



TESTIMONY

Presented by

**Lorraine Cortés-Vázquez
Commissioner**

&

**Ryan Murray
Executive Deputy Commissioner**

on

**Protecting, Preserving, and Supporting
Naturally Occurring Retirement Communities**

before the

**New York City Council
Committee on Aging**

on

**Tuesday, June 4, 2024
10:00 a.m.**

Good morning, Chair Hudson and members of the Committee on Aging. I am Lorraine Cortes-Vazquez, Commissioner of the New York City Department for the Aging (NYC Aging) and I am joined today by Ryan Murray, our Executive Deputy Commissioner and Chief Program Officer. Thank you for this opportunity to discuss Naturally Occurring Retirement Communities (NORCs) and how New York City is working to protect, preserve and support these important institutions. NYC Aging funds thirty-six (36) NORCs throughout New York City where we contract with providers to administer aging services to their residents. This is separate from the affordability components of housing and older adult housing in New York City as NYC Aging does not construct, maintain, or place older adults in housing. Instead, our primary focus is on the social services provision to NORC residents.

As you know, New York City's population is aging rapidly, and we expect the share of older adults in the five boroughs to grow as the entire Baby Boom Generation is now over 60. NYC Aging is focused on ensuring that the social supports and aging services, which allow older New Yorkers to stay in their communities and age in place, are available and accessible where they live. This work—in addition to the many other programs and services offered by NYC Aging—includes addressing ageism which is still the last critically pervasive social injustice with a level of acceptability for discrimination.

That is why I am pleased to discuss this topic with you today during June, which is Pride Month, and later this month on June 15th, we will commemorate World Elder Abuse Awareness Day which magnifies the achievements we've made in combatting elder abuse. NORCs play a special role in supporting LGBTQIA+ older adults and combatting elder abuse crimes by creating the communities where neighbors look out for one another, and older adults can find support services in the very buildings or blocks where they live. NORCs come in different types and functions, and I look forward to discussing that further with you today.

Origin, History, & Types

A Naturally Occurring Retirement Community or NORC is a multi-age housing development or neighborhood which was not originally intended to house older adults but now is home to a significant number of them. Throughout New York City, NYC Aging-funded NORCs provide a range of services such as case assistance, healthcare options, assistance with benefits and entitlements, recreation or other activities, on-site nursing services, and ways of connecting socially. NORCs help older adults remain in their communities and age in place by utilizing NYC Aging funded services and programs to provide the necessary social supports which make that possible.

To be considered a NORC, a building must have at least 350 senior residents with at least 40% of households including an older adult, or the complex/building has at least 1,500 older adult residents regardless of the

percentage of units they occupy. A Neighborhood NORC is a geographically-defined area with no more than 2,000 residents aged 60+ who occupy at least 40% of the households, the buildings must be 6 stories or less and/or single or small multi-family houses, and a majority of the residents must be low to moderate income. These standards were first defined through practice in 1986 when New York City's Penn South Houses in Chelsea became the first identified NORC and set up a program with financial assistance from UJA-federation agencies. This program, known as *The Penn South Program for Seniors*, served the then aging population of the development 25 years after it had been constructed. This first NORC program served as the legislative model for New York State to establish NORCs in Elder Law in 1994 which formalized a state process for identifying and funding NORC services. New York City did the same in 1999 through the FY 2000 City Council budget process, and established funding based on the state's model and definitions for a NORC.

Today, there are 36 NYC Aging-funded NORCs and 24 discretionary funded NORCs from the City Council which NYC Aging then contracts out services to a provider. NORCs come in a range of housing types including NYCHA housing, privately run rental buildings, limited equity and Housing Development Fund Corporation (HDFC) co-ops, and Mitchel-Lama or former Mitchel-Lama developments. NYC Aging allocates services to providers through a Request for Proposal (RFP) process timed with the Older Adult Center (OAC) RFP. While many of the social service functions found in a NORC are similar to what you may see in OACs, a key difference is that NORCs do not provide meals in a congregate setting for local residents. Nonetheless, due to the size of a NORC and its position within local communities or neighborhoods, OACs are frequently located nearby or may even occupy the same buildings.

Because NORCs are in fact naturally occurring, there are often questions surrounding what is identified first, the older adults who make up the NORC, or the service provider who can facilitate NORC aging services and then the group of older adult residents is identified. In reality, this happens in tandem through the RFP process where funding is identified to provide NORC services and NYC Aging completes education and outreach to non-profits or community-based organizations (CBOs) who can provide necessary services to identified communities.

NYC Aging NORC Functions

NORC programs in New York City have five primary program expectations. These programs should: (1) provide case assistance through professional staff for older adult needs and linkages to outside agencies or support providers; (2) provide healthcare assistance including consultation, screenings, and monitoring; (3) NORC specific case management for all residents whether they are homebound or not; (4) NORC healthcare management including the development of care plans for residents; and (5) build and development health promotions with outside providers to address negative health impacts. These program elements are fundamental to preserving the long-term housing viability of New York City's older adult population. NORC staff are able to intervene when

needed to ensure that older adult residents are receiving appropriate services, help to identify and prevent long-term healthcare impacts which would move an older adult into institutional care, and create connections to healthcare providers in the area which can improve the overall outcomes for an older adult's health.

NORCs ultimately are population designated areas which over time have naturally met the qualifying criteria previously mentioned. This allows an eligible provider to apply in an RFP for contracted supportive services and programming in that designated building or neighborhood. Because of New York City's multi-generational housing makeup, it is entirely possible that the entire city is made up of 40% of households with at least one person residing who is 60+. While this does not mean that New York City as a whole is a neighborhood NORC, you can understand that many of the elements which make up a NORC are present throughout the city. That is why NYC Aging's other key services such as OAC programming, Home Delivered Meals (HDM), Homecare and Caregiving support, Legal Services, and the Geriatric Mental Health (DGMH) programs are fundamental to the success of our overall programs and services. In particular, intergenerational programming is a key opportunity to expand programming in an impactful way which NORCs are uniquely positioned to take on in the future.

Additionally, NORCs provide services which are different from what is seen in OACs because of their unique position in people's homes and communities. These include healthcare management through nursing services, civic engagement through interactions with case assistance staff, and working with housing management to address long-term housing issues experienced by older adults. These are key services which help to prevent older adults from moving into institutional care and keep them in their homes and the communities they have built for longer.

- At the Education Alliance Co-Op Village NORC on the Lower East Side, older adults were concerned that they may lose a bus stop during the M14 bus redesign. NORC staff helped to organize the older adults and develop an advocacy campaign to interact with local elected officials, community boards, and other partners to maintain the stop on the route which, ultimately, they were successful in doing.
- At the Center Light Parkchester NORC in the Bronx, older adults did not have laundry facilities on site and used local laundromats. This became difficult for older adults as time went on and the NORC staff assisted them in working with building management to secure funding and a contract with a provider for laundry facilities on site.

These two examples show how NORCs allow older adults to age-in-place through access to items or services that are necessary to life and what a key component of community care is for older New Yorkers.

Through the work of the Cabinet for Older New Yorkers, we have seen the power of intergenerational relationships between young people and older adults in combatting ageism. When young people see what older

adults experience and feel they too are connected to an older adult's experience, that bond is what breaks cycles of ageism. NORCs provide an opportunity for this collaboration between older adults and young people because they live in the same communities or buildings. Those linkages between NORC programming and providers who also work with young people form a natural fit for fostering Intergenerational Programming. We recently held the My NY Story culminating event on May 24th where intergenerational projects were presented. Some of those projects took place with NORC residents and with providers who run youth programs, older adult programs, and NORC programs.

Conclusion

Overall, as the growing number of older adults continues to increase in New York City and those older adults want to age in place, we need to seek innovative models in NORC programming in the future. We appreciate the Council's partnership with NYC Aging in funding 24 NORCs through discretionary dollars. This investment continues to serve the needs of older New Yorkers. Because of that historic investment over the years, I anticipate that there is a lot of interest in how we site or identify NORCs given the growing number of older adults in the five boroughs. As we anticipate the release of an upcoming OAC/NORC RFP, we will have more information to share with our providers and Council on what can be expected for NORCs and their service providers. As always, NYC Aging is committed to providing quality services and programming to New York's City's growing older adult population. I look forward to answering any of your questions.

From: AmPark NORC Senior Services Program

**TO: New York City Council Committee on Aging
Council Member Crystal Hudson, Chair**

RE: Protecting, Preserving and Supporting NORC's in New York City

Thank you for the opportunity to provide testimony on protecting, preserving, and supporting Naturally Occurring Retirement Communities (NORCs) in New York City. NORC's provide the important supportive service programs for older New Yorkers that enable them to continue to live independently in their own homes.

First, I would like to thank the City Council for its ongoing support for NORCs. Because of your enthusiasm for this program, we have been able to bring resources and attention to the needs of a large and rapidly growing older adult population.

