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THE COUNCIL OF THE CITY OF NEW YORK

COMMITTEE REPORT OF THE LEGISLATIVE DIVISION

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COMMITTEE ON AGING

Hon. Crystal Hudson, *Chair*

June 4, 2024

**OVERSIGHT: PROTECTING, PRESERVING AND SUPPORTING NATURALLY OCCURRING
RETIREMENT COMMUNITIES IN NEW YORK CITY**

LEGISLATION:

RES. NO. 232

By Council Members Brewer, Bottcher, Schulman, Hanif, Won, Gennaro, Rivera, Williams, Hudson, Fariás, Riley and Cabán

TITLE:

Resolution calling on the New York State Legislature to pass, and the Governor to sign, S.2960/A.5741, to 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

I. INTRODUCTION

On June 4, 2024, the Committee on Aging, chaired by Council Member Crystal Hudson, will hold an oversight hearing on *Protecting, Preserving and Supporting Naturally Occurring Retirement Communities in New York City*. Additionally, the Committee will consider Resolution Number (“Res. No.”) 232, sponsored by Council Member Gale Brewer, calling on the New York State Legislature to pass, and the Governor to sign, S.2960/A.5741, to 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. Witnesses invited to testify include the New York City (“NYC” or “City”) Department for the Aging (DFTA) elected officials, aging advocates, and other interested stakeholders.

II. BACKGROUND

A Naturally-Occurring Retirement Community (“NORC”) is a term used to describe a community, such as a housing development or neighborhood, with a concentrated population of older adults.¹ The term “NORC” was first coined by a professor of urban planning at the University of Wisconsin in the early 1980s.² Unlike retirement communities or facilities specifically built for older adults, NORCs evolve over time through accumulation, or the aging in place of existing residents; relocation, or the migration of older residents to the community; or the departure of younger residents.³ A housing-based NORC, which is also called a “classic,” “closed,” or

¹ Srifevi Mohan, *Naturally Occurring Retirement Communities*, University of Wisconsin-Madison (2018), 1, accessible at <https://blogs.extension.wisc.edu/aging/files/2018/02/Naturally-Occurring-Retirement-Communities.pdf>.

² *Id.* See also Buntin, John, *Seniors and the City* (GOVERNING MAGAZINE, Mar 24, 2010)

³ *Id.*

“vertical” NORC, refers to a NORC located in a single age-integrated apartment building, a housing complex with multiple buildings under common management, or an area where a number of apartment buildings are clustered together.⁴ A neighborhood-based NORC or N-NORC, also known as an “open” or “horizontal” NORC, typically refers to one- and two-family homes in an age-integrated neighborhood.⁵

NORC Supportive Service Programs (“NORC programs”), which are administered by nonprofit organizations, are placed within a designated NORC to address the health and social service needs of older adult residents.⁶ Such services may include assessment and case management, health care and wellness, housekeeping, social services, and educational activities.⁷ While NORC programs do not replace the services older adults might require when they can no longer live independently, research shows that providing such services on-site fosters independence among older residents, which can prevent or delay costly interventions (like moving to residential care facilities) and allow older adults to continue aging in place.⁸

The first NORC program ever was established by the UJA-Federation of New York in 1986 at Penn South Houses, a ten-building, 2,800-unit moderate-income limited-equity housing cooperative located in Chelsea, Manhattan.⁹ The Penn South NORC program served as a model

⁴ *Id.*

⁵ *Id.*

⁶ Irene Lew & Tara Klein, NORCs: An Antidote to Social Isolation, United Neighborhood Houses (Mar. 2024), 1, *accessible at* https://assets.nationbuilder.com/unhny/pages/12/attachments/original/1711044936/UNH_NORCs_Report.pdf?1711044936.

⁷ *Id.*

⁸ *Id.*

⁹ *Id.*; Barbara A. Ormond, Kirsten J. Black, Jane Tilly & Seema Thomas, Supportive Services Programs in Naturally Occurring Retirement Communities, Office of the Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human Services (Oct. 2004), *accessible at* <https://aspe.hhs.gov/reports/supportive-services-programs-naturally-occurring-retirement-communities-1>.

for other NORC programs that were designated by New York State (“NYS” or “State”) legislation in 1994.¹⁰ The City first allocated funding for NORCs in 1999.¹¹

To be designated a classic NORC by State law:

1. an apartment building or housing complex must not have been predominantly built for older adults;
2. such building or complex may not restrict admissions solely to older adults;
3. at least 40 percent of the units in such building or complex must have an occupant who is 60 years of age or older, in which at least 250 of the residents of an apartment building are at least 60 years old or 500 residents of a housing complex are at least 60 years old; and
4. a majority of the older adults residents served must be low or moderate income, as defined by the United States (U.S.) Department of Housing and Urban Development (HUD).¹²

To be designated an N-NORC by State law:

1. a residential dwelling or group of residential dwellings in a geographically defined neighborhood or group of contiguous neighborhoods must not have been predominantly developed for older adults;

¹⁰ N.Y.S. Off. for the Aging, Naturally Occurring Retirement Community (NORC), NORC History in NY (n.d.), accessible at <https://aging.ny.gov/naturally-occurring-retirement-community-norc>.

¹¹ *Id.*

¹² N.Y. Elder Law § 209. HUD defines ‘low-income’ as 80% of the area median income, which amounts to \$87,100 for a one-person household in New York County in 2024. HUD defines “moderate-income” as falling between 80 and 95 percent of the area median income. See U.S. Dep’t of Housing & Urban Development, *FY 2024 Income Limits Documentation System*, https://www.huduser.gov/portal/datasets/il/il2024/2024summary.odn?STATES=36.0&INPUTNAME=METRO35620MM5600*3606199999%2BNew+York+County&statelist=&stname=New+York&wherefrom=%24wherefrom%24&statefp=36&year=2024&ne_flag=&selection_type=county&incpath=%24incpath%24&data=2024&SubmitButton=View+County+Calculations (last accessed May 31, 2024).

2. such dwelling or group of dwellings must not predominantly restrict admission to older adults; and
3. such dwelling or group of dwellings must be located in a non-rural area (such as NYC), with at least 30 percent of residents who are 60 years of age or older or the units have an occupant who is at least 60 years old.¹³

In October 2023, Governor Kathy Hochul signed legislation expanding building and neighborhood eligibility for NORC services, allowing for buildings taller than six stories to be included.¹⁴

According to DFTA's 2020 Request for Proposals, to qualify for City funding, a NORC must:

1. either have at least 350 residents 60 years of age or older, who comprise at least 40 percent of the households, or a minimum of 1,500 residents 60 years of age or older regardless of the percentage of units they occupy;
2. have a majority of older residents who are low or moderate income as per HUD; and
3. seek funding by multiple sources, including matching cash and/or in-kind contributions equal to at least 50 percent of annual DFTA funding every year, half of which is to be provided by the housing entity unless a housing entity is exempt from this requirement.¹⁵

¹³ *Id.*

¹⁴ N.Y. Legis. S. S-3392. Reg. Sess. 2021-2024 (2020). <https://legislation.nysenate.gov/pdf/bills/2023/s3392>

¹⁵ NYC Dep't for the Aging, *Older Adult Centers and Naturally Occurring Retirement Communities Supportive Service Programs Request for Proposals* (2023), 11, accessible at <https://www.documentcloud.org/documents/20793745-01-older-adult-centers-and-norc-rfp-main-document-01-older-adult-centers-and-norc-rfp-main-document>.

Today, there are an estimated 60 NORC programs in NYC located throughout the five boroughs, of which DFTA funds 37.¹⁶

III. RAPIDLY GROWING OLDER ADULT POPULATION

Older adults are rapidly becoming a larger percentage of the population nationally and in NYS, and are driving most of the population growth in NYS.¹⁷ In NYC, which is currently home to 1.8 million older adult New Yorkers, the population of residents aged 65 years and older increased by 36 percent over the past decade, from 1,010,156 in 2011 to 1,373,495 in 2021.¹⁸ Older Adult New Yorkers currently account for 16.2 percent of the City's population.¹⁹ Among the boroughs, Queens is home to the largest older adult population of any county in the State, while Brooklyn is home to the second largest older adult population.²⁰ By 2040, DFTA projects the population of older adults to reach 1.86 million, or 20.6 percent of the City's population.²¹

IV. ISSUES AND CONCERNS

a. SOCIAL ISOLATION AND MENTAL HEALTH

As individuals grow older, various factors can contribute to a decreased social circle: retirement, the loss of loved ones, financial hardship, language barriers, physical limitations, etc.²² A decreased social circle can lead to feelings of loneliness and social isolation among older adults.

¹⁶ Irene Lew & Tara Klein, NORCs: An Antidote to Social Isolation, United Neighborhood Houses (Mar. 2024), 4, accessible at https://assets.nationbuilder.com/unhny/pages/12/attachments/original/1711044936/UNH_NORCs_Report.pdf?1711044936.

