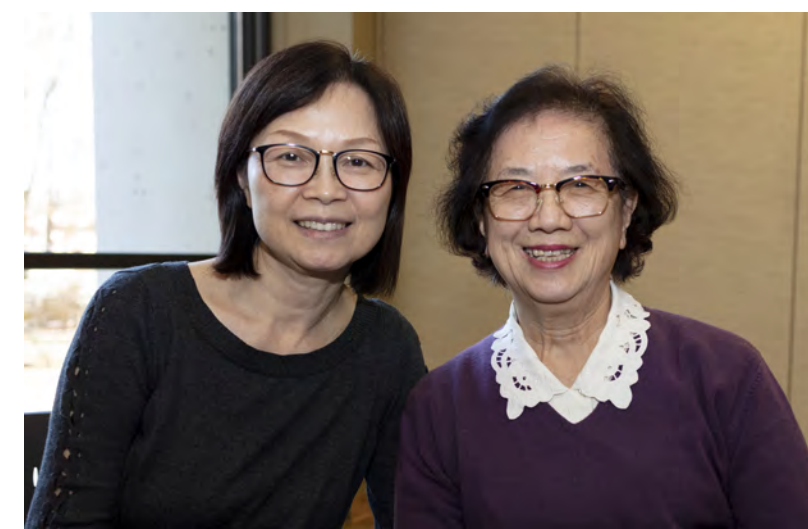


Beyond Bricks:

Affordable Senior Housing with Services

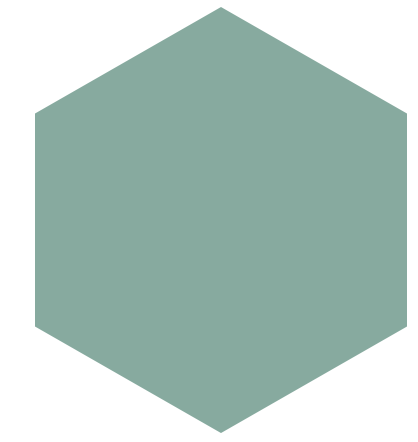
February 2020



LiveOn NY

Making New York a better place to age

Foreword



Dear friends and colleagues,

We are pleased to release *Beyond Bricks: Affordable Senior Housing with Services*, a report that aims to illuminate and give definition to this cost-effective model of housing, humanize its impact, and build upon its success in the face of a rapidly increasing aging population and limited housing supply.

For the past 40 years, LiveOn NY has worked tirelessly to make New York a better place to age. During this time we have seen, unequivocally, that a New Yorker's 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. The intractable connection between mission-driven, quality housing **and** services, is what the model of affordable senior housing with services represents in its fullest form.

Affordable senior housing with services is a decades-old housing model that improves quality of life, lowers health care costs, and enhances our communities. Despite proven successes, supply remains inadequate to meet demand. LiveOn NY's 2016 report, *Through the Roof: Waiting Lists for Senior Housing*, found an estimated 200,000 older adults in New York City on waiting lists for housing through the federal HUD 202 program alone.

As the population ages, it is critical that increasing investments be made by all levels of government to meet demand to combat this crises-level shortage of housing supply.

We ask you to join us in envisioning a city, state, and nation where we can all age with access to the homes and supports needed to thrive in our later years. To make this a reality, it is our hope that this report acts as a springboard for a new wave of dialogue and investments in affordable senior housing with services.

We would like to thank the members of the report's Advisory Board, as well as the LiveOn NY Affordable Senior Housing Coalition, for their expert input and collaboration, and for recognizing the need to support aging New Yorkers. We also gratefully acknowledge the contributions of Andrea Cianfrani, Jenna Gladfelter, and the entire LiveOn NY staff for their role in the design, research, and development of this project. A special thanks to photographer Herb Bardavid for expertly capturing the facilities and individuals featured in this report. Finally, we thank the Fan Fox and Leslie R. Samuels Foundation for their generous support of the LiveOn NY Affordable Senior Housing Initiative.

Sincerely,

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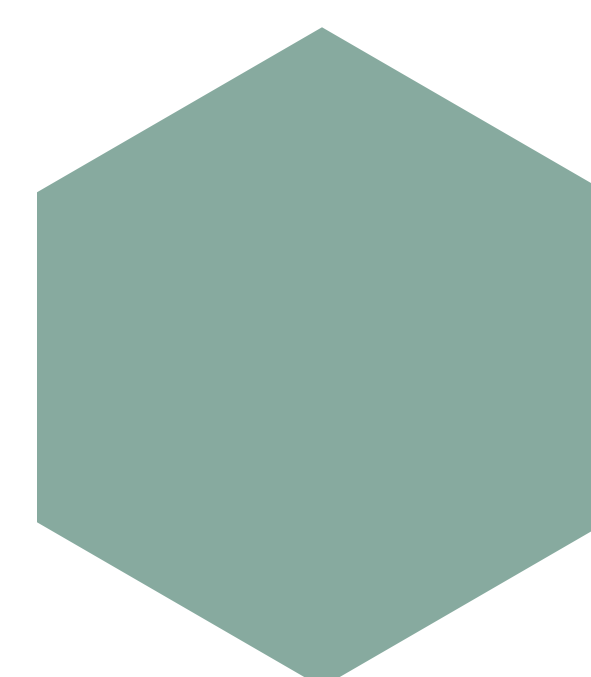
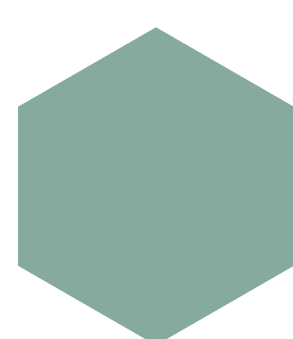


Table of Contents



| | |
|--|----|
| Executive Summary | 4 |
| Introduction | 5 |
| Affordable Senior Housing with Services <i>A Model Solution</i> | 7 |
| Map of the Buildings | 9 |
| Meet the Buildings | |
| Project FIND 1903 The Woodstock Hotel | 10 |
| Selfhelp Community Services 1974 The SHASAM Model | 11 |
| PSS 1984 Alberta Alston House | 12 |
| Sisters of Charity 1996 St. Vincent's Manor | 13 |
| Encore Community Services 2007 Encore West Residences | 14 |
| RiseBoro Community Partnership 2010 Moffat Gardens | 15 |
| West Side Federation for Senior & Supportive Housing 2018 Tres Puentes | 16 |
| Meet the Residents | 18 |
| Recommendations | 23 |