Naturally Occurring Retirement Communities (NORCs) are multi-age housing developments or neighborhoods, respectively, that were not originally developed for older adults, but are now home to a significant number of older people. They were founded with the goal of transforming residential complexes and neighborhoods to meet the needs of a growing cohort of older residents and enable them to remain living independently in their homes, thrive in their communities, and delay hospitalization or nursing home placement.


The density of older adults and their proximity to each other further fosters creative approaches to providing health and social services. NORC programs provide case management services; nursing services; recreational, social and cultural activities, and ancillary services tailored to meet the needs of each community. Programs actively encourage healthy aging by providing access to health care, promoting health and wellness activities, addressing disease prevention, and responding to chronic health conditions. NORC staff provide wellness checks to address mental health and social isolation; assist seniors in accessing food and other supplies, and coordinate services. The AmPark NORC has two food pantries each month to address food insecurity needs of our older population.

Additionally, nursing and health care services, which contracted NORC programs are required to provide, are not fully covered by City-funded NORC contracts. While these services had previously been covered by healthcare providers pro-bono, with changes to the healthcare system over the years these agreements have eroded. NORCs now scramble to cover the hourly rates of their health and nursing providers, which exceed \$90/hour.

Without the support of the City Council's NORC Initiative, our NORC program will not be able to continue to provide these critical services.

To sustain and strengthen the NORC program, the FY25 budget must restore this Initiative to FY23 funding levels of \$6.4 million, with \$1.3 million to directly support health and nursing services, filling a funding gap for NORC providers.

Respectfully,
Bayla Butler, LMSW, Director
AmPark NORC Senior Services
98 Van Cortlandt Pk. South, Bronx, NY 10463



Testimony of CenterLight Health System's PEP for Seniors NORC

**New York City Council Committee on Aging
Council Member Crystal Hudson, Chair**

Oversight - Protecting, Preserving and Supporting Naturally Occurring Retirement Communities in New York City

**Submitted by Nicole Tambini
June 4, 2024**

Thank you for the opportunity to provide testimony on protecting, preserving, and supporting Naturally Occurring Retirement Communities (NORCs) in New York City. My name is Nicole Tambini, LMSW, Program Director, and my comments today will focus on the important supportive service programs that NORCs provide for older New Yorkers.

First, I would like to thank the City Council for its ongoing support for NORCs. Because of your enthusiasm for this program, we have been able to bring resources and attention to the needs of a large and rapidly growing older adult population. Additionally, without the NORC Initiative, there would be no City-funding directly allocated to support Neighborhood NORCs, which provide services in areas of the City with buildings under six-stories tall.

Naturally Occurring Retirement Communities (NORCs) are multi-age housing developments or neighborhoods, respectively, that were not originally developed for older adults, but are now home to a significant number of older people. They were founded with the goal of transforming residential complexes and neighborhoods to meet the needs of a growing cohort of older residents and enable them to remain living independently in their homes, thrive in their communities, and delay hospitalization or nursing home placement.

The density of older adults and their proximity to each other further fosters creative approaches to providing health and social services. NORC programs provide case management services; nursing services; recreational, social and cultural activities, and ancillary services tailored to meet the needs of each community. Programs actively encourage healthy aging by providing access to health care, promoting health and wellness activities, addressing disease prevention, and responding to chronic health conditions. NORC staff provide wellness checks to address mental health and social isolation; assist seniors in accessing food and other supplies, and coordinate services.

The PEP for Seniors program serves approximately 700 older adults in the Parkchester area of the Bronx. We receive City Council funding from Amanda Farias, and our program is funded by NYC Aging. We are sponsored by CenterLight Health System, Inc. and our partners include JASA, Parkchester Preservation Management and Bronx Jewish Community Council. Thanks to funding from NYC Aging and CenterLight, we have made great progress in providing services to our changing population in the NORC. We are the only NORC in the Bronx with a Bengali Outreach & Education Specialist who focuses on providing services to this demographic, an underserved population in our NORC.

Additionally, nursing and health care services, which contracted NORC programs are required to provide, are not fully covered by City-funded NORC contracts. While these services had previously been covered by healthcare providers pro-bono, with changes to the healthcare

system over the years these agreements have eroded. NORCs now scramble to cover the hourly rates of their health and nursing providers, which can exceed \$90/hour.

Without the support of the City Council's NORC Initiative, many programs would not be able to continue to provide critical services to so many older adults in New York City. **To sustain and strengthen the NORC program, the FY25 budget must restore this Initiative to FY23 funding levels of \$6.4 million, with \$1.3 million to directly support health and nursing services, filling a funding gap for NORC providers.** The restoration of these funds will help ensure these programs can continue to provide services to NORC residents.

Moving forward, we believe the NORC model is one that should be uplifted and expanded, and we support efforts to establish new NORCs across New York City, including both Classic and Neighborhood NORCs.



June 4, 2024

CHIP Testimony on SCRIE and NORCs

Thank you for holding this hearing today. I am Adam Roberts, Policy Director for the Community Housing Improvement Program (CHIP). We represent New York's housing providers, including apartment building owners and managers. Our members operate rent-regulated housing, particularly rent-stabilized and rent-controlled housing. These typologies include over 1,000,000 units of housing in the city, totalling over 40% of its rental housing stock.

Seniors make up a significant portion of rent-regulated tenants. According to the 2023 Housing and Vacancy Survey, 31% of all rent-stabilized tenants are seniors. In rent controlled housing, this rises to 53%. Comparatively, 28% of renters overall are seniors, showing that rent-regulated housing disproportionately houses our city's aging population.

As fixed incomes increase to cover high inflationary periods, eligibility for housing affordability programs with income thresholds can be lost. Many of these households would see a significant increase in rent were they to lose SCRIE or DRIE benefits. Some may already have, as these cost of living adjustments have already taken effect, and therefore the income threshold increase should be retroactive to 2022. A person who lost eligibility under the prior \$50,000 threshold could re-enroll under the new \$61,000 threshold, but would lose their previous benefit and still end up with a significantly higher rent payment moving forward.

Therefore, we support Resolution 232-2024, as tying SCRIE and DRIE to CPI would ensure households continue to remain eligible while on fixed incomes. While this would keep aging tenants in place, it would not provide sufficient funding or remove the regulatory obstacles needed to redesign these units to be more accessible.

Rent-regulated housing lacks the capital funding to make it more accessible. This includes installing elevators, ramps, or lifts at building entrances, as well as widening doorways and hallways. Renovation of this type may not be feasible, meaning the best option for tenants may be for their buildings to be replaced with new rent-regulated housing. NYCHA is facing this problem now, requiring \$80 billion to renovate 180,000 units of housing, just a fifth the number of rent-regulated housing. This is why NYCHA is pursuing other options besides renovation, such as in Chelsea.

For rent-stabilized housing providers with seniors and other households with accessibility challenges, there is simply no way to pay for the modifications to existing units without aid from the city.

Again, thank you for holding this hearing today.



**253 South Street
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June 4, 2024

Good morning, Chairperson Crystal Hudson and members of the NYC Council Committee on Aging. Thank you for this opportunity to deliver testimony on protecting, preserving, and supporting Naturally Occurring Retirement Communities in New York City.

My name is Xiner Li, and I am the MSW intern of Knickerbocker Village NORC at Hamilton-Madison House. Today, I would like to discuss the Senior Citizen Rent Increase Exemption (SCRIE) program and its significant impact on the lives of older adults in our community.

The SCRIE program has been a lifeline for many seniors in our community, allowing them to remain in their homes despite rising living costs. As we all know, housing is one of the most critical aspects of financial stability, especially for older adults who often live on fixed incomes. The SCRIE subsidy ensures that seniors are not forced out of their homes due to rent increases, providing them with the security and peace of mind they deserve.

For instance, I have personally witnessed the positive effects of SCRIE on many of our clients. One particularly impactful case involves a 77-year-old client who has been on disability since she was 33 years old. She was born and raised in Knickerbocker Village, has never married, has no children, and recently lost her only relative. With her limited income, she struggled to afford her rent.

Thanks to the SCRIE program, she has been able to maintain a stable living situation, continue to afford basic necessities, and avoid the stress and uncertainty of potential displacement. This program has provided her with the security and peace of mind she desperately needed, allowing her to remain in the home she has known for her entire life.

However, with recent economic changes, many of our older adults are finding it increasingly difficult to meet the current financial eligibility requirements for SCRIE. As a result, many risk losing their SCRIE subsidy due to slight increases in their income, which could lead to a significant financial burden. This is why I am advocating for an annual increase in the financial eligibility thresholds. By doing so, we can ensure that more seniors can access and maintain this crucial support, securing their shelter and overall well-being.

Testimony provided by Xiner Li, MSW intern of Knickerbocker Village NORC Senior Services at Hamilton-Madison House. For follow-up questions, please reach out to MarynaLysenko@hmhonline.org, the Director of Knickerbocker Village NORC SSP.

The SCRIE program not only helps individuals but also strengthens our community by ensuring that our older adults can age in place with dignity. I urge the consideration of adjusting the financial eligibility criteria to reflect the current economic realities and continue supporting our seniors effectively.