¹⁷ Jonathan Bowles, Eli Dvorkin & Charles Shaviro, *Keeping Pace with an Aging New York State*, Center for an Urban Future (Jan. 2023), accessible at <https://nycfuture.org/research/keeping-pace-with-an-aging-new-york-state>.

¹⁸ *Id.*

¹⁹ *Id.*

²⁰ *Id.*

²¹ N.Y.C. Dep't. for the Aging, *Commissioner's Message* (n.d.), accessible at <https://www.nyc.gov/site/dfta/about/commissioners-message.page>.

²² Centralina Regional Council, *Blog: Addressing the Epidemic: Social Isolation & Loneliness Amongst Older Adults* (Apr. 4, 2024), <https://centralina.org/blog/addressing-the-epidemic-social-isolation-loneliness-amongst-older-adults/>.

Social isolation is the lack of social connections and having few people to interact with on a regular basis,²³ while loneliness is the distressing feeling of being alone or separated.²⁴ Social isolation can lead to loneliness in some people, while others can feel lonely without being socially isolated.²⁵

According to a recent United Neighborhood Houses report, more than 1 out of every 4 older New Yorkers age 60+ lives alone.²⁶ Between 2012 and 2022, the number of older adult New Yorkers living alone has increased by 21 percent, from 1 million to 1.2 million individuals.²⁷ 51 percent of older New Yorkers living in poverty live alone, which is 3 times the share of higher-income older New Yorkers living alone.²⁸ A 2016 study of older adults over the age of 60 showed that 43 percent of participants reported feeling lonely.²⁹ Research has shown that the physical and mental health effects of living alone can be significant. In a recent study, social isolation was associated with about a 50 percent increased risk of developing dementia, and poor social relationships were associated with a 29-percent increased risk of heart disease and a 32 percent increased risk of stroke.³⁰ Additionally, lacking social connection increases the risk of premature death by more than 60 percent.³¹ Older adults who are socially isolated are more likely to have declines in mobility, bathing, dressing, and other activities of daily living.³²

²³ *Id.*

²⁴ *Id.*

²⁵ *Id.*

²⁶ *Supra* note 5.

²⁷ *Id.*

²⁸ *Id.*

²⁹ Home Care Assoc. of N.Y.S., *RFI: Social Isolation* (Jul 10, 2017), https://hca-nys.org/wp-content/uploads/2017/07/RFI_Social-Isolation_071017.pdf.

³⁰ Nat'l Academies of Sciences, Engineering, and Medicine, *Social Isolation and Loneliness in Older Adults* (2020), available at <https://nap.nationalacademies.org/catalog/25663/social-isolation-and-loneliness-in-older-adults-opportunities-for-the>; U.S. C.D.C., *Loneliness and Social Isolation Linked to Serious Health Conditions*, <https://www.cdc.gov/aging/publications/features/lonely-older-adults.html>.

³¹ U.S. Dep't of Health and Human Servs., *Press Release: New Surgeon General Advisory Raises Alarm about the Devastating Impact of the Epidemic of Loneliness and Isolation in the United States* (May 3, 2023), <https://www.hhs.gov/about/news/2023/05/03/new-surgeon-general-advisory-raises-alarm-about-devastating-impact-epidemic-loneliness-isolation-united-states.html>.

³² *Supra* note 25.

A 2024 report found that the COVID-19 pandemic worsened existing social isolation issues among older New Yorkers, particularly older adults of color.³³ The U.S. Census Bureau’s Household Pulse Survey data from Fall 2023 shows that over 30 percent of Asian older adult New Yorkers and 42 percent of Latinx older adult New Yorkers reported feeling “down, depressed or hopeless” over the previous two-week period.³⁴ By contrast, 25 percent of older White New Yorkers reported such feelings.³⁵ Service providers in NYC reported that older adults in NORCs reported feeling more isolated, lonelier, and frailer during the pandemic.³⁶

According to aging advocates, NORC programs can help mitigate the negative impacts of loneliness and social isolation, and can allow older adults to age in place and avoid institutionalized care.³⁷ To combat social isolation and loneliness and to promote healthy aging, NORC programs offer a variety of activities, including civic engagement and volunteer opportunities for older adults.³⁸ For example, one NORC in NYC offers arts, education, and exercise classes provided by older adult resident volunteers.³⁹ Other NORC programs facilitate intergenerational programming, such as a teen program in the Lower East Side where older adults and young people sing karaoke, play pool, and work on oral history projects together.⁴⁰ Neighbor-to-neighbor engagement can foster communities where residents feel more connected with one another. Such communities fare better on several measures of population health, community safety, community resilience, prosperity, and civic engagement, according to the U.S. Surgeon General.⁴¹

³³ *Supra* note 5.