Executive Summary

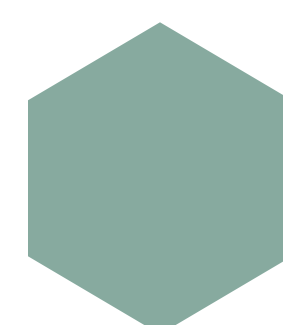
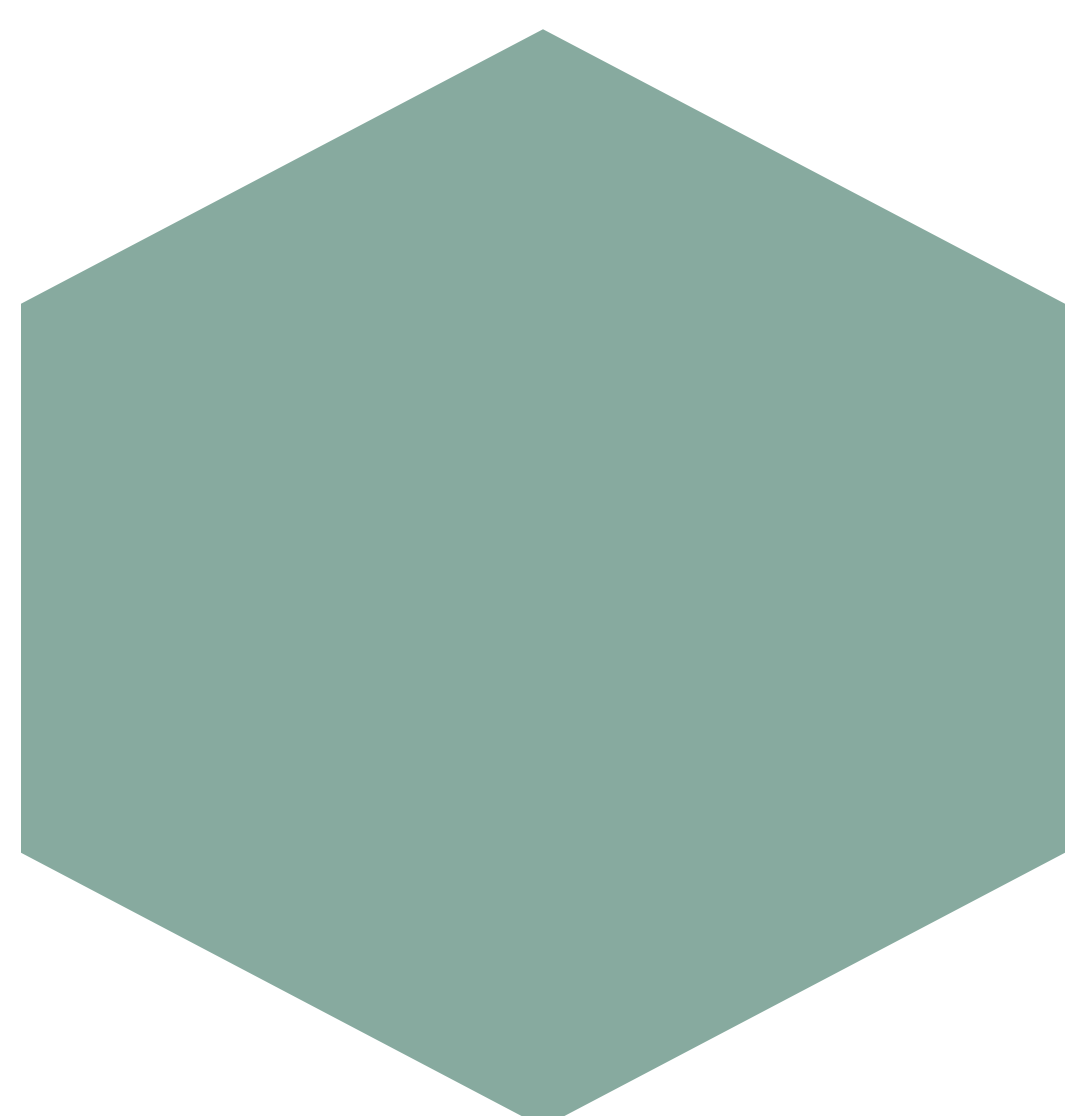
Over the next 20 years, New York City is expected to experience a demographic shift unlike ever before. By 2040, the City's 65 and over population is expected to be greater than that of school aged children, increasing to more than 1.86 million individuals. Whereas in 2000, older adults made up less than 1 in 6 New Yorkers, they now represent more than 1 in 5. Further, the number of individuals over the age of 85 is expected to increase by more than 70%, the majority of whom will be women, due to a higher average life expectancy.

While the growth of senior population represents an exciting transformation in New York City's demographic landscape, one challenge threatens to not only derail the wellbeing of this population, but also to create significant economic stress on NYC's health and homeless delivery systems: the availability and affordability of housing. With the overall vacancy rate at 3.63%, New York City is experiencing a significant affordable housing crisis. The shifting demographic of older adults requires increased attention to the City's existing housing stock, especially as the vast majority of older adults seek to age in place. Currently, more than half of older New Yorkers are renters, with 60% experiencing rent burden or spending more than 30% of their income on the cost of rent. Of the roughly 1.1 million New Yorkers over the age of 65, an estimated 20% are living in poverty. Most striking, the City's homeless older adult population is expected to grow from roughly 2,600 to 6,900 by 2030.

However, a solution to these concerns has been established over the last several decades through a unique model known as "Affordable Senior Housing with Services." This type of housing is designed to afford older adults the opportunity to age in the communities they love by controlling rent costs and helping to maintain independence through on-site support services. This move away from institutionalization not only enhances the quality of living for older adults, but is also a cost-effective investment that deters higher health care costs and prevents homelessness.

Through seven case studies, this report gives detail to this housing model in its varied forms and demonstrates how it has successfully served older adults across a wide range of need; from independent seniors in need of only light service provision, to individuals emerging from homelessness that may need higher levels of care. The studies go beyond bricks to highlight the lifeblood of each building: the people.

The case studies aim to invigorate new calls for affordable senior housing across New York City and to encourage all elected officials to find the means to make this a reality. By overcoming barriers and implementing forward-thinking policies and investments—including expanded investment in New York City's SARA program, the creation of a state service coordinator program, and the revitalization of the federal HUD 202 program—we believe that it is possible to build a city that we *all* can truly call home as we age.



Introduction

New York City and the nation are both poised for continued demographic shifts in the coming years that will require innovative policy solutions and forward-thinking service models, particularly for the older adult population and housing. New York City's 65 and over population is expected to grow by 48.5% to more than 1.86 million individuals by 2040; however, the City's housing stock remains in crisis, due to factors that include: limited supply, population growth, wage stagnation, and rising rents, according to the City's 2014 *Housing New York* report. In order to combat this housing crisis for older adults and the low-income population at large, the city, state and federal government must continue to place attention and provide resources towards a variety of housing programs.

This report aims to illustrate and humanize the the model of affordable senior housing with services as not only integral to supporting the wellbeing of older New Yorkers, but also a financially prudent alternative to inaction. The report highlights the work of housing providers who, in spite of a complex landscape of interwoven resources, manage to create high-quality, cost-effective housing for older adults. As a result of the demonstrated strength of this model, the report seeks to make the case for increased government resources to expand the model's prevalence and support.



West End Residences, Encore Community Services

Population Growth and the Housing Crisis: Why is Affordable Senior Housing with Services So Important Now?

The older adult population is expected to continue increase rapidly, from less than 1 in 6 New Yorkers in 2000, to more than 1 in 5 by 2040. Even more dramatic will be the rise in individuals over 85, increasing by more than 70% during this time. The majority of these individuals are women who have a higher life expectancy on average than men. **Currently, an estimated 20% of the roughly 1.1 million individuals over 65 in New York City are living in poverty,** as reported by NYC Comptroller Scott Stringer in his 2017 report, *Ageing with Dignity*. For many, the effects of the 2008 financial crisis are a significant contributing factor to the lack of financial security, as many older adults experienced job loss, decimated retirement savings, or even foreclosure. Further, many older adults rely on a fixed income in the form of Social Security, which according to the Center on Budget and Policy Priorities, results in modest income of "about \$1,470 a month, or about \$17,640 a year" as of June 2019.

The above poverty metrics are a clear example of why affordable rents are so important to the senior population. However, according to a report by the New York City Comptroller, more than half of the City's seniors are renters, with 60% paying more than 30% of their household income on rent—far beyond the threshold of affordability as determined by U.S. Department of Housing and Urban Development (HUD). Rent burden is particularly problematic for the older adult population, as increased housing costs for those on fixed incomes, like Social Security, and can lead to adverse health impacts from forgoing medicine or skipping meals in order to make rent.

Further, as cited in the Comptroller's *Ageing with Dignity* report, 35.5% of the City's 65+ non-institutionalized population report having some form of disability. This is significantly higher than among the population at large, and is a reality that makes certain common housing accommodations, such as units in buildings without elevators, less suitable or safe. Buildings designed to support the needs of an aging population, deemed 'age-friendly,' are key to supporting independence for individuals experiencing physical limitations.

