
Call to Action: Building a Housing Agenda for Older New Yorkers

An Intervention to Increase Public Savings and Improve Seniors' Stability

Recommendations for Mayor Bill de Blasio
February 2014

By
Council of Senior Centers and Services Inc.



Council of Senior Centers & Services of NYC, Inc.

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Council of Senior Centers and Services of New York City, Inc. (CSCS)

CSCS is a citywide not-for-profit organization representing senior services and aging issues, advocating for needed community based services which allow older adults to age with independence and dignity. With over 100 member organizations providing community based services through more than 600 programs, CSCS' members range from individual community-based centers to large multi-service, citywide organizations and serve over 300,000 older adults annually. CSCS' work ranges from economic justice, combating hunger and supportive housing to healthy aging, and community engagement. Through its network and initiatives, CSCS serves older New Yorkers from every community district and from virtually every socioeconomic background that comprise the population of NYC.

February 14, 2014

Dear Colleague,

Council of Senior Centers and Services (CSCS) is proud to share this groundbreaking policy paper focusing on the affordable housing needs of older adults in New York City. The “Call to Action: Building a Housing Agenda for Older New Yorkers” report is comprised of recommendations for Mayor Bill de Blasio and other elected officials. This report comes on the heels of our successful affordable senior housing symposium held on October 9, 2013, attended by over 150 leaders from public, private, foundation, housing and social service organizations.

New York City is in the middle of an “Aging Tsunami”. By 2030, New York City’s 60+ population will exponentially increase to a projected 1.84 million, a 47% increase from 2000. This age sector will represent 20% of the total population compared with 15.6% in 2000. The older adults population is increasingly diverse, with over half comprised of minorities, a rapidly growing immigrant population, and an increasing LGBT population as well.

While the national poverty rate for older people has declined, New York has experienced an uptick. More than 20% of older adults live in poverty according to the Center for Economic Opportunity’s measure. Further, the median income for older adults is often inadequate to cover the high cost of living in New York City but still prevents many rent-burdened seniors from qualifying for public benefits.

CSCS applauds Mayor Bill de Blasio for putting in place a bold affordable housing initiative and a well-respected and experienced team of housing professionals. The ability of older adults, frequently the anchors to stable communities and families, to remain in their homes is at substantial risk in neighborhoods of all socioeconomic levels across the city.

Given the trends, government and community organizations must take responsibility together to create and sustain a true city for all ages. The time is now to ensure that each older adult, regardless of income, race, ethnicity, sexual orientation, language or ability, is able to age with dignity and secure housing. This would create a New York City that ensures equality across the lifespan.

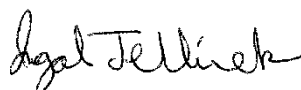
CSCS thanks members of its Housing Committee for its expert input and collaboration on this report. We would like to thank Rachel Fee, Affordable Housing & Community Development Consultant, for absorbing all our input and turning out an incredible paper. We also thank Bobbie Sackman, Director of Public Policy, for coordinating the work leading us to this final report. Lastly, we thank members for photos. For further information, contact Ms. Sackman at bsackman@cscs-ny.org or 212-398-6565 x226.

CSCS looks forward to working with Mayor Bill de Blasio and other city and state stakeholders to preserve and produce affordable housing with services for older New Yorkers.

Sincerely,



Joan Ryan
President



Igal Jellinek
Executive Director

EXECUTIVE SUMMARY

CITY AND STATE ACTION REQUIRED TO INCREASE AFFORDABLE HOUSING OPTIONS

The senior citizen population in New York City is growing at an unprecedented rate. How best to address the needs of the fastest growing segment of the city's population has been a tricky proposition for both providers and policy experts. Early intervention is often lauded as the best-practice approach for improving senior health outcomes, resulting in significant public cost savings and lessening the financial burden on health resources. Offering seniors affordable housing with supportive services is regarded as one of the best interventions for reducing hospitalization rates, and should be included in any policy strategy that wishes to reduce public expenditures related to health care and homelessness while improving the stability and economic self-sufficiency of the senior population.

This was the key message of the Senior Housing Symposium which took place on October 9, 2013 at the CUNY Graduate Center in Midtown, sponsored by Council for Senior Centers and Services (CSCS) and partnered with Leading Age and Leading Age New York. Building upon the momentum established by the recent release of the Housing First! Report: "Building Stronger 2014-2021: What the Next Mayor can do to Address New York City's Housing Crisis" and the Economic Policy Program's Housing Commission Report: "Housing America's Future – New Directions for National Policy", the Senior Housing Symposium delivered a set of policy recommendations pertaining to the improved production, preservation, and regulation of senior housing that is affordable for incomes up to 50% of the Area Median Income (AMI) or \$30,100 for a single person, based on 2013 HUD Income guidelines. Census data has shown that most senior renters living in the five boroughs earn well below this income threshold. The HUD 202 Program, initiated in 1959 through the US Department of Housing and Urban Development, was specifically designed to target very low-income households (currently defined as those persons earning no more than 50% AMI) resulting in the creation of thousands of units in New York. With production of HUD-financed projects slowing to a trickle, due to federal spending cuts, it is now up to City and State officials to adopt a new strategy for building and maintaining housing that responds to the desire of seniors to age in place.

GROWING DEMAND FOR AND INSUFFICIENT SUPPLY OF AFFORDABLE HOUSING OPTIONS

Rent burdens for the city's senior population, whose income continues to diminish as they grow older are becoming a greater threat to their housing stability and independent livelihood. Federal standards indicate that housing is generally considered to be "affordable" if costs are less than 30% of a household's income. Under these standards, the highest rent that the 200,000 New Yorkers aged over 70 years with average earnings of \$15,000 could afford to pay is \$375 per month.

For the City of New York, catching up to the loss of its rental housing stock affordable to very low income seniors continues to be a slippery slope. The Rent Guidelines Board of NYC reports that the regulated housing stock has added approximately 137,000 units since 1994 while losing 240,000 units for reasons such as rent decontrol, subsidy expiration, and co-op and condo conversion. Furthermore, the proportion of renter-occupied units deemed affordable for populations, including seniors, earning no more than 50% of AMI has declined by 56,510 units since 2000 and 610,620 units since 1970. This is part of an uninterrupted housing trend that shows little sign of abating.

