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## THE COUNCIL OF THE CITY OF NEW YORK

# BRIEFING PAPER OF THE HUMAN SERVICES Division

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**COMMITTEE ON AGING**

*Hon. Margaret Chin, Chair*

#### December 3, 2021

**OVERSIGHT: HOUSING NYC’S SENIORS**

1. **INTRODUCTION**

On December 3, 2021, the Committee on Aging, chaired by Council Member Margaret Chin, will hold an oversight hearing titled *Housing NYC’s Seniors*. Among those invited to testify at the hearing are representatives from the Department for the Aging (DFTA), aging advocates, and other interested parties and stakeholders.

This is the final oversight hearing of this legislative session. Since the start of this session in 2018, this Committee has:

* Secured $15 million in baselined funding for congregate meals at senior centers;
* Baselined funding for the creation of new Naturally Occurring Retirement Communities (NORCs) as part of the Community Care Plan;
* Grew the Senior Services Council Initiative funding from $24 million in Fiscal Year (FY) 2019 to $31.7 million in FY 2022;
* Secured $5 million to address the digital divide for seniors;
* Passed legislation establishing a COVID-19 vaccination plan for homebound seniors;[[1]](#footnote-1)
* Created an office dedicated to combating ageism in the workplace and to developing the older workforce, called the Center for Older Workforce Development,[[2]](#footnote-2) guided by the DFTA Advisory Council;[[3]](#footnote-3)
* Passed legislation requiring the New York City Commission on Human Rights to conduct a two-year study related to age discrimination in the workplace;[[4]](#footnote-4)
* Extended the increased income threshold for Senior Citizen Rent Increase Exemption/Disability Rent Increase Exemption (SCRIE/DRIE) to June 30, 2022, ensuring that thousands of New Yorkers would be able to have their rent frozen and remain in their homes;[[5]](#footnote-5)
* Passed legislation requiring caseworkers providing services at senior centers to complete the mental health first aid training course for older adults;[[6]](#footnote-6)
* Passed legislation requiring the Department of Health and Mental Hygiene inspect all senior centers and social adult day cares that serve food on an annual basis to ensure they meet New York City Health Code requirements;[[7]](#footnote-7) and
* Continuously advocated for the restoration NYCHA Senior Centers that were slated to be closed.
1. **BACKGROUND**

 Seniors are geographically spread across all five boroughs, and they live in a variety of housing situations and residences. New York City seniors live in, for example, multigenerational homes,[[8]](#footnote-8) New York City Housing Authority (NYCHA) housing developments,[[9]](#footnote-9) affordable senior housing developments,[[10]](#footnote-10) age-friendly neighborhoods,[[11]](#footnote-11) and Naturally Occurring Retirement Communities[[12]](#footnote-12) (NORCs). Some of these arrangements, such as residences within age-friendly neighborhoods and NORCs, include neighborhoods and communities where a substantial number of the residents are older adults.[[13]](#footnote-13) Other arrangements, such as seniors living in multigenerational homes or NYCHA housing, do not necessarily situate seniors in areas where they are near other seniors or have easy access to senior services.[[14]](#footnote-14)

 While NORCs specifically provide supportive services to seniors living within those communities,[[15]](#footnote-15) and certain senior affordable housing developments are served by senior providers who connect those developments to social services that help seniors age in place,[[16]](#footnote-16) seniors living on their own, even in age-friendly neighborhoods, do not readily have available to them the same supportive services, connections to providers, and access to City resources.[[17]](#footnote-17) As the New York City population continues to age, senior housing and the City’s need to reach this population across all five boroughs is paramount. Understanding how effectively and equitably the City is serving seniors across all senior communities and residences in general is thus critical.

1. **SENIORS EXPERIENCING HOUSING INSTABILITY**

Seniors are one population in New York City particularly at risk of homelessness. Many live on fixed incomes and are often rent burdened, even for those enrolled in programs to freeze their rent.[[18]](#footnote-18) Seniors are more likely to spend in excess of 30% of their income on housing than the total population, whether they rent or own and in 2015, about one-third of seniors receiving the Senior Citizen Rent Increase Exemption paid 70% of their income on rent.[[19]](#footnote-19) They also may need additional medical care and accommodations to handle heightened medical needs as they age, as more than one in three seniors has a disability (35.5%), about three times higher than the overall population.[[20]](#footnote-20)