Finally, according to a AARP's 2018 *Home & Community Preferences Survey*, almost 50% of older New Yorkers are living alone, with widows making up one of every four individuals. The population is also incredibly diverse, with almost half being foreign born, as found by Center for an Urban Future. This correlates to the need for increased opportunities for socialization, as isolation is newly understood to be a greater predictor of morbidity than obesity or cigarettes, as reported by the New York Times in *Social Interaction Is Critical for Mental and Physical Health*. New York City's shifting demographics lead to increased scrutiny of its housing stock as

the vast majority of older adults desire to age in community, as found by AARP. Unfortunately, our housing stock is currently ill-suited to meet demand, experiencing an official state of housing crisis as the vacancy rate hovers well below the 5% threshold—significantly more so among apartments offering low rents.

According to a 2019 report entitled *Housing Affordability in NY State* by Comptroller DiNapoli, it was estimated that in 2017, more than 11% of units were experiencing overcrowding; and **despite significant need, New York City lost an estimated 1.1 million apartments with rents at less than \$800 between 1996 and 2017.** This is particularly disconcerting given that the estimated need for this rent sits at 850,000 units, while only 350,000 rentals at this price point are still in existence. Cementing the overall lack of affordable homes, LiveOn NY's 2016 study found there to be an estimated 200,000 seniors waiting an average of 7 to 10 years for affordable housing through the HUD 202 program, a number that is likely to have grown given the population growth. Demand indicates that new construction of housing with affordable rents must be part of the solution.

Possibly the most troublesome figure is the projected growth of the city's homeless older adult population, as recently found by the University of Pennsylvania in its *The Emerging Crisis of Aged Homelessness* report. **Research shows that in New York City "the number of homeless adults 65+ will grow from 2,600 in 2017 to 6,900 by 2030."** This level of risk is unique to the older adult population, as evidence shows that "baby boomers" have had a disproportionately high risk of homelessness over the last two decades, a trend that is likely to continue. These projections go beyond the already historically high rates of homelessness with more than 60,000 individuals lacking a stable home at any given time—an increase of 82% over the last decade. Between Emergency Department (ED) utilization and shelter costs alone, the fiscal implications of homelessness are significant (see Figure 1) and make the case for affordable housing with services to rapidly move older adults out of shelter, or prevent admittance in the first place.

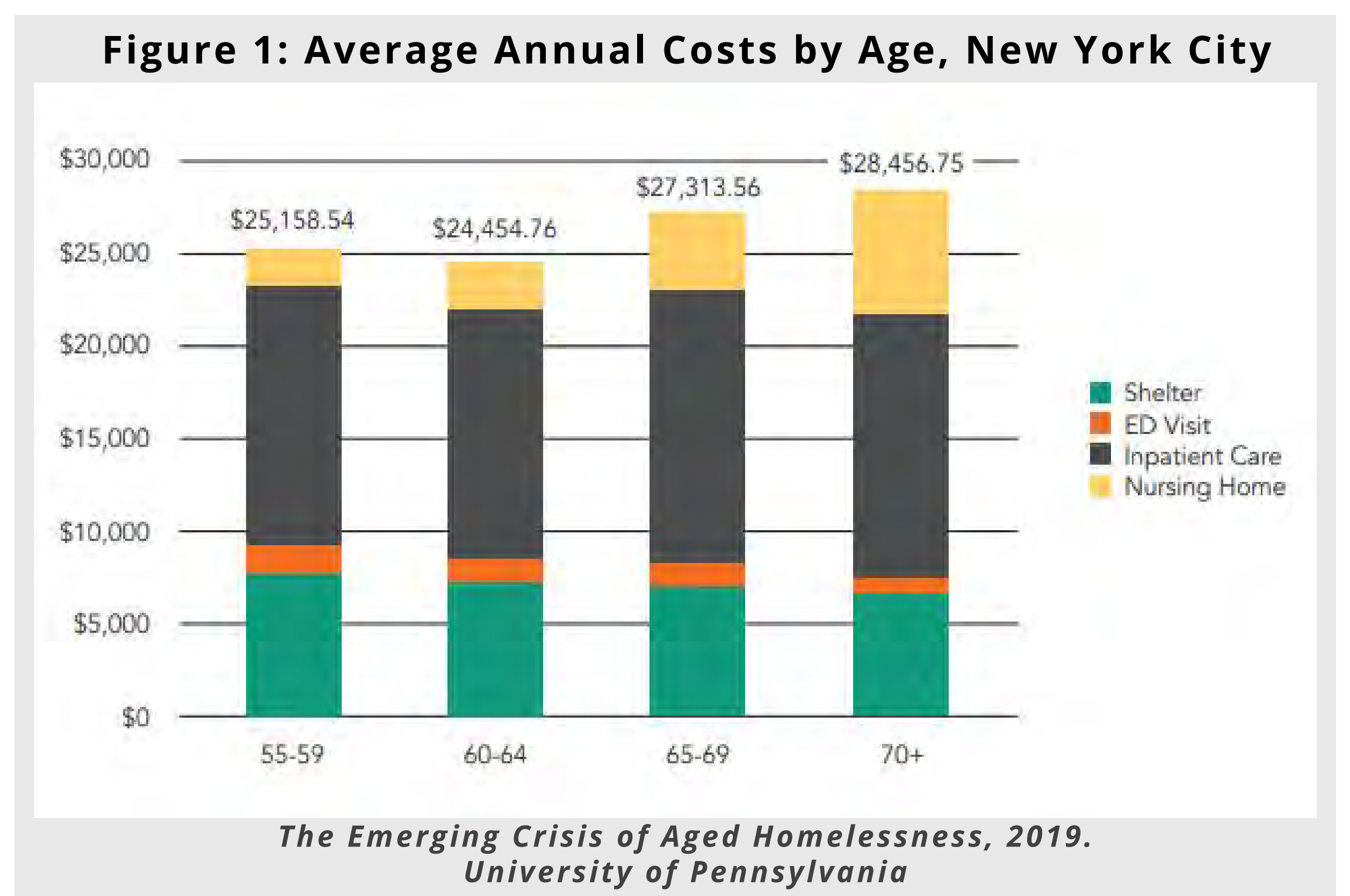
It is clear that without significant intervention, the housing crisis will likely be exacerbated, with current supply unable to support a growing financially-strapped older adult population.

Obstacles to Overcome

Despite the well-documented need for additional affordable housing, particularly for the older population, significant barriers to production persist. As indicated by the New York State Association for Affordable Housing (NYSAAFH), these barriers include, for example, the high cost of land acquisition, high cost of required infrastructure, and 'Not in My Backyard' opposition to affordable housing development in a given neighborhood, better known as "NIMBY" or "NIMBYism."

Difficulties in properly aligning incentives represents another significant barrier, particularly within the health care system which shoulders the bulk of the cost brought from lack of housing stability, as housing is a major social determinant of health. *The Emerging Crisis of Aged Homelessness* report finds that "absent new housing solutions, substantial public resources will otherwise be spent unnecessarily on excess shelter, health, and long-term care use." The report recommends shifting our systems focus from remedial healthcare to social determinants of health with an emphasis on addressing housing needs.

With each of these obstacles, comes a need for political will to alter the status quo by taking on NIMBYism, curbing costs and prioritizing public resources. Further, given the complexity of funding sources involved in both creating new affordable housing and rethinking healthcare incentives, political and policy alignment will also be critical across the varying levels of government, from Congress to City Council, to most effectively shift expenditures and increase investment.



Affordable Senior Housing with Services: A Model Solution

Affordable Senior Housing with Services

Housing for low-income seniors—generally aged 62 and over—in which occupants pay no more than 30% of income on rent and have access to services that foster independence.

Promisingly, a model of housing exists to serve the growing older adult population: affordable senior housing with services. Defined above, this housing type has been in existence serving seniors for decades. **LiveOn NY recommends this model as a solution to serving low-income older adults in the most cost-effective, person-centric manner possible.**

This model is in line with the recommendations made by the *The Emerging Crisis of Aged Homelessness* report, which found that the majority of older individuals who are likely to be moderate users of the health and shelter systems would be best served by housing vouchers, shallow rental subsidies, and light case management. The report's recognition of the need for set rental affordability levels and access to services is *exactly* what affordable senior housing with services is all about. LiveOn NY attests that the City's housing shortage requires not only investments in these low-cost interventions and services, but the capital funding required to make these spaces a reality.