Too few senior affordable housing units were built under the 10-year New Housing Marketplace Plan during the last New York City mayoral administration. The 3,600 senior units financed through the Department of Housing Preservation and Development's Special Needs Division was insufficient to address a need in a city where 90,000 seniors already pay more than 50% of their income towards rent and over 2,000 seniors per night can be found to be residing in the local shelter system. To complicate matters, onerous parking requirements are often imposed on senior housing projects, diminishing their unit yield. Addressing this and other impediments should be incorporated into a broader strategy of regulatory relief and zoning incentives. This inexpensive solution will increase supply and expand housing choices, thereby indirectly subsidizing the cost of senior housing production.

AFFORDABLE HOUSING WITH SERVICE: A KEY SOCIAL DETERMINANT OF HEALTH

The philosophy "Aging in Place", commonly linked to the core mission for any senior housing provider, should be incorporated into any new public health policy which utilizes the clinical strategy of the harmless reduction model. This was the opening message given by the Senior Housing Symposium's keynote speaker, Robyn Stone, the Senior Vice President of Research from Leading Age, which works based on the research finding that adequate and secure affordable housing with services is regarded as one of the best social determinants of health. In a recent article, entitled "Housing as Health Care — New York's Boundary-Crossing Experiment" by Dr. Nirav Shah in *The New England Journal of Medicine*, studies have clearly shown that the developments costs of this housing model are largely offset by resultant savings in services accessed, mostly from the reduced use of the health care system. This public cost rationale was the basis behind Governor Cuomo's Medicaid Redesign Initiative, which should be expanded so new state dollars can be leveraged against other city government and private sources to fulfill the goal of developing, preserving and protecting **100,000 units** of senior housing during the next eight years. **This "Call to Action", can only be achieved through an intergovernmental strategy that seeks to identify key areas of overlap where stakeholders can come together, build on past successes, and put into practice one of the best prescriptions for any vulnerable senior – a safe place to call home.**

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I. INTRODUCTION

Many older adults seeking to age with independence and dignity in New York City face a host of challenges including financial hardship, evolving healthcare needs and community isolation. A vast and impressive network of senior centers and service providers meet the needs of 300,000 seniors annually providing resources and programs to aid older New Yorkers. Often at the core of these issues is the seemingly intractable problem of *affordable housing*.

New York City remains in an official state of “housing emergency” with an extremely low vacancy rate of only 3%ⁱ. And affordability continues to be a challenge with one in three New Yorkers spending more than *half* of their income on housingⁱⁱ. But what impact will the “Aging Tsunami,” the influx of Baby Boomers about to retire, have on New York City’s housing needs?

- 1 in 5 older New Yorkers live in povertyⁱⁱⁱ.
- 359,000 elderly New Yorkers live alone^{iv}.
- 2 in 3 New Yorkers age 70+ pay more than 30% of their income on rent^v.
- 37% of non-institutionalized elders reported some level of disability^{vi}.

Recognizing the grossly inadequate supply of existing affordable housing options for seniors and the mounting demand anticipated by New York City’s growing and aging population, the Council of Senior Centers & Services of NYC, Inc. (CSCS) in collaboration with LeadingAge NY and LeadingAge took the first step in tackling this issue by hosting a housing symposium on October 9th, 2013. With a focus on affordable senior housing with services, “Call to Action: Building a Housing Agenda for Older New Yorkers” was attended by over 150 people from the affordable housing and aging worlds.

At the first conference focusing on affordable senior housing with services held in New York City, the keynote speaker for the half-day event was Dr. Robyn Stone, Executive Director of the LeadingAge Center for Applied Research and Senior Vice President of Research. The symposium featured two moderated panels that addressed City and State housing needs; engaging an audience represented by public, private, foundation, housing and social service sectors.

By leveraging the expertise of the affordable housing industry in cooperation with senior service providers, the outcome of the conference is a framework for a comprehensive senior housing plan focused on solutions to 1) increase production of affordable senior housing, 2) enhance existing housing preservation strategies for older adults, 3) provide regulatory relief to stimulate the market to respond to the growing need for senior housing and 4) provide leadership at the Department for the Aging to collaborate on housing.

Developing and preserving affordable senior housing that allows aging in place and fosters independent living, will save tax dollars down the road. However, without investment in a comprehensive senior housing plan today, New York City will not be equipped to accommodate the growing senior population and may be forced to meet the housing needs of the elderly through costly solutions such as shelter beds, hospitals or nursing homes.



HANAC-PCA Senior Residence

Financed through HUD's 202 program with assistance from HPD and HCR, this affordable senior housing residence is located in Astoria, Queens. Developers received more than 2,700 applications for the 66 new units upon opening in spring 2012.