Thank you for your attention to this matter and for your ongoing commitment to supporting our older adults.

Testimony provided by Xiner Li, MSW intern of Knickerbocker Village NORC Senior Services at Hamilton-Madison House. For follow-up questions, please reach out to MarynaLysenko@hmhonline.org, the Director of Knickerbocker Village NORC SSP.



**New York City Council Committee on Aging
Council Member Crystal Hudson, Chair**

**Oversight - Protecting, Preserving and Supporting Naturally Occurring
Retirement Communities in New York City Resolution Number 232 (Res. No. 232)
June 4, 2024**

Thank you, Chair Hudson and members of the Committee on Aging for the opportunity to submit testimony for the Committee on Aging's hearing: **Oversight - Protecting, Preserving and Supporting Naturally Occurring Retirement Communities in New York City as well as offer support for Resolution Number 232 (Res. No. 232)**. JASA welcomes this hearing as an opportunity to share our experience providing social services at NORCs; and share JASA's support for expanding eligibility for rent freeze programs benefiting older adults and people with disabilities.

JASA is a not-for-profit agency that honors older New Yorkers as vital members of society, providing services that support aging with purpose and partnering to build strong communities. For over 50 years, JASA has served as one of New York's largest and most trusted agencies serving older adults in the Bronx, Brooklyn, Manhattan, and Queens. JASA has a comprehensive, integrated network of services that promotes independence, safety, wellness, community participation, and an enhanced quality of life for New York City's older adults. These programs reach over 40,000 clients of diverse backgrounds and include home care, case management services, senior centers, NORC supportive services, home-delivered meals, caregiver support, continuing education, licensed mental health, senior housing, advocacy, legal services, adult protective services, and guardianship services. JASA also has an extensive history of providing information and referral services and benefits and entitlements assistance to ensure older New Yorkers are aware of and take advantage of the vast array of services available.

Naturally Occurring Retirement Communities (NORCs)

Naturally Occurring Retirement Communities (NORCs) are multi-age housing developments or neighborhoods, respectively, that were not originally developed for older adults, but are now home to a significant number of older people as they've aged

in place. They were founded with the goal of transforming residential complexes and neighborhoods to meet the needs of a growing cohort of older residents and enable them to remain living independently in their homes.

NORC programs provide case management services; nursing services; recreational, social and cultural activities, and ancillary services tailored to meet the needs of each community. Programs actively encourage healthy aging by providing access to health care, promoting health and wellness activities, addressing disease prevention, and responding to chronic health conditions. NORC staff provide wellness checks to address mental health and social isolation; assist older adults in accessing food and other supplies, and coordinate services. JASA has more than 25 years of experience providing services in NORC and NORC-like programs; we are currently the social services provider in 12 NORCs throughout New York City.

JASA's NORC programs:

- Identify and use all community resources and stakeholders' efforts to support aging in place, sustaining an effective partnership model of locally specific service delivery;
- Improve the opportunities of all older adults for community/civic engagement;
- Position the NORC program as a key focal point in the community, to reduce a traditional, service silo approach and contribute to community stability and growth; and
- Continue to assess community assets and needs and provide opportunities for the program to anticipate and respond to changing community concerns and interests.

NORC programs are funded in a variety of ways, including through contracts with New York State Office for the Aging, New York City Department for the Aging, New York City Council NORC Initiative funding as well as NYC Council discretionary funds. NORCS have proven extremely successful in helping older adults live longer, more successful and social connected lives. There are many buildings and neighborhoods that would qualify and benefit from NORC services, but currently, there is not enough funding allocated. We encourage the Council to increase available funds and support the NORC Initiative in the FY25 budget negotiations.

Res. No 232

JASA supports NYC Council Resolution 232, sponsored by Council Member Gale Brewer, which urges the state legislature to pass New York State Senate bill S.2960

and Assembly bill A.5741. This legislation would provide for annual adjustment of the maximum income threshold eligibility for the Senior Citizen Rent Increase Exemption (SCRIE), Disability Rent Increase Exemption (DRIE), Senior Citizen Homeowners' Exemption (SCHE), and Disabled Homeowners' Exemption (DHE) by any increase in the Consumer Price Index (CPI). Currently, an applicant's income calculations for SCRIE, DRIE, SCHE, and DHE include Social Security benefits, and income calculations for SCRIE and DRIE additionally incorporate Supplemental Security Income benefits. A simple cost-of-living adjustment to these benefits could render an otherwise eligible tenant or homeowner ineligible for rent freezing or a property tax exemption, placing the person at risk of housing displacement and homelessness. The intention of these benefits is to prevent displacement and help people on fixed incomes remain in their homes and communities. Tying income to the CPI will more accurately reflect income, eligibility, and need and will allow for more struggling households to qualify.

Thank you for the opportunity to offer this testimony.

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NYC City Council

Committee on Aging

Testimony on Reso 0232-2024

by Katy Bordonaro, MLRC Corresponding Secretary

Thank you to Committee Chair Hudson for holding this hearing. Thank you to Councilmember Brewer for Sponsoring this legislation. Thank you to the 11 City Councilmembers who are co-sponsors of Resolution 232 to date.

My name is Katy Bordonaro and I serve as the Corresponding Secretary of the Mitchell-Lama Residents Coalition (MLRC), a grassroots, all-volunteer organization working since 1972 to represent the interests and needs of Mitchell-Lama renters, Mitchell-Lama co-operators, and residents living in former Mitchell-Lama developments.

The MLRC has long advocated for changes in the SCRIE/DRIE program to allow the program to keep up with inflation and expand the number of beneficiaries. These modifications will keep more New Yorkers in their homes for a longer period of time.

There are several pieces of legislation before the New York State Legislature today to enhance the SCRIE/DRIE program. The Mitchell-Lama community is very grateful that the City Council is sending a strong message to the Legislature to make an automatic, annual increase in the income cap for eligibility. This increase would equal any increase in the Consumer Price Index (CPI).

In 2014 the cap was set at \$50,000. If the cap had been raised by the CPI every year since then, it might be as high as \$70,000 today just to keep up with the extraordinary inflation we have seen recently. This would mean that our most vulnerable residents would be able to stay in their homes.

Passing this resolution, as you know, tells the state legislature that the City Council is ready to approve the funds needed to strengthen SCRIE/DRIE.

Thank you for making the future of SCRIE and DRIE a priority.

The NYC Council is holding an oversight hearing on NORCs on June 4th at 10am at 250 Broadway. We encourage providers to testify about the benefits of your NORC program and why the City should invest in them, and ultimately expand them.

Here is some sample language and talking points:

Testimony of Phipps Plaza West NORC, Phipps Neighborhoods

**New York City Council Committee on Aging
Council Member Crystal Hudson, Chair**

**Oversight - Protecting, Preserving and Supporting Naturally Occurring Retirement
Communities in New York City**

**Submitted by Alondra Denis
June 4, 2024**

Thank you for the opportunity to provide testimony on protecting, preserving, and supporting Naturally Occurring Retirement Communities (NORCs) in New York City. My name is Alondra Denis, Program Director, Phipps Neighborhoods NORC, and my comments today will focus on the important supportive service programs that NORCs provide for older New Yorkers.

First, I would like to thank the City Council for its ongoing support for NORCs. Because of your enthusiasm for this program, we have been able to bring resources and attention to the needs of a large and rapidly growing older adult population. Additionally, without the NORC Initiative, there would be no City-funding directly allocated to support Neighborhood NORCs, which provide services in areas of the City with buildings under six-stories tall.

Naturally Occurring Retirement Communities (NORCs) are multi-age housing developments or neighborhoods, respectively, that were not originally developed for older adults, but are now home to a significant number of older people. They were founded with the goal of transforming residential complexes and neighborhoods to meet the needs of a growing cohort of older residents and enable them to remain living independently in their homes, thrive in their communities, and delay hospitalization or nursing home placement.

The density of older adults and their proximity to each other further fosters creative approaches to providing health and social services. NORC programs provide case management services; nursing services; recreational, social and cultural activities, and ancillary services tailored to meet the needs of each community. Programs actively encourage healthy aging by providing access to health care, promoting health and wellness activities, addressing disease prevention, and responding to chronic health conditions. NORC staff provide wellness checks to address mental health and social isolation; assist seniors in accessing food and other supplies, and coordinate services.