The HUD 202 Program

The HUD 202 program, entitled "Supportive Housing for the Elderly", is designed specifically for seniors and defines housing to be "affordable" when the occupant pays no more than 30% of income for gross housing costs, which includes both rent and utilities. This metric of affordability marks the cornerstone of HUD housing programs.

The 1974 Housing Act codified the program's mission "to serve persons with low incomes, defined as households at or below 80% of the local median income," also known as Area Median Income (AMI). Today, HUD 202s continue to serve individuals with significant financial need. **In 2006, the median income of individuals living in HUD 202s was about \$10,000**, a figure far below the "very low income" eligibility limit and the 80% AMI threshold. Additionally, the residents of the buildings skews much older in makeup than the initial age of eligibility, with the median age in 2006 being 74 years old and more than 30% of residents over the age of 80.

In addition to funding 24/7 front desk services, the 202 program has always encouraged on-site enriched services to better support tenants, the Housing Act cemented this as automatically eligible within a program's annual budget—a key facet to ensuring the financial viability of service provision. Service Coordinators are "responsible for assuring that elderly residents, especially those who are frail or at risk...are linked to the specific supportive services they need to continue living independently in that housing development." Linkages are made through 'information and referral'—a common component to case management—which requires a deep understanding of resources in the community that a senior might need. Linkages can be made through on-site events held in the building's community spaces and help to support the well-being of residents and promote socialization. Interestingly, according to a 2016 HUD report, an estimated 38% percent of 202 tenants are considered at-risk for institutionalization, yet are able to live independently in part due to the building's supports.

Despite its success, the program has experienced significant funding constraints in recent years. From FY10 to FY14 alone, the program's funding decreased by roughly \$500 million, going from \$825 million to \$383 million respectively. **The withdrawal of funding comes despite rising costs, broad public support, thousands of units created, and growing demand.**

Emerging City and State Funding for Affordable Senior Housing

In 2015, the de Blasio Administration launched the City's largest ever commitment to affordable senior housing in creating the Senior Affordable Rental Apartments (SARA) program. SARA provides "gap financing in the form of low-interest loans to support the construction and renovation of affordable housing for seniors, 62+ years in age, with low incomes." Thirty percent of the units constructed are set aside for homeless seniors referred to the program by the

Department of Homeless Services (DHS). Attached to each formerly homeless unit is \$5,000 a year in targeted 'light touch' service funding. Services are similar in nature to those found in 202s and must be made available to the entirety of the building.

The SARA program funds a significant pipeline of new affordable housing that will benefit the seniors lucky enough to make these units a home. However, funding limitations do exist. Seventy percent of units occupied by seniors referred through the City's Housing Connect lottery system are *not* eligible for any funding for services, despite such services being made available to these tenants. The resulting budgetary constraints for providers means that they often have to offer less services than are believed needed or they are unable to offer the predominantly female human service workers in their buildings the competitive salaries they deserve—and that providers want to give. Further, funding limitations also inhibit the ability of providers to hire 24/7 front desk services, as this funding is not readily available in the providers operating budgets nor is the \$5,000 per 30% of units generally sufficient to covering these expenses.

Under the de Blasio administration, the City also passed the Zoning for Quality and Affordability (ZQA) text amendment, which includes the Affordable Independent Residences for Seniors program (AIRS). AIRS allows developers to increase the scale of projects that dedicate a portion of units to be affordable housing for seniors. This is a significant and welcomed new tool that thoughtfully incentivizes the inclusion of affordable units for seniors.

On the state level, under the leadership of Governor Cuomo, New York created its first affordable housing for seniors capital program in 2017. Allocating \$125 million over 5 years for affordable senior housing construction, the program's enactment was a critical component of a larger, \$2.5 billion capital commitment to various affordable housing programs such as supportive and multi-family housing. It is unknown what will happen to the capital program when the initial funding commitment concludes. Further, the state does not have funding available for service coordination in these buildings, though legislators in both the Senate and the Assembly have introduced bills to create such a program in recent years. While state service funding does not exist for seniors without higher levels of need, those who are experiencing one or more limitations in activities of daily living (ADL) are currently eligible to be served through the State's Empire State Supportive Housing Initiative (ESSHI) program.

The above city and state programs are critical efforts to address the need in their own right, though each would not be successful without other resources created by the federal government. These include, for example, the Low-Income Housing Tax Credit (LIHTC), which generates equity for capital financing and the Section 8 Project-Based Rental Assistance program, which creates rental subsidies to maintain affordability. Currently, the City and State's development capacity is directly correlated to the availability and utilization of these resources.

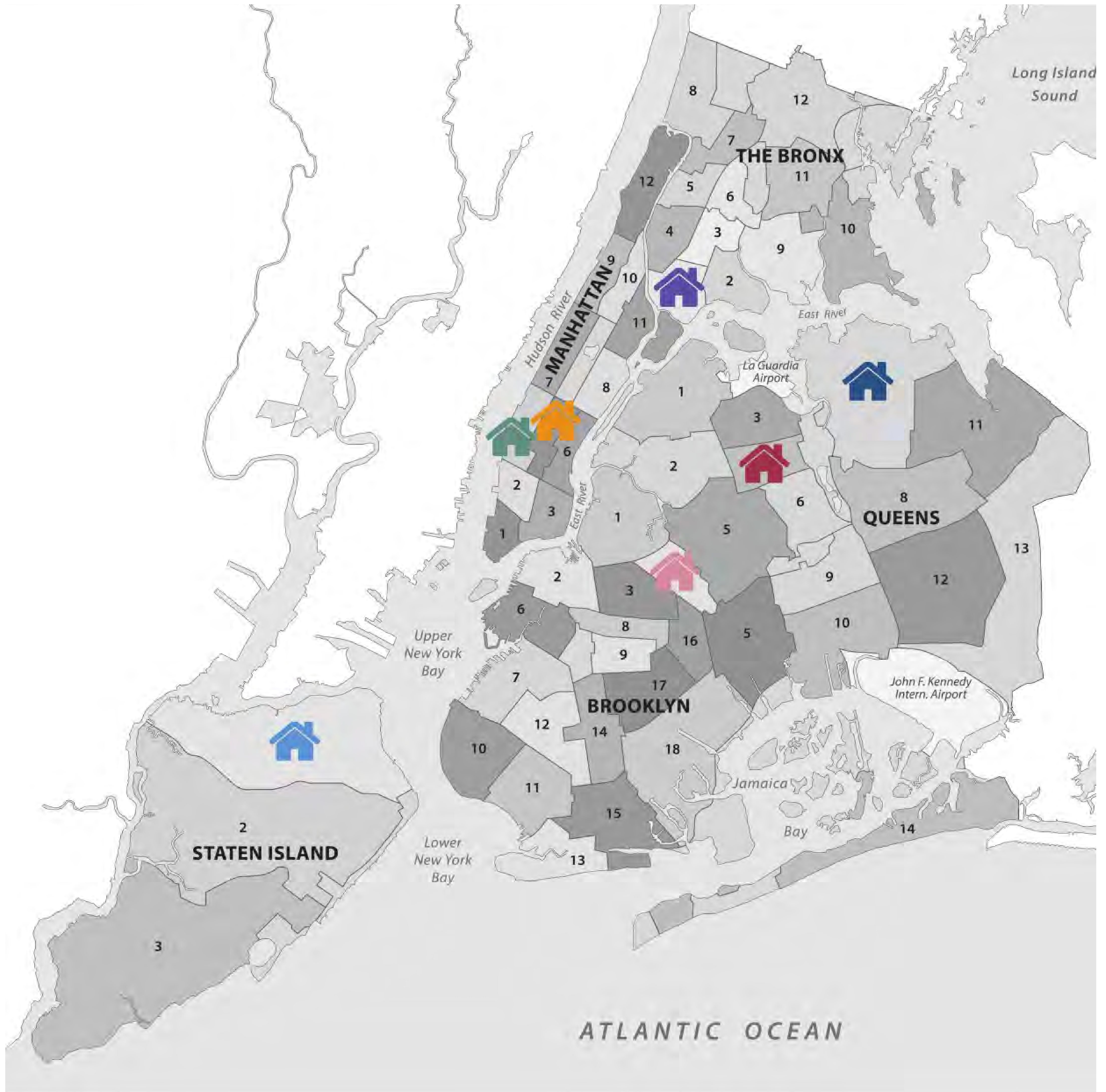
Different Housing Models to Address Different Needs

While affordable senior housing with services can be suitable to meet the needs of a wide range of older adults, it is also important to understand what it is not. More specifically, affordable senior housing is *not* synonymous with assisted living or nursing home care. Though costs and preferences vary, it is clear that each housing type has a unique value to supporting the continuum of needs experienced by many older New Yorkers.



