

June, 2024

How Long Do We Have to Wait?: *Why New York Needs to Prioritize Equity for Older New Yorkers in Housing Development*



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Letter from Executive Director

June, 2024

Dear Colleagues,

For over 40 years, LiveOn NY has worked tirelessly to advocate for the diverse network of nonprofit organizations that help us thrive as we age. Through our work, we advance systemic change to ensure that New York is an equitable and inclusive place to age regardless of wealth, racial disparities and other barriers.

LiveOn NY is pleased to release **“How Long Do We Have to Wait?: Why New York Needs to Prioritize Equity for Older New Yorkers in Housing Development.”** This report provides an alarming update to our 2016 *Through the Roof Housing Waitlist* study. Notably, the number of older adults on HUD-202 waitlists is well over 300,000 – about 50% higher than in 2016—with an *additional* 220,000 Housing Connect Lottery applications for affordable senior apartments. Further, New York City now has almost three times as many older New Yorkers experiencing homelessness as it did a decade ago, with the number of older adults in shelters higher than it’s ever been and trending upwards. This is not an equitable New York.

Older New Yorkers’ ability to age with dignity and respect starts at home, in a space that is affordable, accessible, safe, and connected to high-quality services intended to foster independence. While some affordable senior housing policy advancements have been made in New York, it is critical that all levels of government address this issue with much more urgency and intentionality. Our hope is that this report catalyzes stakeholders to support key policy initiatives and investments that will build a more equitable New York.

LiveOn NY expresses our sincere gratitude to the New York Community Trust and for their partnership and steadfast support of this report. We also acknowledge the guidance and collaboration from our Board of Directors, Housing Advisory Board and Affordable Senior Housing Coalition. We also gratefully acknowledge the help of Jason Rust, Affordable Housing Development Consultant at J. Rust Consulting LLC who contributed a great amount of time, knowledge and thought to this report. A special thanks to LiveOn’s entire staff and especially to Andrea Cianfrani, Associate Executive Director, Kevin Kiproviski, Director of Public Policy and Jenny Chen, Public Interest Scholar Intern, for their roles in the design, research, and development of this project. Finally, we are so appreciative of the work of our Public Relations Consultants, New Deal Strategies, for their support and guidance.

We ask you to join us as we envision a New York where we all have the resources we need to age in community and enjoy a high quality of life in our later years.

Allison Nickerson

Executive Director, LiveOn NY

Executive Summary

All New Yorkers deserve safe and affordable housing as they age. Secure housing is the key to our well-being later in life. It is a major driver of the social determinants of health and fuels our ability to thrive in our communities.

Unfortunately, much of New York's housing stock was not built or planned to support aging in place. New York City's budgets and programs are not producing enough new senior housing to keep up with increasing demand. Our research shows that more older New Yorkers than ever are languishing on waiting lists for affordable senior housing for years, and the budgets and development of affordable senior housing are failing to reflect the growing needs.

Key findings of this report include:

1. Applications for affordable senior housing units are over **520,000** and growing daily, including **300,000** people on waitlists for HUD 202 apartments & **220,000** applications for affordable senior apartments on the Housing Connect Lottery.
2. Older adults in need of affordable housing typically have lower incomes, higher rates of disability, and belong to smaller households than non-senior households.
3. Rates of homelessness among older New Yorkers have never been higher.

The cost of ignoring this issue is enormous. We *can* and must solve this issue, through the preservation and increased development of affordable housing units for older people. The solutions to older adult homelessness and the affordable senior housing crisis are solvable, but we need City, State, and Federal support to make those solutions a reality. This report provides policy recommendations to address this issue.

LiveOn and the network of nonprofits that develop, preserve, and manage affordable senior housing stand ready to work with the government to move our city forward on this critical issue.

Key Findings

In 2023, LiveOn NY conducted a multifaceted research project to quantify the demand for affordable housing among older adults in New York City and to better understand the household characteristics of those actively applying for affordable housing and/or experiencing homelessness. This original research analyzed:

1. Publicly reported data from the NYC Dept. of Homeless Services
2. Housing Connect Lottery data from the NYC Dept. of Housing Preservation & Development
3. Self-administered survey data from owners of HUD 202 senior buildings throughout the city

The findings, described in more detail below, align with what LiveOn NY hears every day from our members and from older New Yorkers: **There is massive demand for deeply affordable senior housing in NYC.**

Applications for affordable senior housing units are over 520,000 and growing daily, including 300,000 people on waitlists for HUD 202 apartments & 220,000 applications for affordable senior apartments on the Housing Connect Lottery.