³⁴ *Id.*

³⁵ *Id.*

³⁶ *Id.*

³⁷ *Id.*

³⁸ *Id.*

³⁹ *Id.*

⁴⁰ *Id.*

⁴¹ *Supra* note 27.

Aging advocates have called for an expansion of NORC programming in NYC to accommodate a rapidly growing older adult population and integrate older adults into their broader communities, in part to reduce the negative public health effects of loneliness and social isolation.⁴² The NYS-contracted NORC program last expanded in 2019, with more applicants to the program than the State could fund.⁴³ Meanwhile, NYC has funded new NORC program pilots via the Council’s NORC initiative, but DFTA has not yet baselined this funding.

b. STAFFING

Among the most important NORC services is primary health care provided through on-site NORC program nurses.⁴⁴ For example, according to a focus group organized by Goddard Riverside Community Center, 75 percent of focus group participants reported receiving their primary health care through an on-site NORC program nurse.⁴⁵ Another survey of 5,000 older adults participating in NORC programs in NYC found this population had higher rates of flu immunization and pneumonia vaccination than older adults citywide, and 96 percent of older adult women in the study reported having had at least one mammogram as a result of access to in-community health care.⁴⁶

According to aging advocates, funding in existing State and City contracts is insufficient to provide the level of health care services that older New Yorkers need.⁴⁷ As with other areas of

⁴² *Supra* note 5.

⁴³ *Id.*

⁴⁴ *Id.*

⁴⁵ *Id.*

⁴⁶ Vladeck, Fredda, Rebecca Segel, Mia Oberlink, Michal D. Gursen, and Danyelle Rudin. “Health Indicators: A proactive and Systematic Approach to Healthy Aging.” *cityscape* 12, no. 2 (2010): 67-84. <http://jstor.org/stable/20868745>.

⁴⁷ *Supra* note 5.

the human services sector⁴⁸, NORC programs reportedly face challenges in hiring and retaining qualified multilingual staff.⁴⁹ Despite a 9 percent cost-of-living increase approved in March 2024⁵⁰, salaries remain low, meaning that NORC programs risk losing out on nursing staff to higher-paying hospital systems.⁵¹ Advocates report that many NORC programs are struggling to meet their DFTA-contracted requirements for on-site health care and nursing hours because NORC contracts do not fully fund the required nursing services.⁵² To circumvent this issue, many NORC sites traditionally rely on pro-bono nursing services sourced from hospitals, nursing students, or retired volunteers.⁵³ More recently, however, the largest provider of nursing services to NORCs eliminated all pro bono hours, and from 2015 to 2018, NORC programs reported an average loss of 50 percent of their pro bono nursing hours.⁵⁴ The State Legislature has stepped in to provide additional funding to support nursing services in State-contracted NORCs⁵⁵, while the Council has similarly provided supplemental funding for NORC nursing at DFTA-contracted NORCs as part of the broader NORC Council Initiative. DFTA has yet to baseline this funding.

The State's annual budget includes a provision providing an annual Cost Of Living Adjustment (COLA) to State-contracted human services workers.⁵⁶ Advocates have noted that this language, which was last updated in 2005, does not apply to every human services worker and

⁴⁸ Geringer-Sameth, Ethan, 'A Day Without Human Services': Nonprofits Protest Lack of City Funding (GOTHAM GAZETTE, May 25, 2023), <https://www.gothamgazette.com/city/12023-human-services-contracts-city-funding-nyc> (last accessed May 30, 2024).

⁴⁹ *Supra* note 5.

⁵⁰ NYC.gov, *Mayor Adams Boosts Pay for 80,000 Human Services Workers With \$741 Million Cost-of-Living Adjustment* (Mar. 14, 2024), <https://www.nyc.gov/office-of-the-mayor/news/195-25/mayor-adams-boosts-pay-80-000-human-services-workers-741-million-cost-of-living-adjustment#/0>.

⁵¹ *Supra* note 5 at 19.

⁵² *Id.*

⁵³ *Id.*

⁵⁴ UNH and UJA-Federation of New York joint survey of NORCs, Fall 2018. *See* note 5 at 19.