According to the State's public health law, an assisted living residence is defined as “an entity that provides or arranges for housing, 24-hour on-site monitoring, personal care (help with bathing, dressing, eating, grooming, and transferring), and/or home care services in a home-like setting to five or more adult residents. In addition, supportive services, socialization activities, meals, case management, and the development of an individualized service plan for each resident are also provided.” While socialization and support is a key tenet of both assisted living and affordable senior housing, assisted living requires a higher level of support, especially in terms of personal care assistance, which would not generally be available in a 202 building.

Assisted living relates to explicitly non-medical care, which is reserved for skilled nursing homes, acute care hospitals, and other health facilities. Individuals appropriate for referral to nursing homes require 24/7 nursing services and supervision on a long-term basis. On the hierarchical scale of services, nursing homes represent the highest level of care, followed by assisted living, and then affordable housing with services. Costs follow a similar distribution, with nursing homes costs being considerably higher than those associated with affordable senior housing.



Map of the Buildings



MANHATTAN

-  ENCORE COMMUNITY SERVICES, THE ENCORE WEST RESIDENCE
-  PROJECT FIND, THE WOODSTOCK HOTEL

QUEENS

-  PSS, ALBERTA L. ALSTON HOUSE
-  SELFHELP COMMUNITY SERVICES, SHASAM MODEL

BROOKLYN

-  RISEBORO COMMUNITY PARTNERSHIP, MOFFAT GARDENS SENIOR HOUSING

STATEN ISLAND

-  SISTERS OF CHARITY HOUSING DEVELOPMENT CORPORATION, ST VINCENT'S MANOR

THE BRONX

-  WEST SIDE FEDERATION FOR SENIOR & SUPPORTIVE HOUSING, TRES PUENTES

Meet the Buildings

The Woodstock Hotel

Manhattan



Model: SRO Supportive and Affordable Senior Housing with Services

Originally constructed as a hotel in 1903, Project FIND began leasing the building in 1975, to be purchased four years later for the purposes of affordable housing. The Woodstock represents one of the earliest models of affordable housing with services geared specifically towards older adults in New York City. Offering 281 single room occupancy (SRO) units, the Woodstock is nestled near Times Square and encompasses a number of services for tenants, each over the age of 55, as well as the population in the surrounding community.



Speaking to Executive Director, David Gillcrist regarding the Woodstock, he is most proud of

"the high degree of coordination between social services, property management, maintenance, and housekeeping services." **This forms the crux of the success of affordable senior housing with services as a model: the highly coordinated co-location of services integral to enhancing an older adult's wellbeing.**

This coordination is increasingly important as the Woodstock aims to serve a more vulnerable subset of the older adult population, with over 80% of the tenants having previously experienced homelessness. An estimated 75% of the building's tenants are older adult males, which in many ways mirrors the shelter population at large. Because each resident earns far less than 60% of the Area Median Income (AMI), mechanisms to maintain affordability are key. It is here that the creativity of not-for-profit affordable senior housing providers is first on display, as 188 tenants receive Section 8 vouchers through NYC HPD, 21 receive Section 8 through the New York City Housing Authority (NYCHA), others utilize the state-enabled, city-funded Senior Center Rent Increase Exemption (SCRIE), also known as the "Rent Freeze" program, with the balance of self-payers receiving preferential rents.

While maintaining affordability for Manhattan residents for over 40 years is a feat in itself, the Woodstock takes it a step further through robust services for the building's tenants and the surrounding community. Currently, the building is home to a senior center, a part-time medical clinic, psychiatric services, a team of social workers, and an in-reach Homeless Services program. This, the range of services under one roof, is what makes the building so unique.



The Woodstock Senior Center is funded by the city's Department for the Aging (DFTA), serving 94,534 meals in the year 2019. Additionally, the Homeless In-Reach program provided 1,360 articles of clothing and 3,547 showers to homeless older adults seeking assistance. The program supports an active caseload of clients in addition to the aforementioned shower and clothing services.

For a city with an estimated 70,000 homeless individuals at any given time, the Woodstock's co-location of services, funded by a variety of governmental stakeholders, is critical to offering a variety of avenues for individualized support.

Expanding the buildings offerings even further, Project FIND partners with Janian for on-site, weekly psychiatric services and a part-time Medical Clinic operated by The Family Health Centers at NYU Langone. The clinic acts as the primary care provider for many of the tenants and community residents. In addition to improving the quality of life for tenants, the cost savings generated from the clinic are likely to be significant as primary-care visits are widely accepted to be less costly than hospitalization.

While this encompasses the services available to the community at-large, the building also hosts a social work staff dedicated to supporting the residents. Staff looks to promote economic stability and avoid social isolation among tenants, as well as to be generally aware of and supportive of each tenant's medical needs. By all measures, it is clear that no stone was left unturned in ensuring that the older adult tenants have the supports needed to thrive in their later years.

It is not financially easy or uncomplicated to cobble together the volume of services found here, but for Project FIND it feeds into their mission to provide "seniors with the services and support they need to enrich their lives and live independently." It is clear that the Woodstock is not just well-placed bricks found in Times Square. Rather, it's a community hub, a platform for well-being, and solace for the more than 250 older adults who call it home.