Our NORC program is sponsored by discretionary funds through the Council. This year at Phipps Neighborhoods through the Council, we were able to provide nursing services to the older adults in our community. The nursing services included health assessments, health related workshops, blood pressure screenings, resources, referrals, and home visits. This nursing program has been such a great help to the older adults. It has helped older adults reconnect with their doctors, obtain additional resources, referrals, learn what questions to ask their doctors, and have someone in the healthcare field providing advocacy to ensure that older

adults' needs are being met. This year, the LMCC and public funds from New York City Council in partnership with the Department of Cultural Affairs and the Department of the aging sponsored an artist to host a Theater, Memory, and Storytelling Workshop at our office from March 2024-June 2024. This workshop was based on theatrical games, body movement exploration and oral narration, reflect collectively about your life stories in a playful and joyful environment. City Council funding were able to offer older adults additional services that are highly recommended and needed to help older adults continue to be independent, build a positive and supportive environment, and obtain ongoing support and resources. VNS Health has also provided a wellness program in which includes Zumba, Tai Chi, Salsa Class, and Belly Dance. The wellness program is offered twice a month for one hour at the NORC Office. This wellness program has helped older adults stay fit and healthy, connect with their peers, increase socialization, decrease stress, depression, and prevent isolation. VNS Health invites home care agencies to the wellness classes to give older adults an opportunity to learn more about their services and assist with obtaining home care services.

Additionally, nursing and health care services, which contracted NORC programs are required to provide, are not fully covered by City-funded NORC contracts. While these services had previously been covered by healthcare providers pro-bono, with changes to the healthcare system over the years these agreements have eroded. NORCs now scramble to cover the hourly rates of their health and nursing providers, which can exceed \$90/hour.

Without the support of the City Council's NORC Initiative, many programs would not be able to continue to provide critical services to so many older adults in New York City. **To sustain and strengthen the NORC program, the FY25 budget must restore this Initiative to FY23 funding levels of \$6.4 million, with \$1.3 million to directly support health and nursing services, filling a funding gap for NORC providers.** The restoration of these funds will help ensure these programs can continue to provide services to NORC residents.

Moving forward, we believe the NORC model is one that should be uplifted and expanded, and we support efforts to establish new NORCs across New York City, including both Classic and Neighborhood NORCs.



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**Testimony from Selfhelp Community Services
New York City Council
Committee on Aging
Chair Hudson
June 4, 2024**

Thank you for the opportunity to provide testimony on the impact of NORC programs. My name is Theodora Ziongas and I am the Program Director for Selfhelp's Big Six NORC in Woodside, Queens. Big Six Towers is a Mitchell-Lama development with approximately 1,000 apartments.

For those who don't know us, at Selfhelp we believe that individuals deserve to age with dignity and independence. Every day we provide care that responds to the needs of each person and respects their life experiences. Our unique approach is rooted in our longstanding work with Holocaust survivors, giving us the experience and understanding to meet every challenge. Through home health care, affordable housing, and community-based programs, we serve 25,000 people each year. We have four NORC programs, all funded by NYC Aging, in Queens, serving about 1,400 people.

I want to thank the Council for past investments in services for older adults, including NORCs. As a NORC Director, I appreciate the opportunity to share my testimony today.

As we know, NORCs were founded with the goal of meeting the needs of a growing cohort of older neighbors to enable them to remain living independently in their homes; thrive in their communities, remain in their own homes for as long as possible, and delay hospitalization or nursing home placement.

We provide case management services by our social work team, health management through our onsite nurses and community health partners, quality health promotion programs, including a variety of exercise programs, health screenings and educational health promotion programs. In addition, our variety of recreational, social and cultural activities help reduce the social isolation that has such detrimental effects. All our services are tailored to meet the needs of our own community with input from the residents.

First of all, as a community-based provider, we urge you to continue to invest in NORC services so older adults across the City can remain healthy and stably housed.



Secondly, we also support tying SCRIE, DRIE, SCHE, DCHE, subsidies to the consumer price index and increasing the income limit to \$62,00 (from the present \$50,000). This is hugely important for our NORC community. Bix Six Towers had a 23% increase in maintenance charges last year followed by a 10% increase this year, effective July 1st. In addition, they had a temporary fuel surcharge for 6 months during the winter.

As you can imagine, this has had a huge impact on our older adults on fixed incomes and we saw a huge increase last year in the number of older adult residents requesting our assistance in applying for these programs. We are bracing for another influx, this and the next few months as the new increase goes into effect. The NORC plays an extremely vital role in assisting our clients and we should strongly support any strengthening and expansion of these programs.

NORCs are very important programs in their communities, and they are gaining new members every year! Across Selfhelp's NORCs, we see more older residents joining our programs each year. **At Big Six, approximately 47% of our NORC members live alone and over 50% are over 75 years of age.** Close to 45% of residents 60 years and older, are members of the NORC program. I'm proud that last year we provided **over 1,500 hours of Case Management services and had over 2,500 participants in our health promotion programs.** We recently surveyed our members and heard that 89% of respondents said the NORC was very important to them and 100% said they could talk to a NORC social worker if they needed help.

Our services have a direct and positive impact on the health of the members. Many rely on our services as a main source of health care and value the consistent, quality care we can provide, as illustrated by the example below:

Recently one of our very engaged NORC members, who is 96 years old, lives alone and usually very independent, was having difficulty walking in her apartment and wanted to go to the hospital. She called her NORC social worker, who immediately alerted Public Safety as well as calling 911 and went up to her apartment to assist. As EMS was taking her to the hospital, she held the social worker's hand saying, "I don't know what I would do without you guys." She asked us to contact her son, who lives in another state, which we did. Our NORC team followed up with the hospital and communicated regularly with her health care team to assure a smooth discharge and follow up at home, assuring that adequate and appropriate services were in place. After a few weeks, she was back to regular attendance at NORC activities.

On behalf of more than 25,000 clients served by Selfhelp, thank you for the opportunity to share our testimony.

Testimony of
The Legal Aid Society

on

Oversight: Protecting, Preserving and Supporting Naturally Occurring Retirement
Communities in New York City And Resolution Number 0232-2024

presented before

The New York City Council's Committee on Aging

Navneet Kaur
Staff Attorney, Elder Law Unit
Civil Practice
The Legal Aid Society

June 4, 2024

The Legal Aid Society appreciates the opportunity to comment on the subject of Protecting, Preserving and supporting Naturally Occurring Retirement Communities in New York City and Resolution Number 0232-2024.

Who We Are

The Legal Aid Society (LAS), the nation's oldest and largest not-for-profit legal services organization, was founded in 1876 to provide free legal representation to marginalized New York City families and individuals. The Legal Aid Society's legal program operates three major practices – Civil, Criminal, and Juvenile Rights – and through a network of borough, neighborhood, and courthouse offices provides comprehensive legal services in all five boroughs of New York City for clients who cannot afford to pay for private counsel. With a caseload of nearly 200,00 cases and legal matters for clients, The Legal Aid Society takes on more cases for more clients than any other legal services organization in the United States.

Our Civil Practice works to improve the lives of low-income New Yorkers by helping vulnerable families and individuals to obtain and maintain the necessities of life- housing, health care, food, and self-sufficiency. We serve as a “one-stop” legal resource for clients with a broad variety of legal problems, ranging, among others, from government benefits and access to health care, to immigration and domestic violence. Our depth and breadth of experience is unmatched in the legal profession and gives LAS a unique capacity to go beyond any one individual case to create more equitable outcomes for individuals, and broader, more powerful systemic change at a societal level. Our work has always taken an explicit racial and social equity lens and the current housing crisis has further focused our efforts to advocate for the needs of New York's marginalized communities.

The Legal Aid Society has a long history of providing eviction defense services to seniors in the Bronx and Brooklyn. In 2023, the Legal Aid Society created a city-wide Elder Law Unit (ELU), combining the Brooklyn Office for the Aging and the Bronx Assigned Counsel Project. Currently, the ELU is comprised of a multi-disciplinary team specializing in eviction defense for seniors in the Bronx and Brooklyn. By specializing in eviction defense for seniors the ELU recognizes that the preservation of housing for a senior often involves many intersecting medical, financial and social issues. The ELU seeks to assess and address the needs of our senior clients to

not only prevent their eviction but to alleviate the underlying causes that lead them to be at risk of eviction.

Support for Resolution 0232-2024

We support the Resolution calling on the NYS legislature to pass, and the governor to sign, the bill which provides for annual adjustment of the maximum income threshold eligibility for the SCRIE and DRIE program. The passing of this bill emphasizes the importance of how laws should be modified to serve the need of the current society, and the bill will allow more tenants to become eligible who are on fixed income that was over the current threshold. It will also prevent seniors on a fixed income from becoming ineligible due to annual cost of living increases to their Social Security benefits.

The SCRIE and DRIE program is a very valuable benefit program to our clients because it assists with keeping their apartment affordable. However, we have three (3) recommendations on how the program could be even more effective in keeping apartment affordable.

SCRIE or DRIE frozen rent should be set to thirty percent of household income

Our first suggestion is that the SCRIE and DRIE frozen rent should be frozen at thirty (30) percent of the tenant's household income. Under the current construction of the program, when a senior applies at sixty-two (62) years old, the rent is frozen at the legal regulated rent at the time. However, there is no assessment at the time of application as to the affordability of that rent for the senior. Resultantly, the amount may already be a substantial rent burden for the senior on a fixed income. For example, a senior receiving Social Security Income of \$1034 applies for the SCRIE program and their rent is frozen at \$994. Although the rent is frozen, it is frozen at an amount that is not affordable and would leave the senior with only forty (40) dollars

per month for other expenses. There is no option under the current law for this frozen rent to be lowered, despite this severe rent burden, unless the senior was to experience a decrease in their already very limited income.