II. BACKGROUND

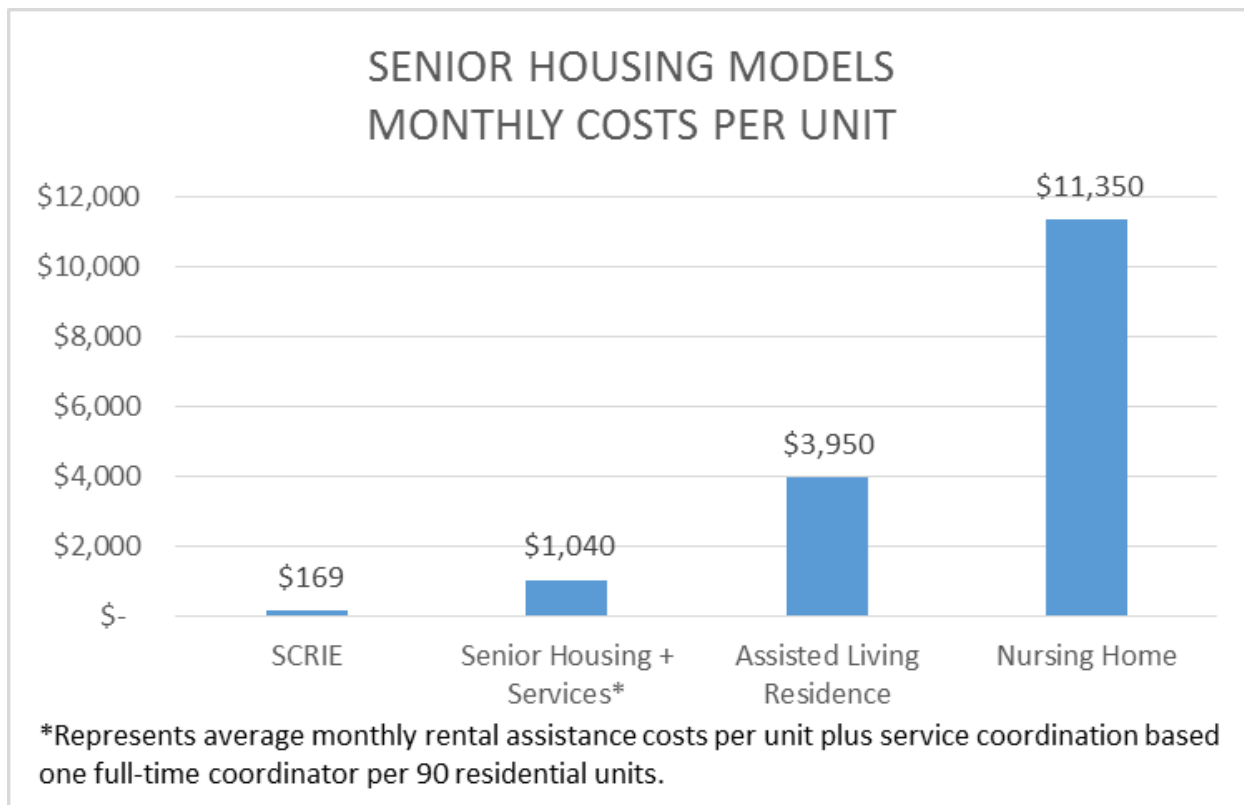
By 2030, New Yorkers 60+ population will increase to 1.84 million, a 47% increase from 2000^{vii}. With New Yorkers' average life expectancy currently at a record high of 80.6 years, we can expect the elderly to continue to live longer than in the past^{viii}. We can also expect for most seniors to be women, as women currently outlive men by about 5 years. While they live longer, women ages 65+ comprise 69% of the frail older adult population. Women are also more likely to have incomes below poverty (\$11,170 for a single person) since they tend to receive lower Social Security payments, due to time spent out of workforce and lower paying salaries. Median income for New Yorker City renters ages 60-69 is \$24,000 and even worse for those age 70 and over, median income drops to \$15,000 compared to the overall median household income of \$38,000^{ix}. Lastly, almost 33% of persons age 65+ and nearly 50% of persons 85+ in NYC live alone^x. New York City must act now to prepare for this shift in demographics and social characteristics and consider the housing needs of our aging population.

To date, piecemeal solutions have mainly addressed affordability issues for seniors without comprehensive planning. Affordability certainly remains central to any citywide senior housing plan. Between 2007 and 2011, a period when house prices citywide fell by 20 percent, the median monthly rent increased in real terms by 8.5 percent, from \$999 to \$1,084^{xi}. Households living on a fixed-income, like so many seniors, are hit hard by rent increases of this magnitude. The current average Social Security benefit is \$1,230 per month or only \$14,760 annually^{xii}. Over time, fixed-income households face unsustainable rent burdens, even when living in rent-stabilized housing.

According to New York City's 2011 Housing Vacancy Survey, 51% of single elderly renter households live in rent-stabilized or rent-controlled housing. 20% live in market-rate rental units and nearly 16% live in public housing units, while 14% live in other subsidized housing programs. Of the 98,000 single elderly renter households in rent-stabilized units, a shocking 65% paid more than half of their incomes for gross rent, while 62% of such households in rent unregulated units paid such a high proportion of their incomes for rent^{xiii}. Tragically, remaining housed is a challenge for more than 2,000 people age 60+ sleeping in municipal homeless shelters tonight^{xiv}.

Affordable housing options for low-income seniors are few and far between in New York City. For some older adults, changes in their physical, emotional, or mental health, or in their family, social, or financial situations may compromise their ability to continue living where they are. However, finding affordable and supported senior housing options which allow for independent living is difficult. Licensed assisted living residences are not designed for independent living and are out of reach for most seniors with the average cost of \$3,950 per month and as high as

\$9,500 per month depending on location and other factors^{xv}. Meanwhile, nursing home beds are even more costly as they are reserved for individuals that require 24-hour nursing care due to chronic illness or injury, have health care needs as well as personal needs and are unable to function independently^{xvi}.



The City’s current housing assistance programs available to seniors fall into the following categories: 1) public housing, 2) affordable housing production and 3) rental assistance.

Public housing- As of March 2013, 18.8% of the New York City Housing Authority (NYCHA) population are age 62 or older and 36.6% of the households are headed by persons over 62 years-of-age^{xvii}. NYCHA operates 9,822 apartments designated for seniors in 42 developments, 15 of which exist within mixed-population developments. Demand for public housing remains strong with 170,000 families on the waitlist, which nearly equals NYCHA's 175,000 public housing units.

Affordable housing production- Of the 165,000 affordable housing units developed and preserved over the last ten years, about 3,600 units are dedicated low-income senior housing buildings, most of which were financed in conjunction with the popular federal Section 202 Supportive Housing for the Elderly Program. Under the 202 program, the U.S. Department of Housing and Urban Development (HUD) provided capital to finance the construction or preservation of housing for very low-income elderly persons, including the frail elderly, with rent subsidies to help make them affordable. It provides very low-income elderly with options that allow them to live independently in a congregate setting. The program is similar to Supportive Housing for Persons with Disabilities (Section 811). While this model met great success nationwide, Congress has failed to appropriate funding for new projects since implementing drastic discretionary spending cuts in 2010. The City's Department of Housing Preservation and Development (HPD) has stepped in with alternative capital financing and Section 8 vouchers to fill the void created by the lack of 202 funding by maintaining production levels at about 200-300 units per year.

The City also finances senior housing set-asides in new construction proposed by developers and refinances senior housing projects that approach the City. In total, about 6,000 units set-aside for seniors have been developed and preserved through bond-financing by the Housing Development Corporation (HDC) over the last 10 years. Many of these were financed in conjunction with HPD.

Rental assistance- Rental assistance programs are a critical resource in keeping low-income seniors in their homes. There are a variety of housing subsidy programs serving low-income households in New York City but the primary rental assistance tools the City utilizes are the Section 8 Housing Choice Voucher Program (Section 8) and the Senior Citizen Rent Increase Exemption (SCRIE) Program.

NYCHA's Seniors

- 61,500 residents are aged 65 and older
- 48,200 aged 55 to 64
- 71% are women
- 53% live alone
- 29% reported limitations in their ability to perform basic activities of daily living
- 79% are diagnosed with two or more chronic conditions (diabetes, hypertension, high cholesterol, arthritis, or osteoporosis)

Source: "Health of Older Adults in New York City Public Housing" by NYCHA, May 2011.