⁵⁵ *See e.g.*, N.Y.S. Off. for the Aging, *FY 2023 State Budget Includes Unprecedented Support for Aging Service Programs and Innovations* (Apr. 20, 2022), <https://aging.ny.gov/fy-2023-state-budget-includes-unprecedented-support-aging-service-programs-and-innovations>.

⁵⁶ *See e.g.*, Part DD, Chap. 57, N.Y. Laws of 2023.

program in the State, such as workers contracted to programs created after 2005.⁵⁷ As such, some human services workers have not received a COLA in years.⁵⁸ Specifically, NORCs are not included in the COLA provision, and so NORC workers will remain ineligible for COLAs until the State updates this provision.⁵⁹ State legislation was introduced in the 2023-2024 session that would update the COLA provision in an attempt to give all human services workers COLAs and provide uninterrupted access to human services for older New Yorkers.⁶⁰

V. FINANCE

As of the Fiscal 2025 Executive Plan, DFTA's budget included \$12.3 million for NORCs in Fiscal 2024, of which \$7,000,000 comes from federal COVID-19 funding sources and \$5.2 million from Council discretionary funding. In Fiscal 2025, the budgeted amount totals \$7.2 million for NORCs, \$7 million of which is from federal COVID-19 funding sources. For Fiscal 2026 and the out years, the fund for NORCs drops considerably, with approximately \$155,000 budgeted for each fiscal year.

In Fiscal 2024, the Council allocated \$29 million to community-based organizations to support older adults, of which \$5.2 million is specifically for NORCs. The Council's Naturally Occurring Retirement Communities initiative is dedicated to supporting older adults in NORCs. With 28 providers serving at 36 different locations throughout the five boroughs, this dedicated funding supports older adults throughout all five boroughs. Key programs and services provided through this initiative include case management, nursing, health education activities such as healthy eating or healthy exercise, recreational programming, and personalized services tailored to specific communities. Additionally, the Council's other older adult initiatives provide support

⁵⁸ *Supra* note 5 at 20.

⁵⁹ *Id.*

⁶⁰ N.Y. A.B. 8437A, <https://www.nysenate.gov/legislation/bills/2023/A8437/amendment/A>.

to older adults across the city, including some who are part of NORCs, with a wide variety of services and programs provided by DFTA's expansive community-based provider network.

VI. CONCLUSION

At today's hearing, the Committee looks forward to learning more about how NORC models at both the City and State levels have served the aging community in NYC, and what changes might be necessary to accommodate a rapidly expanding older adult population. Furthermore, the Committee hopes to learn whether there are places in the City where NORC services could best be implemented or expanded.

Res. No. 232

Resolution calling on the New York State Legislature to pass, and the Governor to sign, S.2960/A.5741, to 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

By Council Members Brewer, Bottcher, Schulman, Hanif, Won, Gennaro, Rivera, Williams, Hudson, Farías, Riley and Cabán

Whereas, U.S. Census Bureau data show that the median income among Americans aged 55 years to 64 years declined by 2.6 percent between 2020 and 2021, from an estimated \$77,872 per year to an estimated \$75,842 per year; and

Whereas, Similarly, the median income among U.S. adults aged 65 years and older decreased by 2.6 percent between 2020 and 2021, from an estimated \$48,866 per year to an estimated \$47,620 per year; and

Whereas, U.S. Census Bureau data also reveal that the prevalence of poverty among Americans aged 65 years and older increased between 2020 and 2021, from 8.9 percent, or over 4.8 million people, to 10.3 percent, or more than 5.8 million older adults; and

Whereas, Moreover, 4.2 percent, or over 2.3 million, of U.S. adults aged 65 years and older lived in deep poverty in 2021; and

Whereas, Furthermore, 24.9 percent, or more than 3.9 million, of disabled U.S. adults were in poverty in 2021; and

Whereas, The number of disabled U.S. adults living in poverty grew between 2020 and 2021, from about 3.7 million to over 3.9 million; and

Whereas, As of 2021, 7.7 percent of adults in New York State and 6.9 percent of adults in New York City were disabled; and

Whereas, According to the New York State Office of Temporary and Disability Assistance, as of November 2021, 631,101 people in New York State and 372,302 people in New York City received Supplemental Security Income (SSI)-a program providing monthly payments to supplement modest incomes of disabled people and of people aged 65 years and older; and