- 2023 survey results of the HUD 202 Waitlist data alone indicate there are over 300,000 older New Yorkers on waiting lists for 202 buildings — this is an increase of almost 100,000, or 50%, since LiveOn NY’s previous 2016 survey, which indicated 200,000 older adults on waiting lists.
- Since Housing Connect 2.0 launched in 2020, almost 140,000 households that include someone 62+ have registered online, comprising over 160,000 individuals aged 62+.
- From 2020 to Fall 2023, only 1,900 senior households received units through Housing Connect, representing only 1.4% of the senior households registered in the system.
- There have been 220,000 separate applications from senior households for age restricted senior units. This is an average of 69 applications per unit, or 6,300 applications per senior project.
- There are hundreds – often thousands – of senior households registered on Housing Connect in every Community District in NYC.

Key Findings

Older adults in need of affordable housing typically have lower incomes, higher rates of disability, and belong to smaller households than non-senior households.

Extremely low incomes:

- 57% of senior households registered on Housing Connect have Extremely Low Incomes (<30% of Area Median Income (AMI) which is under \$32,610 annually), as compared to 38% of non-senior households.
- 79% of senior households have Very Low Incomes (<50% of AMI, or under \$54,350)W
- 93% of senior households have Low Incomes (<80% of AMI, or under \$86,960)
- Only 7% are qualified as Moderate Income or higher.

Income Tier	HH w/ 62+		HH w/o 62+		Total
Extremely Low Income (0-30% of AMI)	78,067	57%	345,538	38%	423,605
Very Low Income (31-50% of AMI)	30,484	22%	223,907	25%	254,391
Low Income (51-80% of AMI)	19,109	14%	200,840	22%	219,949
Moderate Income (81-120% of AMI)	7,005	5%	98,061	11%	105,066
Middle Income (121-165% of AMI)	1,612	1%	26,065	3%	27,677
Above Middle Income (166%+ of AMI)	1,006	1%	5,241	1%	6,247
Total:	137,283		899,652		1,036,935

High levels of disability:

- Almost 20% of Housing Connect users aged 62+ report some form of disability compared to 4.4% of those younger than 62.
- Of those 62+:
 - Over 16% have a mobility disability
 - 8% have a vision and/or hearing disability
 - Almost 5% have both a mobility and a vision/hearing disability

Key Findings

HH Size	Number	Percentage
1	73,372	53%
2	53,549	32%
3	12,572	9%
4	5,325	4%
5+	3,456	2.5%

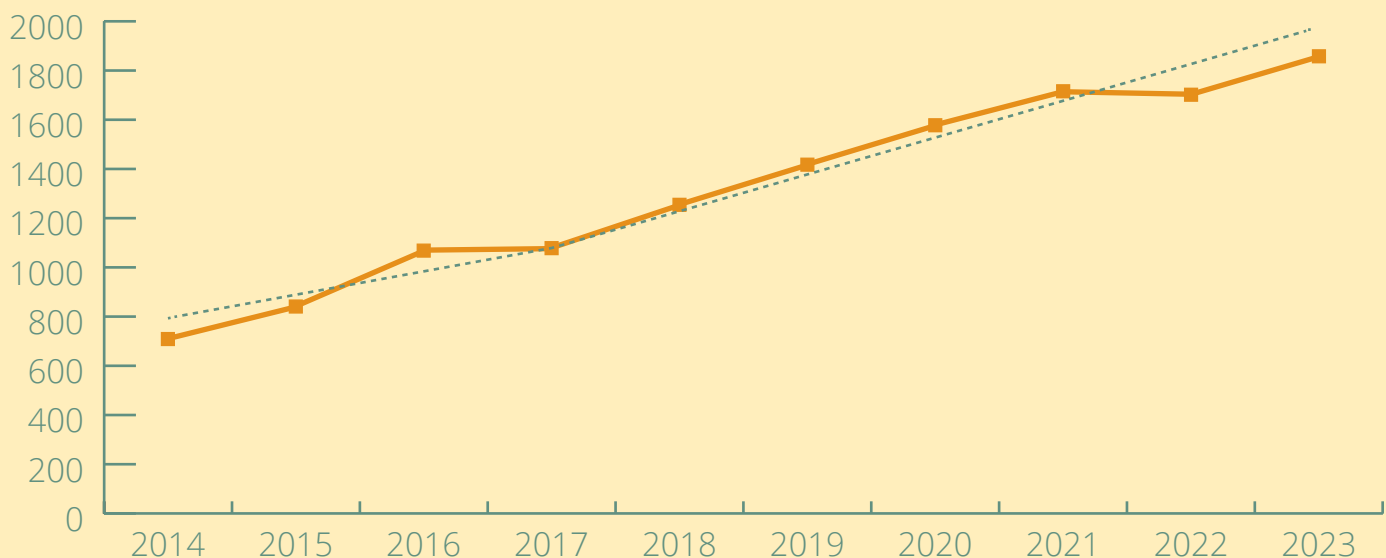
Small household sizes:

- 85% of senior households on Housing Connect consist of only 1-person (53%) or 2 people (32%).
- 87% of unhoused older New Yorkers are single adults.

Rates of homelessness among older New Yorkers have never been higher.