- Section 8-** The City administers about 130,000 Section 8 vouchers through NYCHA and HPD and more than a quarter of these vouchers aid elderly households^{xviii}. Section 8 is limited to households earning up to 50% AMI (\$30,100 for 1 person) but 75% of new admissions are limited to 30% AMI (\$18,050 for 1 person). Section 8 offers direct monthly payments to landlords for the difference between the contract rent and 30% of a tenant’s income. The program allows vouchers to be tied to units rather than tenants in order to leverage financing against long-term rental subsidy in “project-based” contracts. The federal subsidy is funded annually through discretionary appropriations to HUD. The program, which is fully utilized in New York, has recently suffered under federal cuts. NYCHA and HPD have both ceased new admissions to their programs and are undertaking cost-cutting measures to avoid rescinding vouchers from families in need.
- SCRIE-** More than 47,000 households subscribed to SCRIE in 2012 at total cost to the City of \$96 million^{xix}. The benefit which must be renewed annually is offered through New York City’s Department of Finance. SCRIE is limited to households earning less than \$29,000 annually and freezes an applicant’s rent at current levels. Landlords are compensated through real estate tax rebates for the difference between frozen rent levels and rent increases. Unlike most housing benefits, the income limit is not pegged to area median nor is it dependent upon household size. While the benefit freezes a tenant’s rent at current levels, it does not reduce a tenant’s share of rent to the federal rent burden standard of 30% of gross income. According to federal standards, 65% of New York City’s single elderly living in rent-stabilized or rent-controlled units are currently *severely* rent burdened, spending more than half of their incomes on rent. Lastly, SCRIE income eligibility limit has not been adjusted since 2009 and at the time the increase was modest, increasing from \$28,000 to \$29,000.

While the City does offer some targeted programs to seniors, the programs are not coordinated nor are they sufficient to meet the growing demand of the City’s aging population.



III. CHALLENGES

Affordable housing preservation and development faces a host of challenges in New York City including aging housing stock, increasing operating expenses and high land costs. For renters, availability, affordability, accessibility and housing quality are the primary obstacles to obtaining and maintaining a safe and healthy home. It is important to consider how these and other challenges impact older adults and senior housing developers.

For older adults who rent in New York City, the following issues impact their ability to find and hold onto affordable housing:

- **Affordability-** According to federal affordability standards, a household is rent burdened if they pay more than 30% of gross income towards rent. For 250,000 seniors ages 60-69, earning a median income of \$24,000 in New York City, affordable rent is \$600 per month. For another 200,000 New Yorkers who are age 70+ earning only \$15,000, the highest rent they can afford to pay is \$375 monthly^{xx}. Compare that to New York City's average rent which exceeded \$3000 per month in 2013 according to REIS data^{xxi}.
- **Increasing rent burdens-** From 2007 to 2011, rent burdens got worst, growing by nearly 3%.^{xxii} For older low-income adults who are retired living on fixed-incomes or unable to work to increase their incomes, rent increases are difficult at best. An extreme rent burden, in which 50% of gross income goes towards housing costs according to federal standards, often means making difficult choices between paying rent, buying food or medicine.
- **Deregulation of affordable housing-** Even with the construction or preservation of 165,000 units since 2004 under the City's most recent large-scale affordable housing initiative, fewer units are affordable to low-income households today, due to changes in rent regulations and the expiration of affordability guarantees. In New York City, approximately 50,000 units of housing affordable to low and moderate income renters will reach the end of their mandatory affordability requirements by 2021,^{xxiii} as many as 170,000 more are at-risk by 2037.^{xxiv} Between 2002 and 2008, the number of units affordable to households with incomes at 80 percent of median fell by over 17%^{xxv} and this trend has continued^{xxvi}. With so many seniors living in rent regulated housing, deregulation is a serious threat to the sustainability of older renters.
- **Safe and accessible homes-** For some older adults, changes in their physical abilities makes accessibility an issue. According to the 2011 Housing Vacancy Survey, there are 620,000 accessible units in New York City, constituting only 19% of the housing stock. Most units in buildings without elevators are inaccessible to people with mobility impairments. Even some pre-war buildings with elevators have doorways or bathrooms that are too narrow to accommodate a wheelchair.

For others, safely navigating the bathroom without a grab bar is a danger. According to a recent report highlighting the danger and cost of falls in New York City, 78% of older adults hospitalized for falls required further care upon discharge in 2011 and only 22% were released to home under their own care. Fall-related hospitalizations accounted for 64% of all injury-related hospitalization costs among older adults in NYC. The cost of fall-related hospitalizations among older adults totaled approximately \$771 million in NYC^{xxvii}.

Turning to the challenges facing senior housing developers and operators, they confront issues similar to other affordable housing developers including finding suitable sites and securing financing. But changes at the State and Federal level have created new obstacles to developing new senior housing projects.

- **Lack of Service Coordinator Funding-** While the celebrated 202 program is described by HUD as supportive housing for seniors, most 202 buildings have been developed without a service coordinator in NYC. While service coordination in congregate senior housing is understood to bring many benefits to tenants and potential savings to government, there is no dedicated funding stream which limits use of this successful model.
- **Limitations for Senior Housing with Services-** In 2004, the Assisted Living Reform Act was signed into law which broadly expanded the definition of assisted living in the State of New York by requiring licensing of projects using the term “assisted living” or any variation. The legislation also creates areas of uncertainty for senior housing with services by placing limits on the types of services a service coordinator may provide. Clarification of the expanded definition of assisted living as it relates to independent senior housing with services will resolve any confusion. While assisted living residences have long been licensed by the State to protect residents who cannot live independently, senior housing with services is for lease-holding tenants who can live independently. Senior housing models such as the 202 program when complimented with a service coordinator, offer housing for the elderly with modest and optional services for residents. Senior housing

What is Assisted Living?

An Assisted Living Residence (ALR) is a certified adult home or enriched housing program that has additionally been approved by the DOH for licensure as an ALR. An operator of an ALR is required to provide or arrange for housing, twenty-four hour on-site monitoring, and personal care services and/or home care services in a home-like setting to five or more adult residents.

ALRs must also provide daily meals and snacks, case management services, and is required to develop an individualized service plan (ISP).

ALRs may offer each resident their own room, a small apartment, or a shared space with a suitable roommate.

with services is often developed and managed by nonprofit housing developers providing seniors with their own contained apartment with optional services such as service coordination, on-site socialization opportunities, as well as assistance accessing medical and mental health care.