In order to ensure that the rent is frozen at an affordable amount, we suggest frozen rent should be frozen at an amount which is thirty (30) percent of their income. This will ensure true affordability for seniors on low fixed incomes.

The adjustment of a frozen rent to allow for ongoing affordability is already addressed in the current regulatory structure, however this rent redetermination is only implicated when a senior, already enrolled in SCRIE experiences a permanent decrease in income of 20% or more. If this occurs, the regulations provide that the rent can be lowered based on the percentage decrease in the household income. For example, a 40% decrease in household income would result in a 40% decrease in the rent. However, there is nothing in place if a senior is severely rent burdened by their frozen rent amount at the outset of the program. Therefore, we suggest that the frozen rent when a tenant who is on fixed income applies for the SCRIE and DRIE program the rent should be set to set to thirty (30) percent of their income.

Rolling back the frozen rent

Our second suggestions is that if the rent is not initially frozen at 30% of the senior's income, that is frozen at the amount the senior was charged at the time they turned 62, regardless of when they apply. This would be a very valuable as well since many seniors miss the chance to submit the SCRIE application when they turn sixty-two (62) for variety of reasons. Accordingly, when they do finally submit the application, they run the risk of freezing the rent at an amount that is not affordable.

The importance of rolling back the rent is to ensure that we do not penalize the tenant for not submitting an application from the moment they became eligible. This would enable seniors of varying capabilities and resources to all receive the maximum benefit from the program once enrolled.

Expansion of SCRIE and DRIE eligibility to units covered by Good Cause Eviction

Law

Lastly, we propose that the SCRIE and DRIE program should be expanded to units now covered by the Good Cause Eviction law. The Good Cause Eviction law limits landlords from enforcing a rent hike greater than the 150% of the Consumer Price Index without an explanation.

In the past, the SCRIE and DRIE program may not have covered these units because of the uncertainty of how much the rent would increase after a lease expires in a market rate apartment. This is different from a rent stabilized apartment because the increases are known and monitored by the Rent Guideline Board. However, with the passing of the Good Cause Eviction law, landlords are now prevented from increasing the rent in Units that are covered by the Good Cause Eviction by more than 5% plus the Consumer Price Index without a reasonable justification for the increase.

The Good Cause Eviction law addresses the uncertainty in market rate apartments and implements a way to limit the amount a rent can be increased. Therefore, expanding the program to cover these market units would increase the number of potential affordable apartments where seniors could maintain long term tenancies.

Naturally Occurring Retirement Communities (“NORC”)

Additionally, the Naturally Occurring Retirement Communities in New York City can play a role in timely submission of SCRIE applications and recertifications. Although we ensure clients submit their recertifications timely when we are representing them in Housing Court, we are not able help with their annual recertifications. The Naturally Occurring Retirement Communities can assist with maintaining this very important benefit to prevent unnecessary risk of eviction in the future.

Also, the Naturally Occurring Retirement Communities in New York City could also play a valuable role in outreach to tenants about the SCRIE and DRIE program. Effective outreach can prevent seniors from losing out on freezing their rent when they first become eligible and putting them at risk of their rent being frozen at a higher amount that is perpetually unaffordable. During the hearing, the DFTA commissioner shared that one of the goals for Naturally Occurring Retirement Communities in New York City was to provide case assistance for seniors within the NORC. Assistance with SCRIE applications and recertifications could fit squarely within the current case management programs.

Conclusion

Thank you for reviewing our testimony and for the opportunity to comment on Resolution 0232-2024.



**UNITED
NEIGHBORHOOD
HOUSES**

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**Testimony of United Neighborhood Houses
Before the New York City Council Committee on Aging
Council Member Crystal Hudson, Chair**

Protecting, Preserving and Supporting Naturally Occurring Retirement Communities

**Submitted by Tara Klein, Deputy Director of Policy & Advocacy
June 4, 2024**

Thank you for convening today's oversight hearing on protecting, preserving, and supporting Naturally Occurring Retirement Communities (NORCs) in New York City. United Neighborhood Houses (UNH) is a policy and social change organization representing neighborhood settlement houses that reach over 770,000 New Yorkers from all walks of life. A progressive leader for more than 100 years, UNH is stewarding a new era for New York's settlement house movement. We mobilize our members and their communities to advocate for good public policies and promote strong organizations and practices that keep neighborhoods resilient and thriving for all New Yorkers. UNH leads advocacy and partners with our members on a broad range of issues including civic and community engagement, neighborhood affordability, healthy aging, early childhood education, adult literacy, and youth development. We also provide customized professional development and peer learning to build the skills and leadership capabilities of settlement house staff at all levels.

For decades, UNH has been on the frontlines of advocacy for programming to address loneliness and social isolation in older New Yorkers, and we are long-time champions of the NORC program. Our members operate 21 NORCs located in New York City that serve over 15,000 older adults. These NORCs are contracted by either the New York State Office for the Aging (SOFA) or NYC Aging, and many receive funding from the Council either as supplemental dollars or as its full funding support.

UNH recently released our report, [NORCs: An Antidote to Social Isolation](#). In the report, we detail the harmful effects of loneliness in older adults and lift up supportive programs in Naturally Occurring Retirement Communities as a cost-effective way to bring older adults into meaningful connection with their neighbors and help them stay in their homes safely.

The report features a comprehensive analysis of recent data from the Census Bureau's American Community Survey that highlights the growth in New York State's older adult population, summarizes the healthcare benefits of NORC supportive service programs from a literature review of evidence-based research, and features interviews with UNH member settlement house staff, to demonstrate that NORC programs are an effective and proven program model that should be invested in and expanded to more communities throughout New York State.

Growth in older adult population in New York State and City

One of our primary findings from the report looks at growth in the older adult population in New York State and City. There are now 4.7 million older adult New Yorkers, up 26 percent from 3.7 million a

decade ago (in 2012). Meanwhile, at the other end of the age continuum, the number of children in New York State shrank by 7 percent over the past decade, from 4.2 million in 2012 to just under 4 million in 2022.

In New York City, the older adult population increased by 30 percent over the past decade, from 1.4 million in 2012 to more than 1.8 million by 2022. Older adults now represent more than one out of every five New Yorkers (21 percent), up from just 17 percent in 2012. There are more older adults than school-aged children in New York City (1.8 million older adults compared to about 1.3 million children aged five to 17).

Counties in the Hudson Valley and Capital Region experienced the largest increases in their older adult population over the past decade. Between 2012 and 2022, there was a 43 percent increase in the older adult population in Albany County, followed by Putnam County in the Hudson Valley (42 percent increase) and Saratoga County in the Capital Region (39 percent increase).

Three counties in New York City also ranked in the top 20 counties in the State with the largest increases in their older adult population from 2012 to 2022: the older adult population in Queens rose by a third over the past decade, by 31 percent in Richmond County (Staten Island), and by 30 percent in the Bronx. The 10 communities that saw the largest increases in their older adult share of the population were concentrated in East New York, Brooklyn, as well as neighborhoods like Rosedale and Richmond Hill in southeastern Queens, and northeastern Queens neighborhoods such as Bayside, Douglaston and Little Neck.¹

However, seven out of the 20 community districts in the City that saw the largest increases in their older adult share of the population over the past decade do not have a NORC program. For example, the older adult share of the population in Queens Community District 13, which encompasses the neighborhoods of Queens Village, Cambria Heights and Rosedale, rose by nearly eight percentage points over the past decade (from 19 percent to 27 percent), but there is no NORC in this community district.

NORCs meet the needs of a changing older adult population

Thirty-eight (38) percent of New York City's older adult population have low incomes (incomes below 200 percent of the federal poverty level). As of 2022, an estimated 277,000 older New Yorkers—16 percent—live in poverty, up from about 217,000 a decade ago. Low-income older adult New York City residents are more than twice as likely than those with higher incomes to have a condition that limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting or carrying.

Furthermore, more than one out of every four older adults in New York City live alone. Over the past decade, the number of older adult New Yorkers living alone has increased from about 403,00 in 2012 to 493,000 in 2022, a 22 percent increase. The risk of social isolation is higher among low-income adults: 45 percent of low-income older adult New York City residents live alone, more than double the share of higher-income older adults (19 percent). NORC programs serve as a key tool to help address health issues and social isolation among older adults.

Recommendations

Based on our analysis and conversations with NORC providers, our report includes several recommendations to strengthen and expand NORCs, both at the State and City level.

¹ Due to changes in public use microdata areas (PUMAs) in the 2022 American Community Survey for NYC, 2022 neighborhood-level data cannot be compared to previous 5-year samples. Data cited here compares 2021 5-year American Community Survey data to 2011 5-year American Community Survey data.