- In fiscal year 2023, an average of 1,857 single adults aged 65+ were in DHS shelters each night – the highest number on record.
- The average number of single homeless individuals aged 65+ has increased for 9 of the last 10 years, with an average annual increase of over 10% each year.
- Since 2014, the proportional share of single adults in shelters aged 65+ has risen almost every year from 5% of all single adults in 2014 to 7.4% in 2023 — representing an almost 5% average annual increase.
- There were similar increases in single adults aged 45 to 64, and among older adults who are members of adult families.

Average Number of Single Adults 65+ in Shelter



NYC Policy Recommendations

New York City and all levels of government must commit to developing significantly more affordable senior housing in the coming years. They must prioritize:

- Transparent, clear, and accountable production data/metrics
- Extremely low-income & very low-income AMI (area median income) tiers with rental assistance
- Fully accessible design features
- Units set-aside for homeless individuals
- Fully funded on-site social services and community programming for all residents
- Housing in high-opportunity areas with access to jobs, accessible transit, and community resources that benefit low-income older adults who are likely to live alone and have disabilities

Specific and timely recommendations include:

- 1. Set annual production and preservation goals for affordable senior housing, including at least 1,000 new units of deeply affordable senior housing with fully funded services per year.**
- 2. Pass meaningful zoning reform to support increased production of affordable housing citywide, including passage of the City of Yes for Housing Opportunity.** Further, this reform must be paired with these recommendations to ensure older adults are not left behind in new proposed developments throughout our city. New York City must prioritize Extremely low-income & very low-income AMI tiers with rental assistance for older adults.
- 3. Build More Senior Housing on Public Sites** — New York City must issue more Requests for Proposals (RFPs) for HPD, H+H, and NYCHA land to be developed specifically as Senior Affordable Rental Apartments (SARA) projects. The City successfully did this as part of the Seniors First initiative in the past, awarding 4 public sites for SARA projects.
- 4. Update and Improve Affordable Housing Development Processes** to eliminate the red tape and strengthen financing programs to facilitate the creation of more affordable senior housing projects.

NYC Policy Recommendations

5. Explore the Feasibility of Expanding Financing Strategies and Tools to Increase Senior Housing Production including

- a. **Using Section 8 Project-Based Vouchers (PBV)** – NYC should explore the possibility of setting aside funding for affordable senior housing projects in order to guarantee enough vouchers to meet the new production goals. The agency must ensure regular and predictable PBV RFP rounds each year.
- b. **Using a HPD 9% Tax Credit Set-Aside** – HPD currently sets aside 40% of its competitive 9% tax credits for supportive housing projects. The agency must similarly set aside a percentage of the credit allocation housing focused on older New Yorkers.
- c. **Utilize City-Funded Rental Assistance** – New York City must create a City-funded rental assistance source for senior housing similar to the NYC 15/15 Rental Assistance program created for supportive housing in 2017. Using a City-funded source would lower construction costs, potentially allowing more projects to be built with less capital funds.

6. Encourage Senior Housing Production in High Opportunity Areas

– Developers should be encouraged to build SARA projects in all parts of the City so that older New Yorkers are not left behind.

7. Increase Social Service Funding for all Residents of SARA Projects

– The New York City Human Rights Administration (HRA)'s SARA Service funding has not increased since it launched in 2016. It provides only \$5000 per homeless apartment unit per year (which are 30% of units in SARA projects). The amount is insufficient to meet the needs of the formerly homeless residents and the other senior residents who also increasingly require services as they age in place. **HRA must increase funding so that it covers formerly homeless residents and residents from the lottery for new and existing SARA projects.** Further, service funding should be increased in line with inflation to keep up with need. Other types of age restricted affordable housing should qualify to receive this service funding if alternative funding sources are not available.

8. Strengthen the Senior Rent Freeze (SCRIE) Program.

Rental amounts for those who qualify for SCRIE should be capped at 30% of their annual income to prevent people from losing their homes due to nonpayment of rent. Further, the SCRIE income eligibility amount maximums must be increased in accordance with inflation to ensure we are meeting real needs in real time.

NYC Policy Recommendations

- 9. Strengthen the “Aging in Place” Retrofits for HPD Preservation Projects.** HPD should continue this program and set Aging in Place unit targets as they did for the Seniors First initiative.
- 10. Facilitate Congregate Senior Housing** through zoning changes and proactive support from the administration for creative housing solutions.
- 11. Make Senior Housing Metrics available and accessible.** The City must commit to making Housing Connect data publicly available and accessible, such as in the Mayor’s Management Report or through other sources.²

Conclusion:

Adopting these policy recommendations will allow older New Yorkers to age and thrive in their communities, preventing homelessness. Meaningful public policy that creates stable, affordable housing is critical to building a more equitable New York for us all as we age. New York City must prioritize and increase production of affordable senior housing with services by strengthening existing rental support programs and exploring innovative ways to age in place in New York City.

²As of the publication date of this report, affordable housing production data requested in October, 2023 through a FOIL has not yet been received from New York City.

Thank You to Our Generous Partners and Supporters

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