- **Declining federal investment-** Since 2010, federal housing programs have been under siege in the annual appropriation process. HPD and NYCHA have lost \$400 million in federal subsidies during this period. Overall HUD funding has been reduced by a devastating 30%. For some programs supporting affordable housing development, rental assistance and public housing, this has meant funding reductions up to 50%. HUD programs including HOME, CDBG, Section 8 and the 202 program have been an important source of affordable housing financing for senior housing and services. In recent years, the 202 program has only funded the refinancing and continuation of rental assistance for existing 202 housing in need of capital improvements. Although the 202 program remains the only dedicated senior affordable housing program, the availability of funds for new projects remains uncertain.

While 202 has been an important tool for housing developers, cuts to Section 8 Housing Choice Vouchers may have an even greater impact on the financing of new senior housing development. In New York City, Section 8 has been leveraging private debt for affordable housing as a “project-based” rental subsidy, which ties the voucher to the unit rather than to the household. This allowed the City to create a senior housing program outside of the federal 202 program by utilizing other affordable housing subsidies such as tax-exempt bonds and/or Low Income Tax Credits, along with City capital and HOME funds. At present all of these federal resources are under threat in the anticipated tax reform and budget negotiations centered on reduction of the national debt.



IV. OPPORTUNITIES

Building and preserving safe and affordable housing options for seniors can spur positive social and economic benefits. While public investment in affordable housing is widely known to create jobs and stimulate the local economy, affordable housing also has the potential to improve the lives of seniors and potentially save healthcare costs. Since public resources are limited, it is important to consider new and anticipated opportunities for funding which will allow the City to stretch existing funding while expanding production.

Senior housing can offer seniors needed social connections and potentially improve health outcomes for many tenants. Furthermore, healthcare costs may be reduced for targeted populations.

- Addressing Isolation-** In a congregate housing model, tenant independence is maintained but social connections are fostered through well-designed communal space and structured social opportunities. Supportive housing is often designed to maximize tenant interactions with staff and tenants alike to encourage social connections and break patterns of isolation. Elevators may be situated to open near staff offices or laundry facilities may include a lounge area to foster engagement with staff and residents. Structured social opportunities may include as on-site classes, meetings and celebratory gatherings. Off-site excursions are easily arranged with group transportation and provide important opportunities to connect with other residents and the broader community.
- Safety and security-** Too many seniors in New York City lack an accessible, safe and secure living



Hamilton House

Project FIND's supportive housing residence located in Manhattan is comprised of 174 apartments for persons 62 years of age and up and whose income does not exceed 80% AMI (~48k for 1 person). The social service team is comprised of 2 full-time social workers who strive to keep tenants stably-housed and engaged in the community, funded by HUD's Multi-Service Coordinator Program.

environment, which senior housing can provide. While maintaining independence and privacy in a unit of their own, tenants can feel reassured in a congregate living environment with a strong sense of community in a secure setting.

- **Improved physical and mental health outcomes-** It is well documented that financial stress, including the stress of unaffordable housing costs, is detrimental to physical and mental health^{xxviii}. The value of a congregate setting is that it can provide linkages with health providers and offer an efficient platform for assessing the health status of a large number of high-risk individuals.
- **Cost savings-** Supportive housing for the disabled homeless is proven to save money. This is especially true for emergency healthcare costs which can be more efficiently addressed through managed care and outpatient services. A recent report found that homeless or institutionalized people placed into NY/NY III supportive housing saved taxpayers a net average of \$10,100 per person per year^{xxix}. Affordable housing with minimal services can also stall or completely prevent premature or unnecessary institutionalization. Should senior housing be targeted to high-use Medicaid population with connections to coordinated care, similar savings can be expected.
 - **Health Homes-** The Health Homes model of managed or coordinated care aims to reduce health care costs through community networks. Senior housing providers should seek connections with Health Home networks to ensure residents are receiving coordinated care where appropriate. These linkages may reduce State and Federal Medicaid costs.

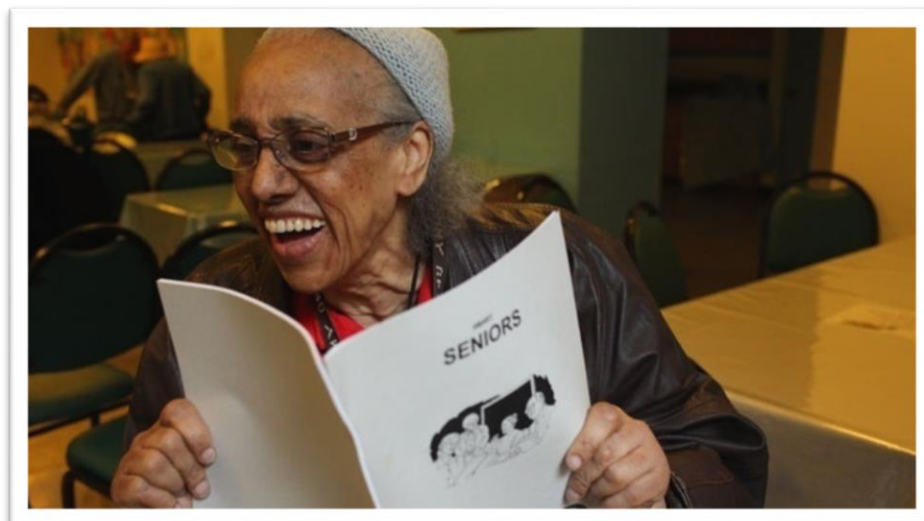
To achieve substantial social and economic benefits from the development and preservation of senior housing, existing production levels must be vastly expanded. To increase investment, it is important to consider potential new funding opportunities at the State and Federal levels.

- **Medicaid Redesign Team (MRT)-** The State's MRT Affordable Housing Work Group allocated \$86 million in 2013-14 to fund various supportive housing initiatives for high-cost Medicaid populations, recognizing that targeted investment in affordable housing will yield savings in healthcare. The MRT is an important model for social investment and a valuable resource for projects targeting high-cost populations. At present, only \$3 million in MRT pilot project funding supports senior housing. Approximately 20% of existing MRT housing program dollars will go to house seniors. This funding resource should be expanded for future opportunities to enhance senior housing with services.
- **National Housing Trust Fund (NHTF)-** The NHTF was established to provide communities with funds to build, preserve, and rehabilitate rental homes that are affordable for extremely and very low income households. Since the passage of NHTF legislation in 2008, it has not been capitalized as expected through Fannie Mae and Freddie Mac since they entered conservatorship. Once capitalized, New York State is expected to receive up to

\$500 million. At least 20% of these funds should be used to build and preserve senior housing in New York City.

