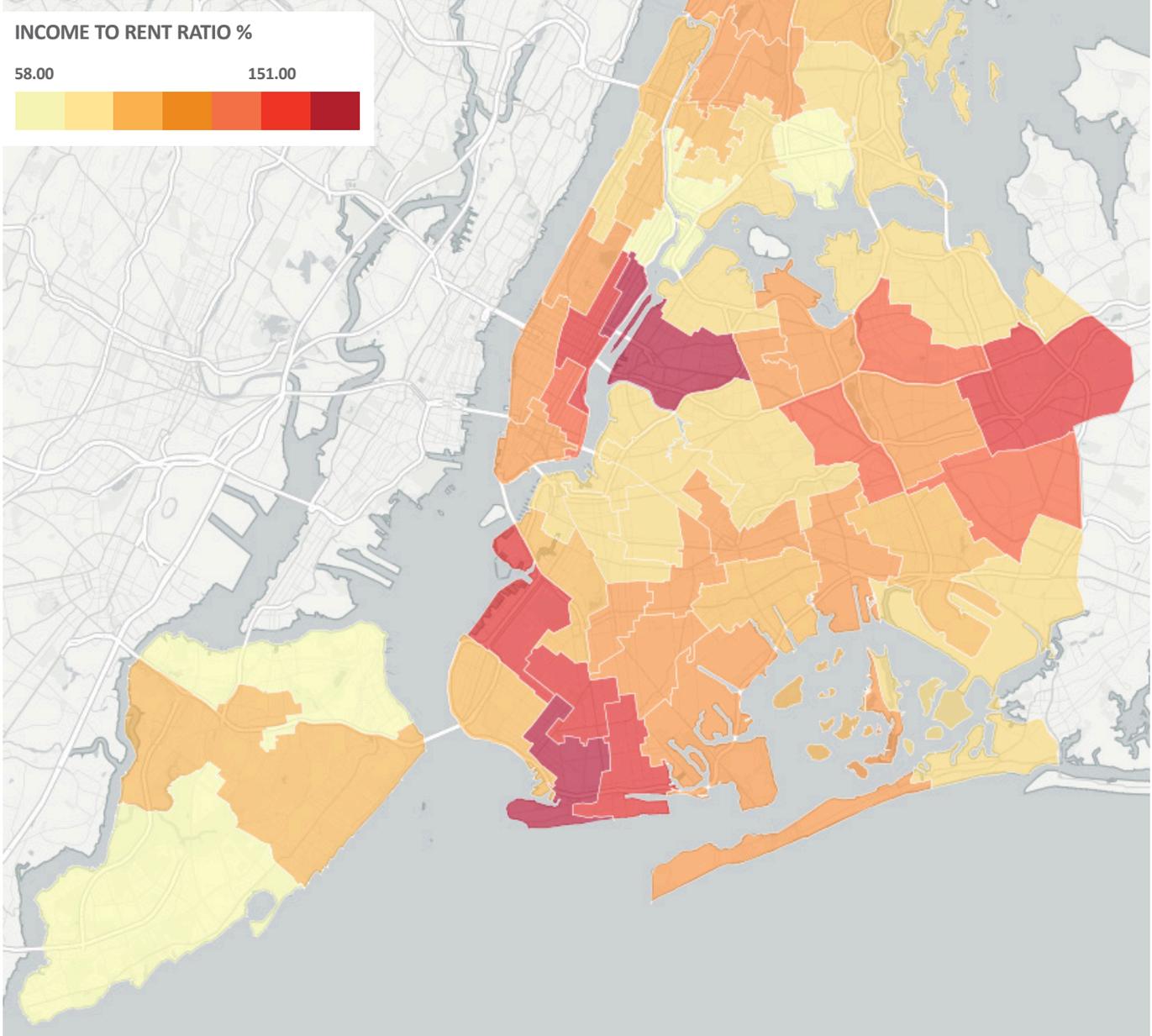
## CONCLUSION

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Although the rent-burden reduction, outreach and public awareness campaign discussed above present significant costs to the city, the costs of inaction are potentially much higher. Those costs are born by our elderly family members, neighbors, our communities, and our public safety net system. Therefore, we recommend improving the current program so that rents are capped at 33 percent of household income for eligible senior households and significantly increasing public awareness and outreach efforts. This will help stabilize households and prevent costly losses of rent-regulated housing as well as the use of homelessness services.