In addition, seniors are increasingly facing other challenges that complicate their housing situation. Nearly half are immigrants and thus may face unique challenges as they age; the Center for an Urban Future estimates that elderly immigrants are over 50% more likely to live in poverty.[[21]](#footnote-21) The factors of limited mobility, language barriers, and cultural norms can exacerbate the housing challenges seniors face in addition to difficulty navigating the housing and social service systems and the sparse affordable housing options, all while relying on a fixed income.[[22]](#footnote-22) For all these reasons, the homeless senior population in the city is expected to grow from 2,600 to 6,900 by 2030.[[23]](#footnote-23)

1. **SENIORS IN NYCHA DEVELOPMENTS**

Former New York City Mayor Fiorello La Guardia created NYCHA in 1934 to replace dilapidated tenements using funds from The New Deal,[[24]](#footnote-24) three years before the Housing Act of 1937 established public housing nationwide.[[25]](#footnote-25) NYCHA originally served two purposes: (1) to provide low-cost housing for middle-class, working families temporarily unemployed because of the Great Depression, and (2) to bolster the lagging economy by creating jobs for building trades.[[26]](#footnote-26) Later, NYCHA’s purpose evolved into providing safe, decent housing for families with the lowest incomes.[[27]](#footnote-27) As of January 2021, about 22 percent or 79,537 authorized residents of the NYCHA population is age 62 or older and about 41 percent of households are headed by persons age 62 and older.[[28]](#footnote-28) As of February 2021, there are 38 senior-only developments (56 buildings) and 11 senior-only buildings.[[29]](#footnote-29)

1. **NYC HOUSING SERVICES FOR SENIORS**

Improved collaboration between City agencies and outreach efforts are essential to ensuring that seniors are aware of their potential eligibility for housing supports, including the City’s rental assistance program, CityFHEPS,[[30]](#footnote-30) and NYC Human Resource Administration (HRA) Homebase, which provides homeless prevention services to those experiencing housing instability.[[31]](#footnote-31) The NYC Housing Preservation and Development (HPD) Housing Ambassadors program partners with community-based organizations to provide assistance to affordable housing applicants.[[32]](#footnote-32) Existing programs and resources, such as this program and senior centers, could be leveraged to connect seniors with housing assistance. HPD's Senior Affordable Rental Apartments (SARA) Program provides gap financing in the form of low interest loans that can carry a minimum 30-year term and may be up to $75,000 per unit.[[33]](#footnote-33) SARA loans support the construction and renovation of affordable housing for low income seniors, 62+ years in age.[[34]](#footnote-34)

While DFTA is not involved with the construction of senior affordable housing, the agency does offer certain programs to help seniors afford their housing needs. For example, the agency partners with the New York Foundation for Senior Citizens (NYFSC) to operate a Home Sharing Program for older adults.[[35]](#footnote-35) The Home Sharing Program pairs individuals aged 60 or older with other older adults, younger adults, or developmentally disabled individuals into homes owned by a non-profit organization or an individual.[[36]](#footnote-36) NYFSC facilitates this match through a QUICK-MATCH system and staff of licensed social workers to determine the most compatible housemates by analyzing 21 lifestyle objectives.[[37]](#footnote-37) The home sharing space usually consists of private bedrooms and some common areas, and housemates often operate as a household by sharing chores and expenses.[[38]](#footnote-38) Home sharing allows older adults to split rent, combats social isolation, and promotes intergenerational engagement between roommates.[[39]](#footnote-39)

 In Fiscal Year (FY) 2019, $1.4 million was added for the Senior Home Sharing Program.[[40]](#footnote-40) NYFSC’s latest home sharing contract, awarded in July 2021, was for $740,000.[[41]](#footnote-41) In FY 2018, the Council funded NYFSC’s home sharing and respite care programs at approximately $100,000. By FY 2021, the Council support increased to $145,500.[[42]](#footnote-42)

 DFTA also partners with legal providers across the five boroughs to offer older adults free legal services, including services related to landlord-tenant issues.[[43]](#footnote-43) Additionally, in partnership with the Civil Court of the City of New York, DFTA operates the Assigned Counsel Project (ACP) for individuals aged 60 and older.[[44]](#footnote-44) ACP provides eligible older adults with a social worker and lawyer who assist them with their Housing Court cases. ACP offers older adults the following services for free:

* Legal representation.
* Social work advocacy and assistance with securing:
	+ Financial grants to cover arrears, and
	+ Entitlements such as SCRIE, Medicare/Medicaid, home care, Access-a-Ride, Meals on Wheels, etc.[[45]](#footnote-45)
1. **CONCLUSION**

During this hearing, the Committee would like to specifically learn about the state of the City’s NORCs and updates on senior affordable housing. Additionally, the Committee would like to explore the realities of seniors who are facing losing their homes, challenges facing seniors in keeping their homes, and what reasonable accommodations can and should be provided by all housing developments to help seniors live in different housing. The Committee would also like an update on the Home Sharing Program and how the City can improve participation for this program.