Additional benefits will be achieved by investment in programs designed to meet the service needs of seniors aging in place. Such funding will ensure that building residents and communities are proactively supported through service coordination models.

- **Senior Service Coordinator-** Modeled on the federal 202 model, a service coordinator with professional social work experience is key to linking tenants with social services that keep tenants stably-housed and engaged in the community through four areas of support: 1) housing, 2) case management, 3) medical and 4) social. Senior housing projects should be encouraged to incorporate on-site service coordinators to proactively address seniors' changing needs while potentially reducing public spending associated with service coordination.
- **Client Centered Technologies-** Residents of affordable housing live at varying degrees of independence, initially, very active and perhaps over time in need of additional supports, including the evolving field of client centered technologies (CCT). CCT can support safety and dignity, while at the same time be a factor in cost reduction and combatting social isolation. Examples may include access to a Virtual Senior Center for homebound tenants, digital signage to keep residents up to date with programming, and telehealth kiosks for residents to measure and record blood pressure, oxygen, and weight levels for remote monitoring by nurses.
- **NORC Programs-** Naturally Occurring Retirement Community (NORC) is a multi-age housing development that was not originally built for seniors but that now is home to a significant number of older persons. Through a public/private partnership, Supportive Services Programs offers older residents access to case management and health related services right in their own building or building complex through an on-site nurse part time, classes and educational activities, trips, and volunteer opportunities. This popular program should be expanded in suitable buildings and communities



V. SOLUTIONS

Investment in a comprehensive senior housing plan will address the challenges facing older adults and senior housing developers while leveraging public resources to maximize social and economic benefits. Mayor de Blasio should adopt a four-part plan to improve **1) Production, 2) Preservation, 3) Regulation of affordable housing for older New Yorkers and 4) Leadership.**

At the centerpiece of investment in affordable housing for seniors, the City should launch **Senior Housing + Services (SH+S)**. Modeled on the 202 congregate low-income housing program, this new housing finance program with services (SH+S) can provide low-income seniors with affordable housing in buildings supported by a service coordinator to meet aging residents' evolving needs.

By retooling existing programs and additional investment in select programs, Mayor de Blasio can create a program to serve at least **100,000 seniors**, laying the groundwork for a foundation to meet the housing needs of New York City's growing elderly population.

SENIOR HOUSING DEVELOPMENT AND PRESERVATION	
Program	Units / Households 2014-2023
Senior Housing + Services	6,000
HPD/HDC LAMP, LIRP and Preservation	6,000
Guaranteed Inclusionary Housing for Seniors	10,000
Senior Repair/Accessibility Loan Program	3,000
SCRIE	75,000
TOTAL	100,000

1) PRODUCTION

Make senior housing a prominent feature in Mayor de Blasio's 200,000-unit affordable housing plan by developing and preserving 22,000 units of affordable housing for older adults over ten years through HPD and HDC programs and by targeting senior housing in an anticipated Guaranteed Inclusionary Housing Program.

- **Senior Housing + Services-** Build **6,000 units** of low-income rental housing for seniors by investing **\$750 million in capital subsidies** over 8 years and utilizing project-based Section 8 assistance vouchers to leverage Low Income Tax Credits and other public and private resources. This investment will double senior housing produced by HPD's Special Needs Unit and will enhance the existing program by providing buildings with on-site service coordinators. Furthermore, there are several pilots in process utilizing Medicaid Redesign

Transition (MRT) funds which hold promise as a steady funding source for senior housing and services due to the benefits of supporting seniors to age in place in the least restrictive setting possible.

- **Service Coordinator Funding-** In cooperation with NY State, invest the **\$6 million** required to fund service coordination to support 6,000 SH+S units. This cost estimate is based on current monthly rates of \$80-\$125 per unit to adequately fund a service coordinator. Explore the inclusion of senior housing in the next NY/NY agreement to fund on-site service coordination to maximize benefits for the tenants and community.
- **Allow Senior Projects to Self-Finance Service Coordination-** Less than \$6 million may be required if suitable projects are permitted to internally fund a service coordinator role in initial underwriting. Both City and State housing agencies should offer developers greater flexibility to pursue this option where feasible.
- **New Construction Set-Asides and Senior Housing Preservation-** Continue present strategies and maintain current levels of volume cap and corporate subsidy to build and preserve senior housing through LAMP and other HDC new construction and preservation programs by committing at least **\$540 million in volume cap** to invest in **6,000 affordable units** over the next 8 years. Preserving existing affordable housing serving high concentrations of older adults like many Mitchell Lama residences and buildings operating under HUD legacy rental assistance and insurance programs may also be candidates for NORC services.

Senior Housing + Services (SH+S)

Senior housing with services prolongs independence and offers many advantages to government and the senior consumer including:

- 1) lower costs for operators and tenants
- 2) modest and flexible staffing arrangements
- 3) increased opportunity for development by non-profit mission driven providers
- 4) increased feasible for a greater number of units to be developed to address the growing demand for affordable housing for seniors.

Consider the following options to reduce subsidy costs by leveraging the private market and building to better meet community needs:

- **Guarantee inclusionary housing for seniors-** In plans to provide 50,000 units of guaranteed inclusionary housing, incentivize developers to dedicate 20% or **10,000 low-income units** for senior housing. Harness the private market to create off-budget affordable housing for seniors by offering sufficient zoning bonuses in rezonings, *without* use of public subsidy. Ensure developers work with community organizations to provide service coordination for low-income tenants. And by targeting 1 in 5 guaranteed inclusionary units now, we can start to prepare for the 1 in 5 seniors expected by 2030.

- **Utilize NYCHA land-** With more than one third of head of households age 62+ at NYCHA and 5,500 units currently under-occupied across the City’s vast public housing portfolio, build senior housing with services on NYCHA land. Serving seniors in NYCHA infill plans can free-up larger under-occupied units while providing housing options to NYCHA tenants and other seniors seeking supportive and affordable housing nearby in their community^{xxx}.
- **Champion LIHTC Income Averaging-** Serve a wider range of income groups than the current, narrowly targeted housing programs which are a bad fit for extremely low-income seniors. Provide additional city and state subsidies to complement the federal Low Income Housing Tax Credit program, and champion a 30/60/90 percent AMI balanced LIHTC program.