Expand the NORC Program in New York City

With such a high growth in the older adult population in New York City, there is a need for more community-based, supportive services to address these demographic shifts. Given their adaptability and efficiency, NORC programs are a model that New York should expand to help older adults continue living in their homes and communities. NORCs are a cost-effective, evidence-based model that provides essential on-site nursing, healthcare and social services to older adult residents in the comfort of their homes and neighborhoods. Furthermore, these programs combat the risk of social isolation through volunteer and civic engagement opportunities, as well as intergenerational programming that strengthen older adults' connections with young people in their communities.

Now is the time to grow the NORC program by expanding to new sites across the City, to meet the needs of the growing older adult population. New York City has funded new NORC program pilots in the last several years via the NORC Council Initiative. The City should set a goal of formally contracting these programs via NYC Aging to ensure their funding is baselined and stable year-over-year. This will free up the Council to continue to fund new NORC pilots via their initiative funds.

We are also pursuing a State-level campaign to increase funding for SOFA to build new NORCs across the State, with some that could be located in New York City. SOFA's NORC program last underwent an expansion in 2019, and at that time there were more applicants to the program than the State could afford to fund. Given this, we continue to advocate to the State to fund and grow the program across New York State, and we urge the City to join in our statewide advocacy. This upcoming State budget cycle will be a crucial time for this advocacy, because in late 2023 Governor Hochul signed legislation (S.3392 (May)/A.5915 (Kim)) to increase flexibility on NORC building height restrictions that limited eligibility in the past, thus granting future eligibility to more sites.

Fund the NORC Council Initiative at \$6.4 million in FY25

In New York City, **we urge the Council to include \$6.4 million for the NORC initiative in the FY25 Budget.** The City Council NORC initiative provides essential supplemental funding for programs and also independently funds several NORCs that do not have separate government contracts. We thank the Council for supporting NORCs with this initiative for many years; without it many programs would not be able to continue to provide services to older adults.

For the last five years, this funding has included approximately \$1.3 million to support nursing services in NYC Aging-contracted NORCs. Nursing and health care services are a required component of NORC contracts, but these services are not fully covered by City-funded NORC contracts. While these services had previously been covered by healthcare providers pro-bono, with changes to the healthcare system over the years these agreements have eroded. NORCs now scramble to cover the hourly rates of their health and nursing providers, which can exceed \$90/hour. The NORC initiative fills the gap left by the reduction of pro-bono nursing services. Providers rely on this support, and it must be fully restored in FY25. In the long term, we urge City NORC contracts to fully fund the nursing and healthcare components of contracts.

Adjust the NYC Aging Match Requirement to 25%

Council funding also goes to some State-contracted Neighborhood NORCs, and serves as a required matching fund grant for these contracts that providers rely on. State contracts currently require 25% of a contract to be matched by a community partner, including the housing provider or in-kind services. NYC Aging requires a 50% match. This is a notable discrepancy and **we urge NYC Aging to match the**

State's 25% match requirement, which was updated several years ago. Notably, for those with both City and State NORC contracts, SOFA does not permit a NYC Aging contract to serve as the State match requirement. However, it does allow Council funds to serve as the match. This is why, while we generally support full baselining of essential Council funds, it is important that the initiative continue for those programs that use it as a match. In the long term, we encourage NYC Aging to evaluate the role of community partners and match funding, especially to analyze how these partnerships may have changed since the NORC program began, and to make any changes to the funding model as necessary.

The report includes additional recommendations that are crucial to build a strong NORC system, especially a sustained focus on paying the workforce fairly through cost of living adjustments (COLAs) and other strategies. It also highlights the need for more programmatic flexibility for things like virtual programming and telehealth.

Thank you again to the Council for holding this hearing and bringing attention to this essential program. To follow up, please contact me at tklein@unhny.org.



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Testimony of University Settlement
before the New York City Council

Oversight - Protecting, Preserving and
Supporting Naturally Occurring
Retirement Communities in New York
City

Committee on Aging,
Council Member Crystal Hudson, Chair

Submitted by Sofiya Pidzyraylo,
Director of Village View NORC,
University Settlement

June 4, 2024

Thank you for the opportunity to provide testimony on protecting, preserving, and supporting Naturally Occurring Retirement Communities (NORCs) in New York City. My name is Sofiya Pidzyraylo, Director of Village View NORC at University Settlement, my testimony will focus on the important supportive service programs that NORCs provide for older New Yorkers.

University Settlement is one of New York City's most dynamic social justice institutions, with an impressive legacy as the first settlement house in the nation. For 138 years, University Settlement has been an anchor in the immigrant communities with low income where we work, offering pioneering programs in early childhood care and education, youth development, eviction prevention, literacy, theater and visual arts, older adult services, and mental health. Each year, we engage over 40,000 New Yorkers through our network of 30+ sites in Manhattan and Brooklyn. Our mission is to empower residents by building on their strengths and knowledge through comprehensive, quality services that meet the current needs of the community, innovation that anticipates future needs, and advocacy on behalf of the community and its residents.

First, I would like to thank the City Council for its ongoing support for NORCs. Because of your enthusiasm for this program, we have been able to bring resources and attention to the needs of a large and rapidly growing older adult population. Additionally, without the NORC Initiative, there would be no City-funding directly allocated to support Neighborhood NORCs, which provide services in areas of the City with buildings under six-stories tall.

Naturally Occurring Retirement Communities (NORCs) are multi-age housing developments or neighborhoods, respectively, that were not originally developed for older adults, but are now home to a significant number of older people. They were founded with the goal of transforming residential complexes and neighborhoods to meet the needs of a growing cohort of older residents and enable them to remain living independently in their homes, thrive in their communities, and delay hospitalization or nursing home placement.

The density of older adults and their proximity to each other further fosters creative approaches to providing health and social services. NORC programs provide case management services; nursing services; recreational, social and cultural activities, and ancillary services tailored to meet the needs of each community. Programs actively encourage healthy aging by providing access to health care, promoting health and wellness activities, addressing disease prevention, and responding to chronic health conditions. NORC staff provide wellness checks to address mental health and social isolation; assist seniors in accessing food and other supplies, and coordinate services.

University Settlement Village View NORC, generously funded by NYC Aging and New York State Office for the Aging, offers a robust menu of services to a diverse population of Village View residents aged 60 and older. In the last year alone, our NORC served over 400 older adult residents in the Village View Co-op, with our social service, mental health and nursing programs as well as through our community education/ recreation and health promotion events. We welcomed nearly 100 new registrants with our program through increased outreach efforts, increased capability to service more participants with additional staff and new unique events that invite residents to age safely, healthy and happily in place.

Our staff provided nearly 1,300 case and healthcare management hours, and nearly 1,200 healthcare and case assistance units as well as over 650 contacts for information assistance. Our program overdelivered in providing educational and recreational programming with over 130 sessions in 2023. Our health promotion events were attended over 475 times, and we are continuing to expand evidence-based programming by providing SAIL to increase balance and mobility for our participants, as well as Health Coaching for Blood Pressure and Walk with Ease.

Our NORC is always partnering with new organizations to provide myriad events including but not limited in pertaining to legal issues, housing, health insurance, safety and elder abuse, financial independence, art and cultural events, musical concerts, and holiday gatherings. Additionally, we also provide weekly housekeeping services and telephone reassurance to any Village View older adults who request them. Nursing services are at the core of our program and are heavily relied on by our older adults.

Unfortunately, nursing and health care services, which contracted NORC programs are required to provide, are not fully covered by City-funded NORC contracts. While these services had previously been covered by



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healthcare providers pro-bono, with changes to the healthcare system over the years these agreements have eroded. NORCs now scramble to cover the hourly rates of their health and nursing providers, which can exceed \$90/hour.

Without the support of the City Council’s NORC Initiative, many programs would not be able to continue to provide critical services to so many older adults in New York City. To sustain and strengthen the NORC program, the FY25 budget must restore this Initiative to FY23 funding levels of \$6.4 million, with \$1.3 million to directly support health and nursing services, filling a funding gap for NORC providers. The restoration of these funds will help ensure these programs can continue to provide services to NORC residents.

Moving forward, we believe the NORC model is one that should be uplifted and expanded, and we support efforts to establish new NORCs across New York City, including both Classic and Neighborhood NORCs.

Thank you to the City Council for your support and time, and I would be happy to answer any questions at spidzyraylo@universitysettlement.org.

LEAD. ACT. IMPACT. 領導。行動。影響。 LIDERA. ACTÚA. IMPACTA. अग्रवर्तं कररवर्तं अतर DIRIGEZ. AGISSEZ. IMPACTEZ. ڤھڤانڤ ڤھڤانڤ ڤھڤانڤ ڤھڤانڤ ЛІДІВІТЬ. ДІЇТЬ. ВПІВЯЙ. 领导。行动。影响。



Oversight Hearing on Protecting, Preserving and Supporting Naturally Occurring Retirement Communities in New York City

NYC Council Committee on Aging

June 4th, 2024

Good Morning Speaker Adams, Chair Hudson, and Members of the New York City Council Committee on Aging. Thank you for the opportunity to provide testimony on protecting, preserving, and supporting Naturally Occurring Retirement Communities (NORCs) in New York City. Also, thank you to the City Council for its ongoing support for older adults through the NORC Initiative.