Serving the Community 2019 Snapshot

3,547 showers



94,534 meals



1,360 articles of clothing



The SHASAM Model

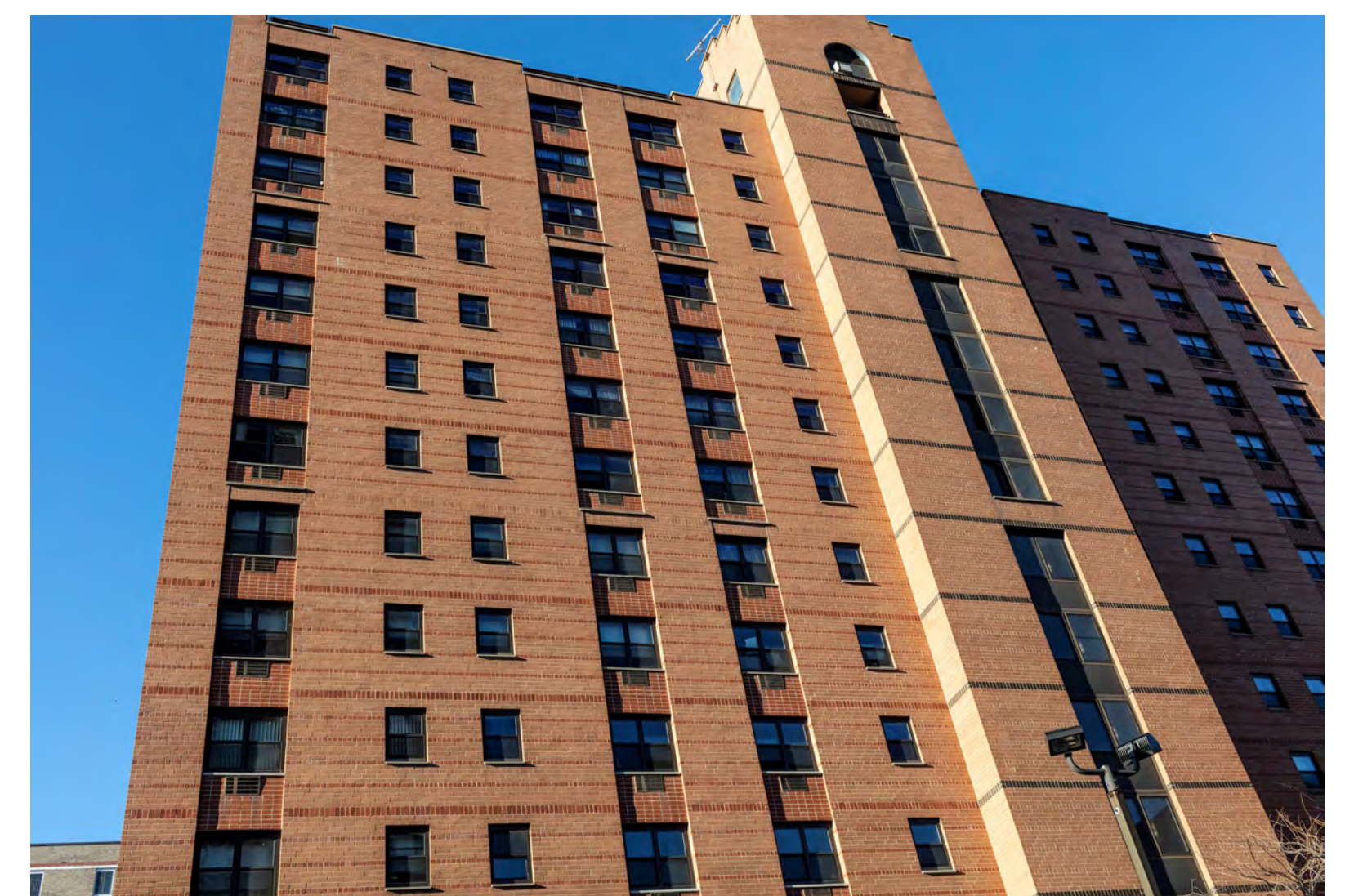
Queens



Model: Mitchell-Lama Affordable Senior Housing with Services

The Martin Lande House was constructed in 1974 under the Mitchell-Lama program and was refinanced in 2009 using New York State Housing Finance Agency Tax Exempt Bonds and 4% Low Income Tax Credits. Rental subsidies include SCRIE and Section 8 through NYCHA, HPD and HCR.

The Martin Lande House is one of Selfhelp Community Services' eleven affordable senior housing buildings throughout New York City and Nassau County that utilizes the Selfhelp Active Services for Aging Model (SHASAM). Grown out of Selfhelp's eight decades of experience working with older adults, SHASAM is designed to make



available a comprehensive set of supports appropriate for different stages of aging. These services are available to residents, if and when requested, throughout their tenancy, with **the goal of providing the appropriate level of assistance to allow residents to remain in their apartments and not move to more costly or restrictive settings.**

Not unlike the surrounding community, the 362 residents living in the 288 apartments are culturally diverse: on any given day, you will hear residents speaking Chinese, Korean, Russian, Spanish, and English, among other languages. Nineteen percent of residents are Jewish and 8% are Holocaust Survivors. Of note, 70% of the residents are women. The average age is 82 and oldest resident is 104 years old, both findings typical of the 1,400 residents in Selfhelp's independent living buildings.

Upon being asked what makes him proud of the Martin Lande House, Chief Executive Officer Stuart Kaplan highlights the positive health impacts of the housing with services model.

"Selfhelp recently completed an evaluation of the health impact of SHASAM, looking at hospitalization rate, hospitalization length of stay, emergency room use, and cost of care for residents of the six buildings included in the study years 2012-2014," said Kaplan. Outcomes were compared for Selfhelp residents and for all other older adults living in the same two zip codes in Queens, finding that Selfhelp residents, especially those with chronic diseases, experienced fewer hospitalizations, used the emergency room less frequently, and had lower total claims submitted to Medicaid and Medicare. Says Kaplan, "we think of our programs as providing support for aging on pace - growing older and flourishing."

SHASAM includes an array of supports, such as a culturally competent social worker in each building, benefits and entitlements assistance, educational and recreational programming, health and wellness programming, social events, aging services technology, volunteer opportunities and referrals to community partners for home delivered meals, home care, subsidized housekeeping, mental health supports, and other services.

Selfhelp works to address social determinants of health among its residents as SHASAM directly impacts residents' economic security, access to food and the health care system, physical wellness and social connectedness. The service model is facilitated by two key components: a close working relationship between the service and management teams, and the building's age-friendly design.



From decades of serving older New Yorkers to their forward looking approach found in SHASAM, Selfhelp's work is critical and a living example of the benefits of meaningful investments in housing with services.

SHASAM Study Highlights



SHASAM residents were 51% less likely to be hospitalized than non-residents.



SHASAM residents spent less time in the hospital than non-residents.



The cost of hospitalizations for SHASAM residents with chronic diseases was half as much as non-residents.



The odds of visiting an emergency department for Ambulatory Care Sensitive Conditions (ACSC) were 76% lower than a non-resident.



SHASAM residents with chronic diseases were 43% less likely to be hospitalized than non-residents.



Residents had lower odds of hospitalization for ACSCs than non-residents.

Alberta Alston House

Queens



Building capacity. Creating community.

Model: HUD 202 Affordable Senior Housing with Services

PSS Alberta L. Alston House was built in 1984 through the HUD 202 Program, with rents subsidized through Project Based Rental Assistance. The majority of tenants living in the 151 apartments are 62 and over, living independently on a very low income, while 14 apartments are wheelchair accessible for mobility-impaired tenants age 18 and over. Each apartment consists of one bedroom, living room, bathroom and a full kitchen area.

Founded in 1962 as Presbyterian Senior Services, PSS's mission is to strengthen the capacity of older New Yorkers, their families, and communities to thrive; the Alberta Alston House is a living illustration of this mission.

The building's design is unique in that it includes a significant amount of common areas, both indoor and outdoor, that foster a sense of community among residents. Located on the ground floor, tenants enjoy an easily-accessible fitness room, computer lab, crafts room, library, large multi-use room, and laundry room.

Just past the security desk, there is a large, nicely decorated room where residents come to talk, relax, and read. One resident noted the importance of this space, emphasizing that many lobbies include only a few chairs that are not truly intended for anyone to use. At Alberta Alston House, this is different.



Among the most popular features are a beautiful backyard with benches and gardening boxes, which require an annual lottery to determine who secures the coveted garden boxes. The building also has security at the front door, which several residents pointed out as key to helping them feel safe and secure.

The service coordinator, Stephanie, provides the services and supports offered to tenants, as well as coordinates the wide range of year-round activities. On any given day, Stephanie can be found assisting tenants with benefits questions, arranging on-site health and wellness programs, coordinating fitness classes, educational and computer classes, among many other activities. A quick read of the December newsletter highlighted the much-anticipated holiday party, a painting event, and a day trip to see Phantom of the Opera on Broadway. Staff makes it a point to invite the community to join in these exciting events.

The benefits of safe housing with services and the overall lack of affordable housing in NYC has resulted in waitlists for Alberta Alston averaging 7-8 years. This length of time is unsurprising, as waits are common across the city's HUD 202 program; and further, this building offers much sought-after support and rich programming for both residents and the community.

St. Vincent's Manor

Staten Island



Model: HUD 202 Affordable Senior Housing with Services

St. Vincent's Manor is a traditional HUD 202 building located on the north side of New York's least dense borough, Staten Island. Built in 1996, St. Vincent's Manor is a partnership between two mission-driven organizations on the island: Community Agency for Senior Citizens (CASC) and the Sisters of Charity Housing Development Corporation (SCHDC). With 70 years of experience working in New York's communities between the two organizations, Sisters of Charity developed and sponsors the building, while CASC facilitates the service provision in St. Vincent's Manor.