AMI Levels

Affordable housing financed with LIHTC often produces units affordable to households in a narrow income band just below the 60% AMI income limit. Ensure that new senior housing targets single households at the following levels:

- 30% AMI or \$18,060
- 40% AMI or \$24,080

Source: HUD 2013 Income Limits

To support operating costs, consider the following strategies:

- **Set-aside or create new project-based rental subsidies-** Rental assistance is critical to developing low-income senior housing. About 600 rental assistance vouchers are required for low-income seniors annually to meet production targets. Prioritize Section 8 vouchers that may become available through attrition or if Section 8 budget threats persist, create a new long-term rental assistance program in conjunction with the State.

Siting recommendations:

- **Explore co-location with senior centers-** Senior housing can be built to include community or retail space on the ground floor. Work with senior service providers and DFTA to create social, educational or other important service programs for residents and the community at large, fostering integration between residents of affordable housing and the greater community. The theory behind this concept is to provide vulnerable seniors with an on-site and therefore easily accessible suite of support services that extends the capabilities of the Service Coordinator. An example of this model is a co-located primary care practice or Community Health Center (Federally Qualified Health Center) within a residential project to help residents to manage chronic conditions
- **Proximity to services and transit-** Site senior housing near medical and other community facilities that will be utilized by seniors. Plan around bus routes and transit hubs to ensure optimal access to public transportation.
- **Establish a first-look for senior housing developers-** Work with State and Federal agencies operating property disposition units to establish a first-look program for senior housing developers to acquire sites suitable to residential development.

- **Prioritize senior housing on City-owned sites-** Ensure senior housing is included in requests for proposals in large scale housing development and economic development projects. Ensure that housing agencies work with other City agencies to maximize public land available for affordable housing siting.

2) PRESERVATION

Although we must increase affordable housing production, it is widely understood that we can't build our way out of a housing crisis. It is also clear that we need to take more aggressive measures to keep people in their existing homes. As quickly as the City's shelters rose to 50,000, they can easily rise to 100,000. The City must act to protect tenants from the threats of unaffordability, displacement and disrepair.

Advocate for comprehensive solutions to keep older adults safely housed in apartments with permanent affordability.

- **Reform SCRIE-** SCRIE is a critical resource for many seniors living on fixed incomes and facing ever-rising rents. With an income limit of 29,000 without regard to household size, too many households headed by older adults are found ineligible but remain in dire need of rent relief. The SCRIE program should be reformed and outreach should be improved to serve a greater percentage of eligible elderly renters. If enrollment is increased by ~50%, SCRIE reform is projected to cost upwards of **\$152 million** in tax rebates to aid **75,000 households** annually. While this estimate represents a 50% increase to the current program budget, it does not take into account the cost of reducing participants' rent burdens to 30% of gross income. A more in depth cost analysis must be conducted based on Department of Finance enrollment data, which is not publicly available at the time of this report.

Critically needed reforms are as follows:

- Raise SCRIE income limit to at least 60% AMI (\$36,120 for a single household) and adjusted to household size, following annual adjustments set by HUD.
- Limit rent burden to 30% of a tenant's gross income as per federal affordability standards.
- Reduce the administrative burden on seniors while lowering the City's administrative costs by extending the renewal period from only one year and simplify the renewal process.
- Launch an aggressive public outreach campaign to ensure that eligible seniors are aware of the rental assistance program and publicize application and renewal procedures. Consider modeling a systematic outreach program based on the Star Tax Rebate which prompts households to review eligibility annually when filing income taxes.
- Encourage legal service providers and homeless prevention organizations to promote application to SCRIE and include fast-track approvals for seniors facing eviction.

- Help seniors facing eviction due to nonpayment of rent by reforming the program to offer landlords a tax rebate for back payment of rent. For tenants who could have qualified for SCRIE while accruing rental arrears, an emergency SCRIE “One Shot” should be offered similar to the HRA program which most commonly pays for rent, utilities and moving/furniture.
- Explore the opportunity to amend city and state policies regarding the recertification process to ensure seniors are not deemed ineligible for missing the recertification deadline. This will improve their ability to remain stably housed.
- Consider transferring SCRIE administration from DOF to DFTA as this agency is better prepared to provide more customer-friendly service to older adults.
- **Invest in Senior Repair/Accessibility Loan Program-** Modeled on the City’s successful Rapid Repairs program aimed at rebuilding after Hurricane Sandy, the City should establish a program to install grab bars in bathrooms and conduct other improvements to enhance accessibility and safety in **3,000 homes**. In the Rapid Repairs model, the City contracts with the construction crews and owners to perform standard work packages for homeowners. In a new model focused on seniors, low-income homeowners and renters would both be eligible to receive accessibility upgrades based on demonstrated need.
- **Expand NORCs-** This successful and innovative model should be expanded from just 28 buildings in NYC to allow seniors to age in place with support and delay or prevent institutionalization. The City should increase contract funding to cover staff costs and survey existing buildings across the city to determine their eligibility to receive benefits from NORC services.
- **Advocate for repeal of the Urstadt Laws-** Fight for local control of the rent regulation process to increase protections for tenants, especially for seniors struggling to make ends meet. Ensure rent regulated tenants are protected and rent increases are fair and justified.

3) REGULATION

The City needs to keep pace with reforms to zoning, building and housing and maintenance codes to permit the establishment of new housing models to address the changing needs and demographics of our city's aging population.

- **Adopt “Making Room” recommendations-** The Citizens Housing and Planning Council’s “Making Room” initiative that brings together cutting-edge housing and demographic research, new design proposals, and pragmatic policy recommendations that would expand housing options in New York City to meet the needs of our diverse and growing population. The Making Room initiative is specifically focused on three new housing types for the New York City marketplace: 1) Small, efficient studios designed for single person households; 2) Legal shared housing options for unrelated adults; and 3) Accessory units to make a single family home more flexible for extended families or additional renters. The practical approach of Making Room would expand affordable housing options for not just for older adults but for people of all ages.

- **Incorporate Universal Design principles-** While New York City’s building code meets and sometimes exceeds federal accessibility standards, any new changes to the building, zoning and housing maintenance code should incorporate Universal Design principles to improve inclusion and accessibility.
- **Enhance senior housing bonus-** Improve the senior housing density zoning bonus so that affordable housing developers can increase building size, reduce per-unit costs, and better compete for land.
- **Eliminate parking requirements-** Eliminate parking requirements for senior affordable housing developments to reduce costs and make more sites viable for development. While reduced requirements are available for new construction of senior housing, projects should be able to avoid this requirement entirely.