For 130 years, VNS Health has helped people live, age, and heal where they feel most comfortable — in their homes and communities. The largest nonprofit home and community-based healthcare provider in New York, VNS Health provides high-quality home and community-based care to more than 50,000 New York State residents each day through a wide range of services, including skilled home care, hospice, long-term care, and behavioral health care. VNS Health provides nursing services to 38 Department for the Aging (DFTA) funded NORCs across the city, reaching approximately 20,000 older adult residents.

Overview of NORC Nursing Services

VNS Health nurses at NORCs provide a comprehensive range of Health Care Management and Health Care Assistance to support seniors in successfully aging in place. This includes the following activities:

- **Health assessments:** Provide health assessments (both in the client's home for homebound clients and in the office) to determine where residents are currently in their healthcare journey
- **Health education:** Educate residents on health issues that may impact their ability to remain independent
- **Health care advocacy:** Help residents understand how to successfully move through a very complex healthcare system and advocate on their behalf to assist them in securing the services they need
- **Health care linkage:** Work with residents to understand their choices when trying to address health issues and link them to the care they need
- **Health screening and preventative care:** Provide Blood Pressure screenings and other health-related supports and guidance

The NORC model, which focuses on the health and social needs of senior residents in their housing community, has proven to be one of the most effective ways to support a growing aging population. By fostering a sense of community and promoting the



concept of neighbors helping neighbors, we encourage healthy aging and empower our residents to address their health needs.

Thanks to continued City Council funding, by the end of 2025, VNS Health NORC nurses will have provided more than 12,000 hours of NORC Nursing services across New York City. These services have improved health outcomes, fostered increased social connections, and enhanced the quality of life for the older adult residents in the NORCs, making a tangible difference in their lives.

VNS Health would also like to extend a special thank you to Speaker Adrienne Adams. On March 5, 2024, Speaker Adams visited the Rochdale Village NORC in the 28th Council District to witness the impact of NORC Nursing services. As the health partner, VNS Health provides a culturally competent nurse two days per week to over 700 seniors who reside in Rochdale Village. The Speaker saw firsthand how well served the growing older adult population is by these services. She also saw the collaboration of the interdisciplinary team of building management, tenant leadership, and the health partner at the NORC. The relationship that NORC nurses develop with the members of the community reduces unnecessary emergency room visits and avoidable hospitalizations while increasing positive health outcomes and resident satisfaction.

The Challenge

Tens of thousands of seniors face the challenge of aging in place within vibrant, multicultural environments in New York City's NORCs. These residents are often grappling with multiple chronic illnesses that require consistent access to health care and social services to successfully age in their communities. The continued impact of the COVID-19 pandemic has further exacerbated seniors' social isolation and mental health issues, underscoring a critical need for increased nursing support amidst limited funding.

NORC Nursing services are not reimbursable. Without the support of the City Council's NORC initiative, VNS Health would not be able to provide nursing care to over 20,000 older adults. The program's success is dependent on the funding and resources it receives. Threats of budget cuts to NORC programs jeopardize the long-term sustainability of the program, which further impacts the continuum of home and community-based healthcare services for all senior residents. Moreover, not all NORCs receive equitable hours of NORC Nursing services which can lead to growing healthcare disparities. For this year's City budget, VNS Health is requesting \$2.5M with the goal of maintaining and sustaining our nurses at their current sites and increase nursing hours to sites that have less than the standard 14 hours of services. In addition, due to the demand of other NORC sites, we wish to provide nursing services at three additional locations (bringing the total to 41 sites) that can benefit from this important initiative.

**Conclusion**

VNS Health's mission is to improve the health and well-being of people through high-quality, cost-effective health care in the home and community. Protecting, preserving, and supporting NORCs in New York City is critical to fulfilling our mission. We urge the Council to continue this important investment as the NORC program keeps up with the growing senior population. VNS Health looks forward to working with the Council to ensure our seniors have the appropriate nursing services and access to the care they deserve. Thank you for the opportunity to submit testimony on this critical issue.



Thank you for this opportunity. My name is Victoria Roseman and I'm a Staff Attorney at Volunteers of Legal Service (VOLS) in the Benefits Law Project. VOLS was established in 1984 and our purpose is to leverage private attorneys to provide free legal services to low-income New Yorkers to help fill the justice gap.

The VOLS Benefits Law Project assists New York City residents in accessing critical public benefits including the Senior Citizen Rent Increase Exemption (SCRIE) and the Disability Rent Increase Exemption (DRIE) programs, collectively known as the Rent Freeze Programs. We assist clients with initial applications, benefit renewals, and provide representation when clients have been denied benefits. **We are submitting this testimony to highlight the importance of raising the maximum household income eligibility level to \$61,000 per year and providing an annual adjustment to that amount, based on any increases to the Consumer Price Index.**

Adoption of Res. No. 232 which calls on the New York State Legislature to pass, and the Governor to sign, S.2960/A.5741 recognizes that increasing the maximum income threshold for eligibility is an important step to expanding eligibility for older adult and disabled tenants--tenants who have been left behind as these programs have failed to adjust their eligibility criteria for nearly a decade. These Rent Freeze Programs are critical to ensure that older adult and disabled tenants can stay in their homes, avoid homelessness, and age in their communities with dignity and respect. **The proposed amendments to Section 467-b of the New York State Real Property Tax Law will further the goals of these programs.**

Since July 1, 2014, applicants and recipients must show that their annual household income is at or below \$50,000. This means that, for couples or families who live in the same household, their combined income must be under this threshold.

Though someone may no longer be in the workforce and is actively collecting retirement benefits and/or pension benefits, those benefits are not "fixed" in amount. Social Security and other government benefits increase annually based on Consumer Price Index (CPI), yet the amount of household income permitted to obtain SCRIE remained the same. This means that some tenants become priced-out of the program because their benefits increased to reflect standard cost of living increases. We believe it only makes sense for SCRIE and DRIE eligibility levels to increase similarly. The CPI helps account for changes in price to normal items from groceries to gas – all of which have increased significantly in recent years. The cost of living continues to increase, as



do benefits. SCRIE and DRIE are benefits that are impacted by the increased cost of living as older adults see increases to their “fixed” income.

Older adults and disabled tenants are also forced to make difficult choices when income limitations impact benefits. We have worked with older adults who have considered moving a family member into the household for care and assistance. If a family member moves in, they become part of the “household” composition, and their income is considered for SCRIE and DRIE purposes. This could be harmful for tenants who are forced to choose between obtaining help but risk losing their SCRIE/DRIE benefit or keeping their benefit while continuing to live alone without support.

A similar situation arises for this population when tenants cannot afford their current rent and need to bring in a roommate, boarder, or subtenant. If, prior to applying for SCRIE or DRIE, the rent becomes unaffordable, the tenant may need to act prior to applying for one of those benefits. That act often involves bringing a stranger into their apartment to share the rent. Unfortunately, since that subtenant’s rent payments are counted as income for the head of household, that subtenant could cause ineligibility for these programs. Though the city offers home-sharing programs, not all tenants are comfortable utilizing that resource.

As rent, groceries, utilities, public transportation fees and expenses continue to rise around the city, this population is most at risk of losing their housing. This is again why increasing the SCRIE/DRIE income maximum by utilizing CPI is imperative to keep this program working as intended. To keep older adult and disabled New Yorkers in their homes increasing the maximum income is imperative to the continued viability of the SCRIE and DRIE programs and maintaining dignity for those New Yorkers who are most vulnerable.

Victoria Roseman, Esq.

Staff Attorney

[REDACTED]

From: Andrietta Sims [REDACTED]
Sent: Tuesday, June 4, 2024 12:15 PM
To: Testimony
Subject: [EXTERNAL] Resolution 0232-2024

[REDACTED]

Dear Council Members,

We are all aware that rent is the biggest expense for New York City residents. I am a senior retiree, living on a fixed income. I have lived in my building for over 50 years and am looking forward to aging in my community. Seniors, such as myself, living off of a fixed income, have limited financial resources, and rent increases have taken up a larger proportion of my income, leaving less money available for other necessities such as food, healthcare, and transportation.

Additionally, rent increases also make it difficult for people like myself, someone depending on a fixed income, to maintain stable housing. This is why having programs such as SCRIE are vital. However, the current threshold limit of \$50,000 has prevented me from accessing SCRIE as a resource as I am one of the people that council member Brewer mentioned in her opening comment, that make a few dollars over that threshold.

In order for any of the programs (SCRIE, DRIE, SCHE and DHE) to remain sustainable long term, and to be relevant and effective, income thresholds must reflect changes in the cost of living allowing more seniors such as myself to qualify for rent protection.