1. Local Law 36 of 2021 [↑](#footnote-ref-1)
2. Local Law 123 of 2020 [↑](#footnote-ref-2)
3. Local Law 122 of 2020 [↑](#footnote-ref-3)
4. Local Law 124 of 2020 [↑](#footnote-ref-4)
5. Local Law 112 of 2020 [↑](#footnote-ref-5)
6. Local Law 125 of 2019 [↑](#footnote-ref-6)
7. Local Law 141 of 2018 [↑](#footnote-ref-7)
8. *Health of Older Adults in New York*, NYC Department of Health, 2019, *available at* <https://www1.nyc.gov/assets/doh/downloads/pdf/episrv/2019-older-adult-health.pdf>. [↑](#footnote-ref-8)
9. *LiveOn NY Testimony on NYCHA Developments and Senior Centers*, LiveOnNY, Apr. 8, 2021, *available at* <https://www.liveon-ny.org/news/2021/2/17/nychatestimony>. [↑](#footnote-ref-9)
10. *Housing Options for Seniors*, NYC 311, *available at* <https://portal.311.nyc.gov/article/?kanumber=KA-01069>. [↑](#footnote-ref-10)
11. Cait Etherington, *Age-friendly NYC: The best neighborhoods for New Yorkers 65+*, 6sqft, Apr. 22, 2019, *available at* <https://www.6sqft.com/age-friendly-nyc-the-best-neighborhoods-for-new-yorkers-65/>. [↑](#footnote-ref-11)
12. *In NYC: What Are NORCs And Why Are They Important?*, New York for Seniors, July 28, 2019, *available at* <https://nyforseniors.com/in-nyc-what-are-norcs-and-why-are-they-important/>. [↑](#footnote-ref-12)
13. *Id.* [↑](#footnote-ref-13)
14. *Health of Older Adults in New York*, NYC Department of Health, 2019, *available at* <https://www1.nyc.gov/assets/doh/downloads/pdf/episrv/2019-older-adult-health.pdf>. [↑](#footnote-ref-14)
15. *In NYC: What Are NORCs And Why Are They Important?*, New York for Seniors, July 28, 2019, *available at* <https://nyforseniors.com/in-nyc-what-are-norcs-and-why-are-they-important/>. [↑](#footnote-ref-15)
16. *Affordable Housing*, New York Foundation for Senior Citizens, *available at* <https://www.nyfsc.org/housing-services/affordable-housing/>. [↑](#footnote-ref-16)
17. *See*, e.g., Cait Etherington, *Age-friendly NYC: The best neighborhoods for New Yorkers 65+*, 6sqft, Apr. 22, 2019, *available at* <https://www.6sqft.com/age-friendly-nyc-the-best-neighborhoods-for-new-yorkers-65/>. [↑](#footnote-ref-17)
18. New York City Council,Our Homelessness Crises: The Case for Change*, available at:* [*http://council.nyc.gov/data/wp-content/uploads/sites/73/2020/01/FINAL-PAPER.pdf*](http://council.nyc.gov/data/wp-content/uploads/sites/73/2020/01/FINAL-PAPER.pdf) [↑](#footnote-ref-18)
19. *Id.* [↑](#footnote-ref-19)
20. *Id.*  [↑](#footnote-ref-20)
21. *Id.*  [↑](#footnote-ref-21)
22. *Id.* [↑](#footnote-ref-22)
23. Dennis Culhane, et al., The Emerging Crisis of Aged Homelessness: Could Housing Solutions Be Funded by Avoidance of Excess Shelter, Hospital, and Nursing Home Costs?, (Jan. 2019), available at <https://aisp.upenn.edu/wp-content/uploads/2019/01/Emerging-Crisis-of-Aged-Homelessness.pdf>. [↑](#footnote-ref-23)
24. Luis Ferre-Sadurni, *The Rise and Fall of New York Public Housing: An Oral History*, The New York Times, June 25, 2018, *available at* https://www.nytimes.com/interactive/2018/06/25/nyregion/new-york-city-public-housing-history.html. [↑](#footnote-ref-24)
25. Housing Act of 1937, *available at* <https://www.gpo.gov/fdsys/pkg/USCODE-2009-title42/pdf/USCODE-2009-title42-chap8.pdf>. [↑](#footnote-ref-25)
26. Marcuse, 353-54; J.A. Stoloff, A Brief History of Public Housing, Paper presented at August 14 meeting of the American Sociological Association, at 3 (2004). [↑](#footnote-ref-26)