Ease regulatory barriers at the State level:

- **Review the Assisted Living Reform Act** – Clarify the definition of “services” to maximize affordable housing options for seniors.
- **New York/New York IV-** Explore options for funding service coordinators by expanding eligible populations in the next New York/New York Supportive Housing agreement to allow for seniors. Under NY/NY a service coordinator tied to low-income senior housing can provide important linkages to seniors in need of support to maintain social ties, good health and independence.

4) LEADERSHIP

For too long, there has been a complete disconnect between the Department for the Aging (DFTA) and citywide housing and planning activities and resources for older adults. City Hall should ensure that DFTA is informed and actively engages on the important issue of affordable housing by establishing an Assistant Commissioner of Housing at DFTA to coordinate and collaborate with City Hall and housing agencies (HPD, NYCHA, DHS, DCP, DOHMH)). DFTA’s Assistant Commissioner of Housing can be a housing advocate for seniors and take the lead on the following:

- **Engage senior housing stakeholders-** Open channels of communication with service and housing providers. Elicit feedback from stakeholders while communicating priorities, progress and needs.
- **Advocate for federal housing resources-** Work with national aging partners and federal officials to restore funding to HUD programs, especially the 202 and Section 8 programs.
- **Develop public/private partnerships-** The City should partner with external stakeholders to jointly combat challenges and leverage opportunities created by the “aging tsunami”.
- **Explore new models/best practices-** DFTA should work with housing agencies to explore new housing models and best practices in affordable housing for older adults. The City can learn from other localities and cultures to push the boundaries of innovation in housing and services.

- **Participate in planning-** DTFA's Assistant Commissioner of Housing should work with DCP, HPD and NYCHA on planning to meet the needs of seniors. There are opportunities for co-location with senior centers or geriatric care or other facilities that make sense for senior housing. Opportunities for infill on NYCHA campuses with high concentrations of seniors in under-occupied apartments or development on land owned by the Health and Hospital Corporation could build on the success of ongoing initiatives where NYCHA property is being successfully repurposed to expand economic opportunity (e.g. Astoria Houses in Western Queens).
- **Create senior housing portal-** Compile a database of all City-financed senior housing initiatives and create a user-friendly website listing vacancies. At present, HPD does not track senior housing units developed or preserved.
- **Conduct research-** DTFA, in collaboration with community organizations, should take the lead in evaluating senior housing models and analyze cost-saving measures, health and other outcomes for residents with the view of targeting investment in efficient and effective housing. Such research could justify and attract MRT and other types of investment.



VI. CONCLUSION

New York City must begin to prepare to meet the housing needs of our growing and aging population. The first step in addressing the massive shortfall of senior housing is to create meaningful linkages between DFTA and the City's housing agencies while measuring outcomes and encouraging best practices.

Senior housing must be a prominent part of Mayor de Blasio's proposed 200,000-unit affordable housing initiative. Keeping seniors in their homes by expanding SCRIE is essential to managing demand for affordable housing. However, demand is great and the City must invest a minimum of \$750 million to create and preserve 6,000 affordable SH+S units over 8 years to begin to meet this growing need. The return on this substantial investment will be evident by the social and economic benefits of developing and preserving affordable housing for low-income seniors.

To ensure that older New Yorkers of all incomes can benefit from living in housing with services, CSCS encourages Mayor Bill de Blasio, Governor Andrew Cuomo and other stakeholders to review the current assisted living law. Allowing for the provision of supportive services, in particular for low income seniors, enables residents to feel secure in their housing as they age in place. We also urge the Mayor and Governor to work together to improve rent regulation for tens of thousands of seniors struggling with rent increases and fearful of deregulation and loss of tenant protection and their homes.

All efforts to incentivize affordable housing production in the private market including guaranteed inclusionary housing should require specific senior housing targets. Regulatory changes must be made to not only spur the private market to invest in affordable housing but also to reduce costs for affordable housing developers.

Making New York a more affordable and equitable city can only be done by including the needs of older adults. This report outlines a framework to address the "Tale of Two Cities" experienced by low-income seniors in desperate need of affordable and supportive housing to live independently with dignity.

VII. CSCS HOUSING COMMITTEE

Laura Jervis, Co-Chair, Executive Director, West Side Federation for Senior & Supportive Housing

John Kaiteris, Co-Chair, Executive Director/CEO, HANAC, Inc.

Association of New York Catholic Homes
Bowery Residents Committee
Catholic Charities Neighborhood Services
Catholic Community Relations Council of NYC, Inc.
Community Agency for Senior Citizens
The Educational Alliance
Encore community Services
Goddard Riverside Senior Services
HANAC
The Hebrew Home at Riverdale
Institute for Puerto Rican and Hispanic Elderly
Isabella Geriatric Center
James Lenox House Association
JASA
Jewish Home Lifecare
Mid-Bronx Senior Citizens Council
NY Foundation for Senior Citizens
Presbyterian Senior Services
Project FIND
Queens Community House
Ridgewood-Bushwick Senior Citizens Council
SelfHelp Community Services
Sunnyside Community Services
YM-YWHA of Washington Heights/Inwood

VIII. HOUSING SYMPOSIUM SPEAKERS & CONTRIBUTORS

October 9, 2013

Speakers:

Igal Jellinek, Executive Director, Council of Senior Centers and Services of NYC, Inc.

Greg Olsen, Acting Director, New York State Office for the Aging

Dr. Cheryl Phillips, Senior Vice President, Public Policy & Advocacy, LeadingAge

Dan Heim, Executive Vice President, LeadingAge NY

Bobbie Sackman, Director of Public Policy, Council of Senior Centers and Services

Keynote Speaker:

Robyn Stone, Executive Director, Center for Applied Research and Senior Vice President of Research, LeadingAge

Moderator:

Shola Olatoye, Vice President & Market Leader, Enterprise Community Partners, Inc.

State Panelists:

Richard Brown, Senior Underwriter for Multi-Family, New York State Homes & Community Renewal

Diane Darbyshire, Senior Policy Analyst, LeadingAge NY

Stuart Kaplan, CEO, SelfHelp Community Services, Inc.

Elizabeth Misa, Deputy Medicaid Director, Office of Health Insurance Programs, NYS Department of Health

City Panelists:

Lilliam Barrios-Paoli, Commissioner, NYC Department for the Aging

David Gillcrist, Executive Director, Project FIND

Jessica Katz, Assistant Commissioner, NYC Department of Housing & Preservation Development

Jerilyn Perine, Executive Director, Citizens Housing Planning Council

IX. ENDNOTES

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