I urge that council members support resolution Res 0232-2024

Testimony in Support of New York City Council Resolution 0232-2024

Diane F. Stein

I live in Independence Plaza, a former Mitchell-Lama rental whose eligible tenants have only recently been able to apply for SCRIE (Senior Citizens Rent Increase Exemption) and DRIE (Disability Rent Increase Exemption). I would like to urge the City Council to support Resolution 0232, Council Member Brewer's resolution telling the New York State legislature that New York City supports NYS S2960/A5741 which will automatically raise the cap for SCRIE/DRIE and SCHE/DHE (for senior and disabled renters and home owners) by the Consumer Price Index on an annual basis. The Mitchell-Lama community has been urging this change, among others, for many years.

On July 1, 2014, the maximum income threshold increased from \$29,000 to \$50,000 per household. The proposed legislation would allow increases to occur automatically. It would also prevent seniors and disabled people from losing their eligibility if their Social Security annual cost-of-living increase pushed them a few dollars over the limit.

New York City is losing its housing affordability. Independence Plaza is a case in point. When long-time tenants move or pass away, their apartments become market rate for all incoming tenants. We need to help seniors and disabled people to be able to remain in the communities they helped build and have put down roots. I hope the City Council will support this resolution.

**TESTIMONIAL 6/4/2024 CITY COUNCIL HEARING, NARC & SCRIE INCREASE
RESOLUTION #232-2024**

HI, MY NAME IS ELIZABETH BERGER

I'VE LIVED AT INDEPENDENCE PLAZA (formerly Mitchell-Lama Housing)
SINCE 1976. AND I'M NOT THE ONLY ONE!

MANY OF US WHO ARE SENIORS NOW, MOVED IN WHEN THESE BUILDINGS OPENED,
AND IT WAS MITCHELL-LAMA.

IN 2004 WHEN IT BECAME FREE MARKET; FOR SEVERAL REASONS, THE NEW LANDLORD MADE
US DEAL:

TENANTS WHO EARNED OVER A CERTAIN AMOUNT WOULD BE CONSIDERED "LAP".
(LANDLORD ASSISTED PROGRAM)

ANYWAY, HE RAISED OUR RENT AS MUCH AS POSSIBLE UNDER OUR AGREEMENT, AND
THEN TRACKED OUR RENT, TO RENT STABILIZED ANNUAL INCREASES, PLUS 1%. HOWEVER, HE
ADDED EXTRA PERIODIC ADDITIONS TO OUR RENT THAT INCREASED IT MUCH MORE.

WE WERE NOT RENT STABILIZED, THUS WE DID NOT HAVE ACCESS TO SCRIE, SO FROM AGE 62
OUR RENT CONTINUED TO RISE PROPORTIONATLY...MORE AND MORE. IN THESE LAST 5 OR
TEN YEARS, MANY OF US WERE PAYING WELL OVER \$2,000 PER MONTH.

IF YOU DO THE MATH, IT'S OBVIOUS THAT IF YOU MAKE LESS THAN 50,000, THIS RENT IS
BASICALLY UNFORDABLE. WHEN WE HAD TO RETIRE, MOST OF US WERE USING OUR LIFE
SAVINGS TO STAY AFLOAT.

TO CHANGE THE CAP TO \$60K WOULD ALLOW MORE SENIORS, MANY IN THEIR 70'S AND 80'S,
WHO MAKE JUST OVER \$50K, AND ARE REALLY STRUGLING, TO GET SCRIE AND SURVIVE.

WE WHO WERE ABLE TO GET SCRIE, THANKS TO THE NEW LAWS-#6903 AND #109, RECENTLY
PASSED AND ENACTED, WOULD ALSO BE HELPED BY ADDITIONAL CPI RAISES, WHICH MIGHT
HELP DURING AN ILLNESS, OR OTHER UNFORSEEN CRISES.

AND MAYBE, *MAYBE*... EVEN HAVE A TINY BIT EXTRA.

THANK YOU SO MUCH!

ELIZABETH BERGER



NYC NY 10013

I fully support S.2960 and A. 5742 of the state legislature. In addition, I support File # : 0232-2024 of the city council both will help the New Yorkers living in fair market and rent stabilized apartments. They in fact have financial difficulties also, however, many residents of Mitchell Lama (ML) developments also have financial difficulties even though their rent or maintenance may not be as high.

This population of seniors have lower incomes and pay less for housing. Because having a lower income was the key to getting low cost housing. Over the years the income requirements increased as did the cost of these housing. However, as these residents became seniors and no longer working their income decreased to most likely to less than 50% of their working income. At the same time their cost or living increased which includes housing increased even though they are still in "low income housing" that is not as expensive as fair market or stabilized apartments.

This requires ML seniors to rely on the secondary requirement to receive Scie which is one third of their income must be less then their current monthly housing cost. This is difficult because often the increases can be 20% or more due to these aging buildings needing repairs.

There are no deductions available and HPD will not consider any. They consider mutual funds income even though there is no monetary income is received. It is stock value. HPD has the history of denying residences Scie for being over as little .23 cents to 20 dollars. (I was 23 cents over)

The Solution is:

Allow residents to include the required monthly cost of Medicare, which is 170.00 per would be a major help to all seniors especially the ones in ML developments.

The city council can require the Mitchell Lama developments to include the cost Medicare as a deduction to help seniors to be able to qualify for Scie.

This has been talked about by such people as S Senator Liz Krueger and others but it has not yet been Initiated.

Re SCRIE

Income Cap Amount. The current SCRIE income cap of \$50,000 is much too low an amount. The cap should be \$100,000 - especially after considering various studies and reports that have shown even so-called average NYC rents are unaffordable by many making that much or more (i.e., in NYC you've got to be rich to be broke or just debt-free). The middle class in NYC is dying if not already dead, and \$50,000 is too low.

Transparency. Although the current SCRIE income cap of \$50,000 may be widely known, how income is actually determined by the NYC DOF is not. NYC DOF should be directed to update its publicly available web page(s) relevant to SCRIE to clearly indicate how SCRIE income calculations are determined.

Also, it would be much simpler (and likely benefit more needy tenants) if the SCRIE income amount was based on Adjusted Gross Income as shown on a federal income tax return.

Schedule C (self-employment income). Apparently, Schedule C losses are not included in how SCRIE income calculations are determined by the NYC DOF. Instead, any Schedule C loss (regardless of amount) is considered to be zero. The entire amount of the loss (not zero) should be included in the SCRIE income calculation. Using zero rather than the actual loss can make ineligible some who need the SCRIE benefit.

Social Security Exclusion. All Social Security retirement and disability benefits should be excluded from the SCRIE income calculation. Alternatively, only the taxable portion of Social Security benefits (if any) should count.

One example of the current system's unfairness is where an elderly person who earns only a small income as a minimum wage or part-time employee (or as an independent contractor in today's "gig" economy), may become ineligible for SCRIE when that small income is added to social security retirement benefits for SCRIE income calculation purposes.

Permanent SCRIE. Lastly, rather than require a SCRIE benefit determination every year or two (depending on the rent stabilized renewal lease term), at some point in time the SCRIE benefit should become permanent (e.g., after six consecutive years of entitlement).

Between age discrimination and runaway costs of living in NYC, reforms to SCRIE and other help for seniors is desperately needed.

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____
 in favor in opposition

Date: _____

(PLEASE PRINT)

Name: Tara Klein

Address: _____

I represent: United Neighborhood Houses

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____
 in favor in opposition

Date: 6/4

(PLEASE PRINT)

Name: Navneet Kaur

Address: _____

I represent: The Legal Aid Society

Address: 49 Thomas St NY NY

**THE COUNCIL
THE CITY OF NEW YORK**

9

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____
 in favor in opposition

Date: June 4, 2024

(PLEASE PRINT)

Name: Sharon Brown

Address: _____

I represent: _____

Address: Jamaica NY 11436

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

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: _____

(PLEASE PRINT)

Name: Commissioner Lorraine Corks-

Address: Vazquez

I represent: NYC Aging

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: _____

(PLEASE PRINT)

Name: Executive Deputy Commissioner

Address: Ryan Murray

I represent: NYC Aging

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: 06/11/2024

(PLEASE PRINT)

Name: THEODORA ZIONBAS, M.A

Address: _____

I represent: Selfhelp Big Sis NDRC

Address: 6-0 Bussis Blvd. Woodside NY 11372

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

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: 6/4/2024

(PLEASE PRINT)

Name: Xiner Li

Address: _____

I represent: Hamilton Madison House Knickerbocker village

Address: 253 south st. NY 10002.

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

Date: _____

(PLEASE PRINT)

Name: John Scott

Address: 310 Greenwich St

I represent: IPN Senior center

Address: 310 Greenwich St NYC 10013

**THE COUNCIL
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. ✓ 232 Res. No. _____

in favor in opposition

Date: JUNE 4, 2024

(PLEASE PRINT)

Name: Elizabeth BERGER

Address: _____ 10013

I represent: TENANT ASSOC (IPN)

Address: SAME

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