**APPENDIX: MAPS OF SCRIE RENT-BURDENED DISTRICTS**

**Avg. Rent Burden of SCRIE Beneficiary by City Council District**

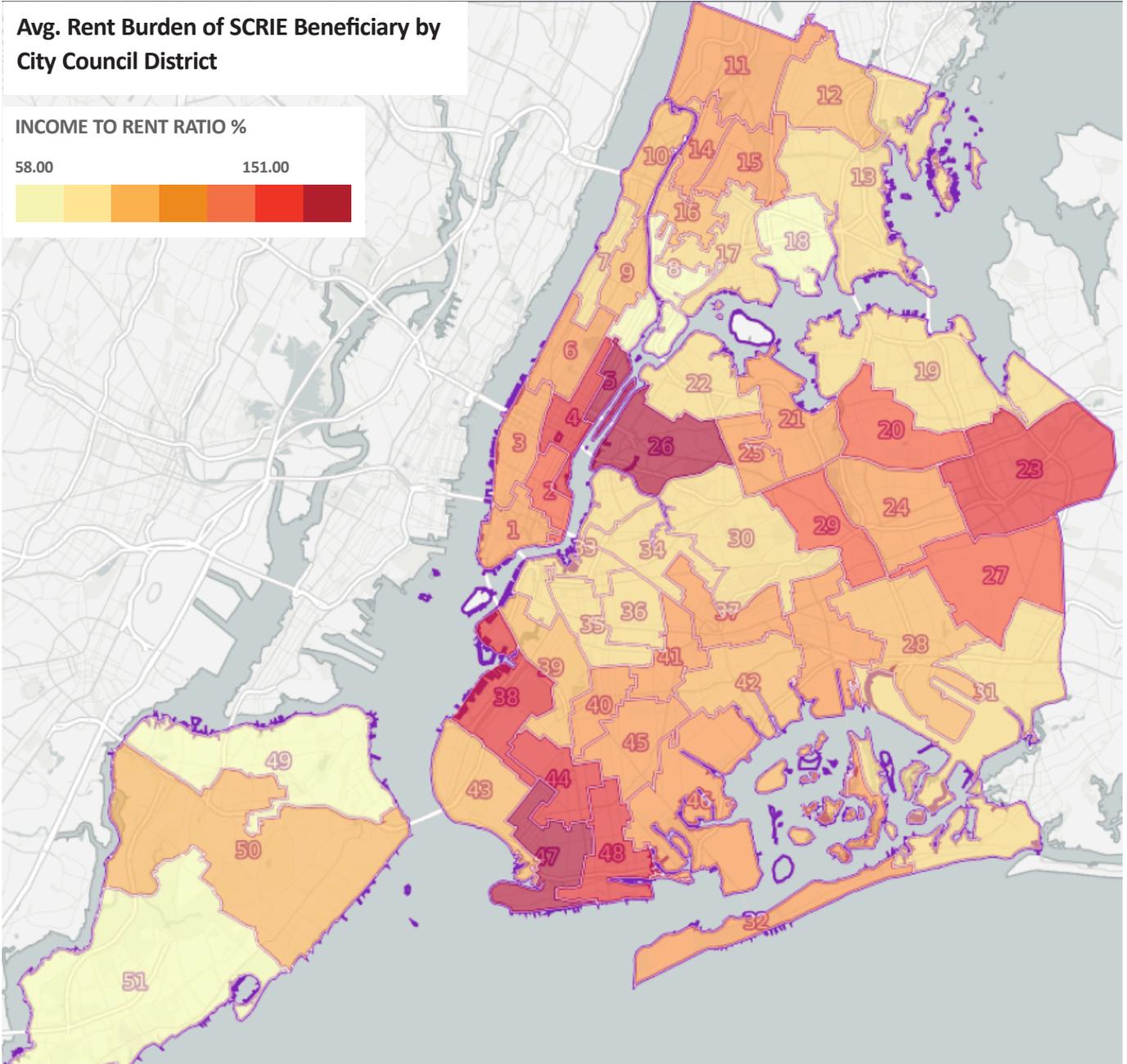


### Avg. Rent Burden of SCRIE Beneficiary by City Council District

INCOME TO RENT RATIO %

58.00

151.00

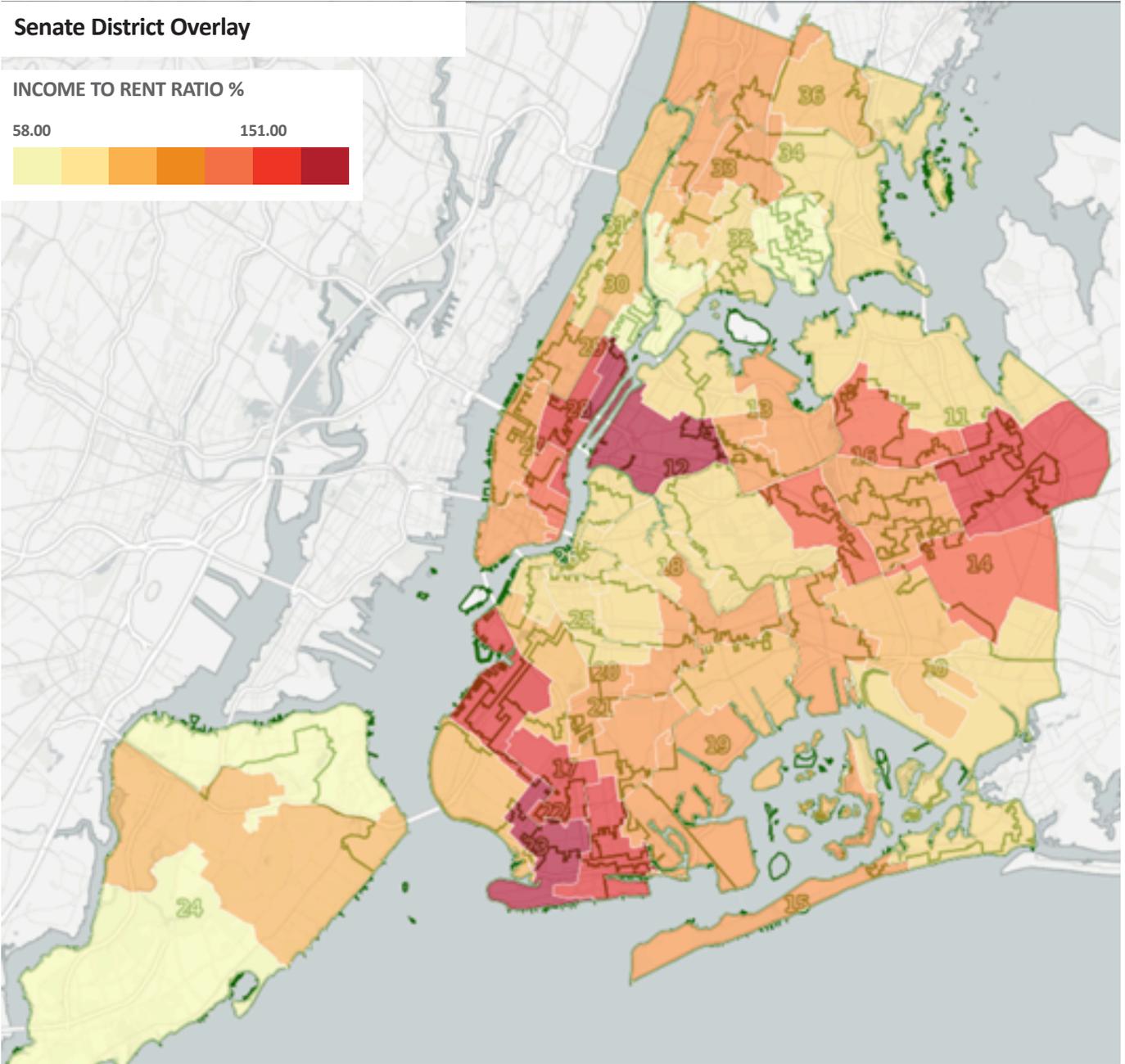


### Senate District Overlay

INCOME TO RENT RATIO %

58.00

151.00

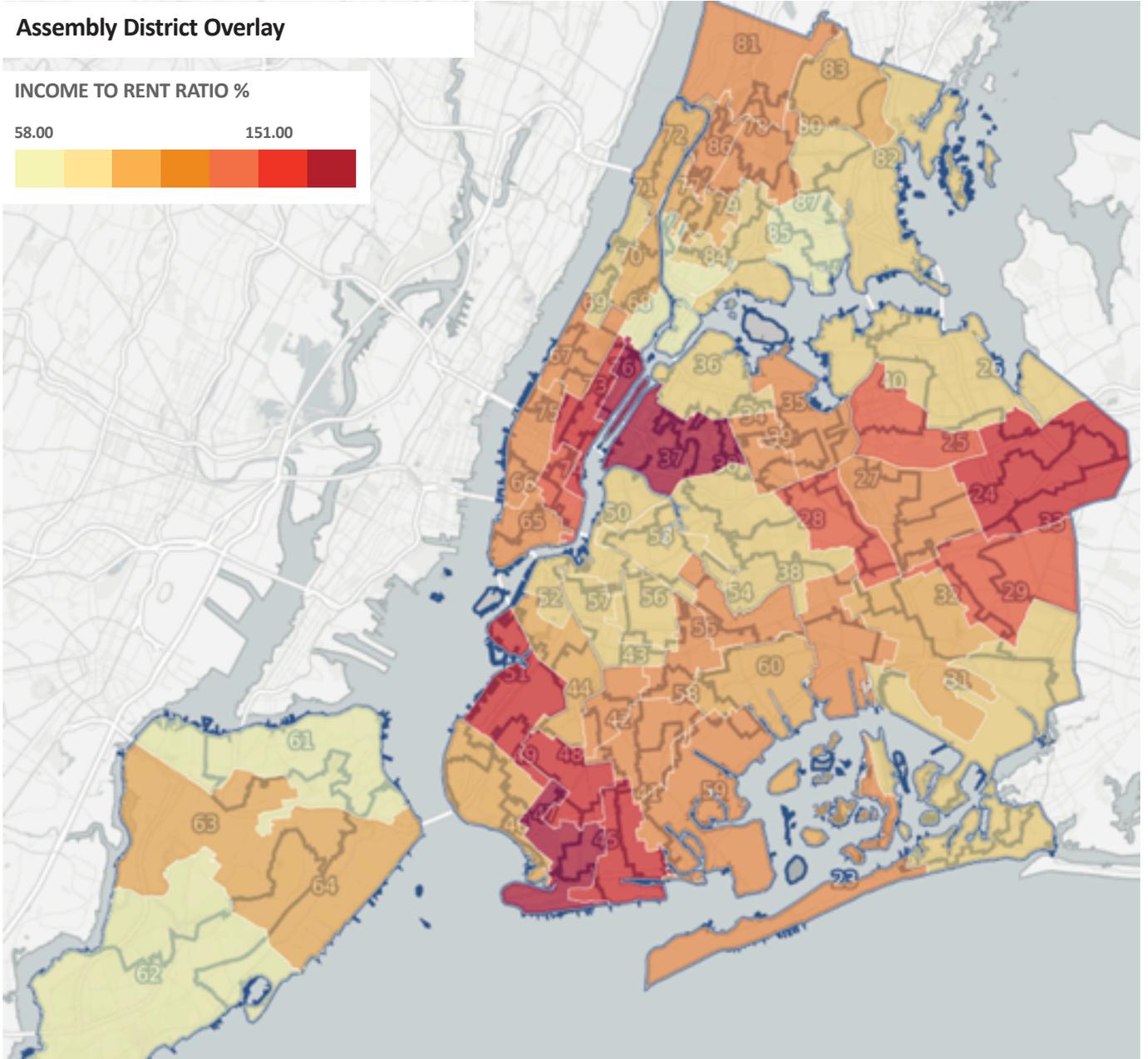


### Assembly District Overlay

INCOME TO RENT RATIO %

58.00

151.00



## **ACKNOWLEDGEMENTS**

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We would like to acknowledge the following members of the LiveOn NY Affordable Senior Housing Coalition for their valuable input on this report:

**\* Catholic Charities Brooklyn & Queens**

Association of New York Catholic Homes

Catholic Charities of the Archdiocese of New York

Chinese American Planning Council, Inc.

Community Agency for Senior Citizens (CASC)

Encore Community Services

Goddard Riverside Senior Services

**\* HANAC, Inc.**

James Lenox House & Carnegie East House Association

Jewish Association Serving the Aging (JASA)

Jewish Home Lifecare

Lenox Hill Neighborhood House

Mid-Bronx Senior Citizens Council

**\* SCRIE Task Force**

New York Foundation for Senior Citizens

Presbyterian Senior Services

**\* Project Find**

Queens Community House

Regional Aid for Interim Needs, Inc. (R.A.I.N.)

Ridgewood Bushwick Senior Citizens Council

SEBCO Senior Services

**\* Selfhelp Community Services**

Sunnyside Community Services

Hebrew Home at Riverdale, RiverSpring Health

West Side Federation for Senior & Supportive Housing

YM-YWHA of Washington Heights/Inwood



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Address: 100 GOLD

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Name: Pierre R. Dejean

Address: 59 Maiden Lane

I represent: Dept. of Finance

Address: 59 Maiden Lane (22nd Flr)  
NYC

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