Whereas, New York State Department of Labor data demonstrate that 10.9 percent of adults aged 55 years to 74 years and 13.1 percent of adults aged 75 years and older in New York State lived in poverty in 2021; and

Whereas, Likewise, 15.6 percent of adults aged 55 years to 74 years and 19.8 percent of adults aged 75 years and older in New York City were in poverty in 2021; and

Whereas, According to the U.S. Bureau of Labor Statistics, between April 2022 and April 2023, prices paid by urban consumers for all items, as measured by the Consumer Price Index, increased by 4.9 percent nationally and by 3.7 percent in New York State; and

Whereas, Between May 2022 and May 2023, residential rent in the New York Metropolitan Area grew by 6 percent; and

Whereas, To contextualize residential rent increase in the New York Metropolitan Area, the U.S. Census Bureau reported that the median rent in New York City in 2021 was \$1,579 per month or \$18,948 per year; and

Whereas, The U.S. Census Bureau also calculated that in New York City, the median monthly homeowner costs, inclusive of a mortgage, amounted to \$2,913 in 2021; and

Whereas, According to the U.S. Internal Revenue Service, as of 2023, the median property tax in New York State was \$3,755 per year, or, on average, 1.23 percent of the property value; and

Whereas, Among the counties encompassed by New York City, as of 2023, the median property tax was \$2,653 per year in Bronx County, \$2,903 per year in Kings County, \$5,873 per

year in New York County, \$2,914 per year in Queens County, and \$2,842 per year in Richmond County; and

Whereas, A number of programs in New York offer assistance to older adults and disabled persons to address rent increases and property taxes; and

Whereas, The Senior Citizen Rent Increase Exemption (SCRIE) and the Disability Rent Increase Exemption (DRIE) help eligible persons aged 62 years and older and eligible tenants with disabilities, respectively, to remain in affordable housing by freezing their rent, with their landlords receiving a property tax credit to cover the difference between the increased and the original rent amount; and

Whereas, To be eligible for SCRIE or DRIE, a tenant's combined annual household income has to be \$50,000 or less; and

Whereas, However, per the Economic Policy Institute's Family Budget Calculator, a household of one adult and no children needs an annual income of \$56,718 in 2020 dollars to attain a modest, yet adequate standard of living in the New York Metropolitan Area; and

Whereas, According to the U.S. Bureau of Labor Statistics' Consumer Price Index Inflation Calculator, a household with an annual income of \$50,000 in May 2022 dollars needs an annual income of \$52,023 in May 2023 dollars to sustain the same standard of living in the New York Metropolitan Area; and

Whereas, The Senior Citizen Homeowners' Exemption (SCHE) and the Disabled Homeowners' Exemption (DHE) provide a property tax exemption for eligible persons aged 65 years and older and for disabled people, respectively, who own one-, two-, or three-family homes, condominiums, or cooperative apartments, provided that the total combined annual income of the property owner and spouse or co-owner does not exceed \$58,399; and

Whereas, However, per the U.S. Bureau of Labor Statistics' Consumer Price Index Inflation Calculator, a household with an annual income of \$58,399 in May 2022 dollars needs an annual income of \$60,762 in May 2023 dollars to sustain the same standard of living in the New York Metropolitan Area; and

Whereas, Moreover, the U.S. Social Security Administration implements an annual cost-of-living adjustment, based on the Consumer Price Index, to Social Security and Supplemental Security Income benefits to ensure that the purchasing power of benefits is not eroded by inflation; and

Whereas, For example, Social Security and Supplemental Security Income benefits were increased by 5.9 percent in January 2022 and by 8.7 percent in January 2023; and

Whereas, Given that 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 cost-of-living adjustment to these benefits could render an otherwise eligible tenant or homeowner ineligible for rent freezing or a property tax exemption, thereby placing the person at risk of housing displacement and homelessness; and

Whereas, With the aim of ensuring that older adults and disabled persons are not displaced from their homes, and that many more people are able to benefit from SCRIE, DRIE, SCHE, and DHE, State Senator Brian Kavanagh introduced S.2960 in the New York State Senate, and Assembly Member Deborah J. Glick introduced companion bill A.5741 in the New York State Assembly, which would provide for annual adjustment of the maximum income threshold for eligibility for SCRIE, DRIE, SCHE, and DHE by any increase in the Consumer Price Index; now, therefore, be it

Resolved, That the Council of the City of New York calls on the New York State Legislature to pass, and the Governor to sign, S.2960/A.5741, to 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.

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