In addition to maintaining ten other affordable buildings, Sisters of Charity HDC proudly embraces their mission to provide housing to those in need. St. Vincent's Manor has 72 homes for low-income individuals over the age of 62, with the most senior tenant at upwards of 98 years-old. With Executive Director and CEO Matthew Janeczko at the helm, the SCHDC

works to support “seniors in living safely and independently in an environment of respect and compassion.”

The building features a welcoming lobby area with on-site security, a laundry room, game room, a spacious community room and kitchen, and an outdoor area with seating and gardening space. Reba, the service coordinator, notes the beauty and enjoyment seniors experience having access to their own outdoor space, as well as the incredible value and comfort received through the presence of strong building security. Additionally, numerous tenants note the importance of not only the building itself, but its relationship with the surrounding community: the convenience

of a nearby bus stop, the local grocery stores, and the overall community spirit that exists on Staten Island.



Encore West Residences

Manhattan



Model: HUD 202 Affordable Senior Housing with Services

In 2007, just three years prior to when the first of the baby boomers turned 65, Encore’s West End Residence came into existence as a new, unique opportunity for affordable housing on Manhattan’s west side. Located in Midtown West, the West Residence managed to accomplish what was already a difficult task in New York City and other metropolitan areas throughout the country: establishing an affordable haven for seniors to age in place surrounded by supportive services, peers, and even an outdoor garden area.

Consisting of 84 units for tenants age 62 and over, the building is currently home to 98 older New Yorkers. Of those individuals, almost

half moved to Encore West when it first opened more than ten years ago. With a median age of 79 years-old, slightly higher than the current life expectancy, the building serves residents spanning more than 30 years of age, with its oldest resident just shy of centenarian status at age 96.

The demand for this type of quality housing is apparent, as more than 1,400 seniors are currently included on the building’s waiting lists. The wait: an average of 5 to 7 years. These findings are not unique to this building, as indicated on page 6; rather, they are symptoms of the affordable housing crisis combined with the burgeoning senior population.

Financed as a HUD Section 202 property, Encore West represents a more traditional affordable senior housing prototype. Additionally, it is through the Section 202 program that the building maintains one of its greatest assets: the Service Coordinator, Anne. Executive Director, Jeremy Kaplan notes that the Service Coordinator “is a true advocate, guaranteeing that our seniors get what they need to live comfortably, securely and happily in the place they call home.”

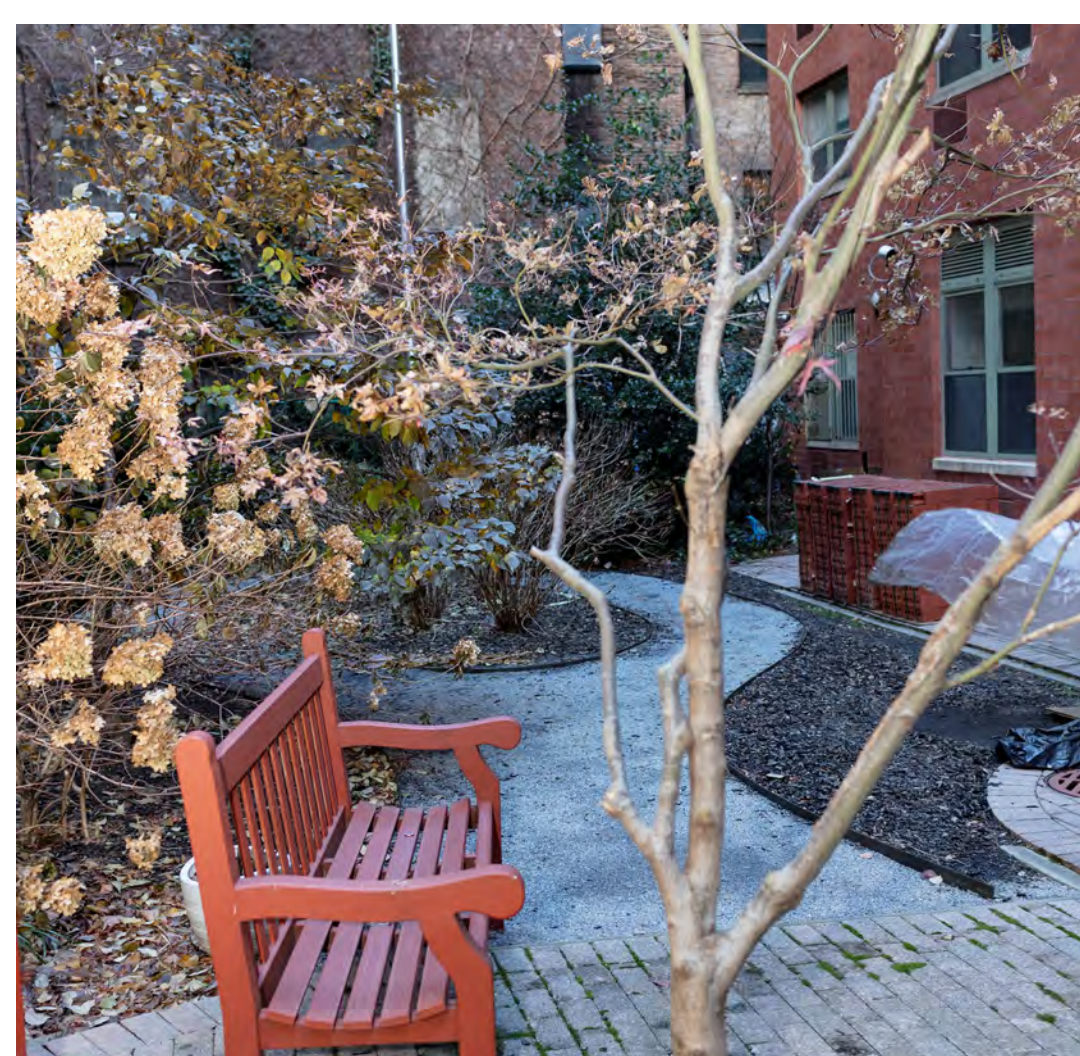
Services in the building are intended to enrich and support an active and engaged lifestyle among the older adults. Services include, for example, a monthly, family-style luncheon, Tai Chi classes, educational and wellness programs, art classes, and seasonal gatherings.



Additionally, the service coordinator acts as a hub of knowledge and information about other local agencies that may be referred to depending on the tenants individual needs.

These built-in supports are integral to the well-being of the residents and, as is often the case in affordable senior housing buildings, are supplemented by the informal gatherings in the building's community spaces and lobby area.

It is important to note the details of this building that are critical in serving a senior population. Design features include hallways wide enough to account for wheelchairs, and walls lined with handrails make for completely handicapped-accessible common spaces. These spaces include a multi-purpose room, a library, and a laundry room, which includes seating to support tenants needing a rest from life's daily tasks. An accessible garden area provides the finishing touch to the building, offering a small space where seniors can safely sit, relax, and socialize during warmer weather.



Moffat Gardens

Brooklyn



Model: HUD 202 Affordable Senior Housing with Services & Assisted Living

Home to 84 older adults across 72 units, the majority of the older adults residing in Moffat Gardens have been there since the building's doors opened, with the average length of tenancy at eight years and counting. Built in 2010, RiseBoro's Moffat Gardens, a transit-oriented development, is located in the heart of Bushwick, just steps from the subway station.

For tenants, the building's affordability standards are set by HUD through a Project-Based Section 8 contract. This is key as the average tenant's income sits at less than \$900 a month, equating to less than \$11,000 annually. The evident need for this housing does not stop there; more than 700 older adults are currently on the building's waiting list, an amount that could fill Moffat Gardens roughly 8 times over.



RiseBoro actively works to meet this demand. Moffat Gardens is one of eight HUD 202 buildings that the nonprofit sponsors, in addition to the numerous developments the organization is actively working to finance and build. For example, RiseBoro is currently working with partners to bring one of the nation's first LGBT-friendly buildings to lower Manhattan, as well as developing new affordable senior housing on underutilized land owned by NYCHA. Beyond aiming to meet demand, RiseBoro works to ensure that each tenant is given the opportunity and support to thrive as an active member of their community so they can better age in place.