27. Marcuse, 354; Stoloff, 1; *see also* Judith D. Feins, et al., *Revised Methods of Providing Federal Funds for Public Housing Agencies*, U.S. Department of Housing and Urban Development, at 9 (1994). [↑](#footnote-ref-27)
28. *See* NYCHA Fact Sheet 2021, *available at* <https://www1.nyc.gov/assets/nycha/downloads/pdf/NYCHA-Fact-Sheet_2021.pdf>. [↑](#footnote-ref-28)
29. *Id.* [↑](#footnote-ref-29)
30. NYC HRA CityFHEPS, *available at*: <https://www1.nyc.gov/site/hra/help/cityfheps.page> [↑](#footnote-ref-30)
31. NYC HRA Homebase, *available at*: <https://www1.nyc.gov/site/hra/help/homebase.page> [↑](#footnote-ref-31)
32. NYC Housing Preservation and Development, Affordable Housing: Housing Ambassadors, *available at:* <https://www1.nyc.gov/site/hpd/services-and-information/housing-ambassadors.page> [↑](#footnote-ref-32)
33. NYC Housing Preservation and Development, Senior Affordable Rental Apartments, available at: <https://www1.nyc.gov/site/hpd/services-and-information/senior-housing.page>. [↑](#footnote-ref-33)
34. *Id*. [↑](#footnote-ref-34)
35. *New York Foundation for Senior Citizens, Department for the Aging Expand Home Sharing Program*,NYC Department for the Aging, Mar. 27, 2019, *available at* <https://www1.nyc.gov/site/dfta/about/pr-NYFC-and-DFTA-hold-pr-for-homesharing-program.page>. [↑](#footnote-ref-35)
36. *Alternatives in Senior Housing Manhattan*, NYC Department for the Aging, 2017, *available at* <https://www1.nyc.gov/assets/dfta/downloads/pdf/publications/HousingManhattan2017.pdf> at p. 4. [↑](#footnote-ref-36)
37. *New York Foundation for Senior Citizens, Department for the Aging Expand Home Sharing Program*,NYC Department for the Aging, Mar. 27, 2019, *available at* <https://www1.nyc.gov/site/dfta/about/pr-NYFC-and-DFTA-hold-pr-for-homesharing-program.page>.. [↑](#footnote-ref-37)
38. *Alternatives in Senior Housing Manhattan*, NYC Department for the Aging, 2017, *available at* <https://www1.nyc.gov/assets/dfta/downloads/pdf/publications/HousingManhattan2017.pdf> at p. 4. [↑](#footnote-ref-38)
39. [Lorraine Cortés-Vázquez](https://citylimits.org/author/lorraine-cortes-vazquez/), *Opinion: City’s Commitment to Diverse Seniors is Unprecedented*, CityLimits, Apr. 23, 2019, *available at* <https://citylimits.org/2019/04/23/opinion-citys-commitment-to-diverse-seniors-is-unprecedented/>. [↑](#footnote-ref-39)
40. *Report of the Finance Division on the Fiscal 2020 Preliminary Plan and the Fiscal 2019 Preliminary Mayor’s Management Report for the Department for the Aging*, NYC Council Department of Finance, *available at* <https://council.nyc.gov/budget/wp-content/uploads/sites/54/2019/03/125-DFTA1.pdf> and Council Fiscal Year 2020 Schedule C and Transparency Resolutions #1-5. [↑](#footnote-ref-40)
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42. *NYC Council Expense Funding*, NYC Council Department of Finance, *available at* <https://www.nyc.gov/html/citycouncil/html/budget/expense_funding.shtml>. [↑](#footnote-ref-42)
43. *Legal Help*,NYC Department for the Aging, *available at* <https://www1.nyc.gov/site/dfta/services/legal-help.page>. [↑](#footnote-ref-43)
44. *Id.* [↑](#footnote-ref-44)
45. *Assigned Counsel Project (ACP)*, New York State Courts, *available at* <http://ww2.nycourts.gov/ip/nya2j/diverseneeds/assignedcounsel.shtml>. [↑](#footnote-ref-45)