At Moffat Gardens, there is a bilingual, on-site Service Coordinator who works full time to offer case management to all residents. Through their Service Coordinator, tenants receive assistance with a variety of needs, such as benefits entitlement assessment and advocacy, escorting tenants to medical appointments, conducting home visits, and providing crisis intervention as needed. As a result of these comprehensive social services, residents are better able to navigate some of the more challenging, but essential, services offered through the City and State.

Additionally, RiseBoro staff works to reduce isolation and build community by offering educational and recreational services to their tenants. Their robust social programming includes birthday and holiday parties, health and wellness workshops, yoga, art, and computer classes. These activities are designed to help tenants connect and form relationships with each other, as well as provide lifelong learning opportunities. Residents are also provided informational workshops, seminars, and free health screenings on a quarterly basis. By doing so, RiseBoro staff are then able to help residents detect medical concerns early, and encourage preventative care by visiting the tenant's primary care physician or other appropriate medical professional.



On the exterior, Moffat Gardens appears to be a more traditional model of affordable senior housing with services; however the building also houses a small, 30 bed Assisted Living Program for individuals in need of higher levels of support. This unique programmatic co-location is a point of pride for RiseBoro's Chief Executive Officer, Scott Short, who notes that "everyone benefits from the subsequent culture of inclusion this creates among residents who live completely independently, and those who are part of the assisted living program."

Tres Puentes

The Bronx

Model: Supportive and Affordable Senior Housing with Services



In May of 2019, the ribbon was cut at Tres Puentes, welcoming 175 new, affordable homes to the Mott Haven neighborhood in the Bronx. Early in the rental process, the building received interest from roughly 1,200 individuals on the NYCHA waiting list. All Tres Puentes' residents are over 62, most of whom are very low-income and qualify for SSI and Medicaid.

Capital costs for the building were financed through 4% Low-Income Housing Tax Credit (LIHTC), Housing Finance Agency (HFA) Bonds, MRT, CIF and HPD. Rental subsidy was provided through NYCHA Section 8 project based vouchers. Additionally the building received funding through the new Empire State Supportive Housing Initiative (ESSHI), which ensures that 53 of the units are designated for formerly-homeless seniors with mental illness.

As in its other buildings, West Side Federation for Senior and Supportive Housing (WSFSSH) service model incorporates a holistic approach serving to each resident and an emphasis on fostering a strong sense of community. WSFSSH further promotes healthy relationships in the building and neighborhood that support each individual's unique qualities and contributions. To that end, Tres Puentes includes a flourishing senior center,

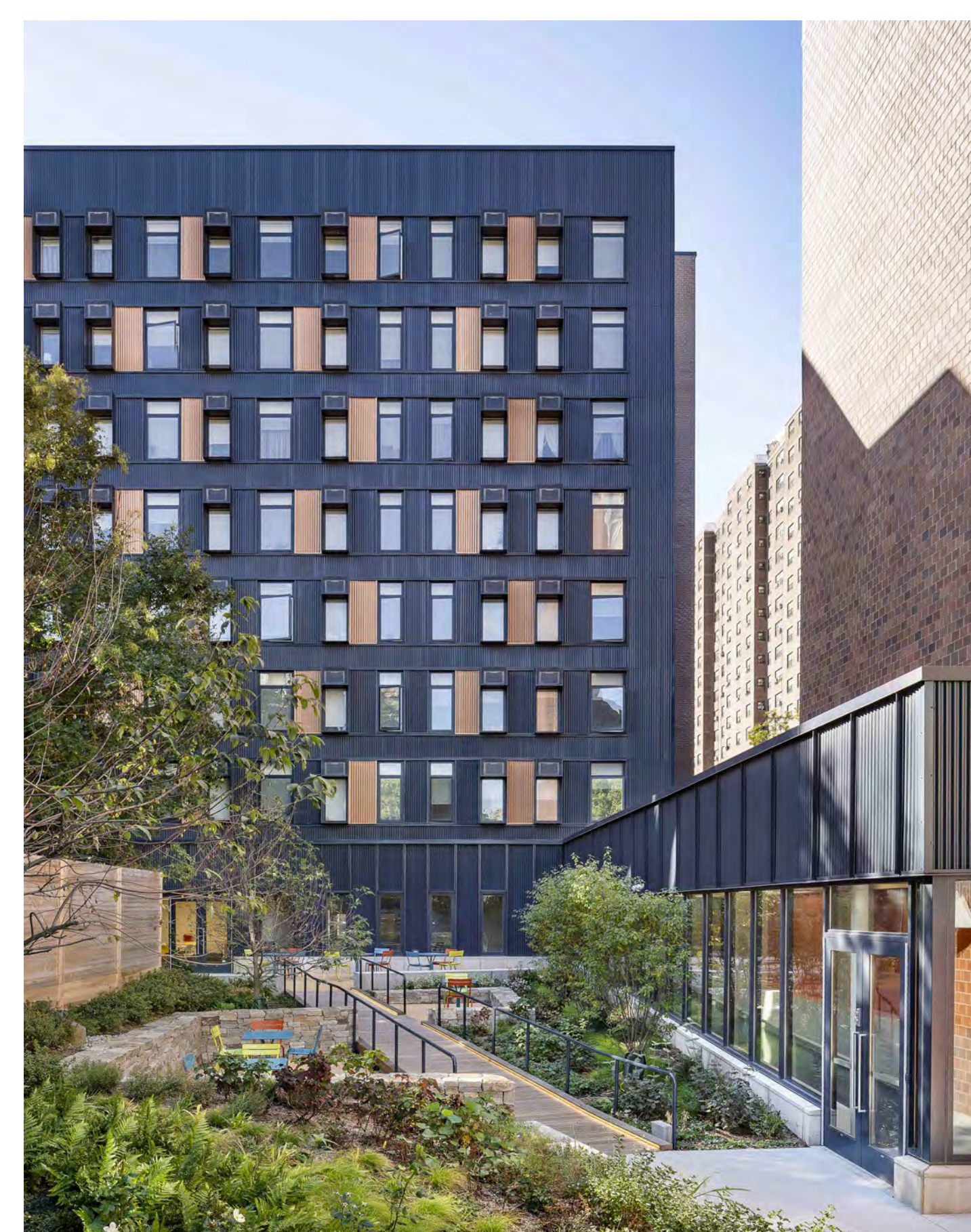


Photo: Alexander Severin
Architect: Red Top Architect

which helps meet the nutritional needs of residents and offers a wide variety of programming including a computer lab, beauty salon, arts/activity classes, and movement classes.

The building also offers robust social services to assist residents with obtaining medical care, mental health services, entitlements, supportive counseling, and group work services, as well as offering in-house activities to build community and create a sense of belonging. Medication management is also provided for those in need, as well as assistance with shopping, laundry, escorts to medical appointments, and 24 hour front desk/crisis intervention services.



Photo: Alexander Severin; Architect: Red Top Architect

A progressive housing and community-focused model, the building also hosts an on-site medical clinic run by Urban Health Plan (UHP), a well-respected medical provider in the Bronx. The clinic opened in January 2020 for all residents of Tres Puentes and Borinquen Court as well as community members. UHP will provide primary care on-site as well as some specialty services. Other specialty care such as endocrinology, mental health, vision, dental, and Occupational Therapy (OT) will be provided by UHP at other Bronx locations. All resident care is coordinated through the on-site staff at Tres Puentes. An on-site pharmacy will also support residents and the surrounding community. Pharmacists will work closely with Tres Puentes and UHP staff to ensure that residents and neighbors alike have easy and timely access prescription medication.

The level of detail that went into Tres Puentes is no surprise to those familiar with WSFSSH's housing and social service programs. WSFSSH was founded in 1976, with its first building, the Marseilles, opening in 1980 providing 134 independent apartments to low-income elderly and disabled individuals. Since then, the organization has renovated and built 24 buildings altogether, each focusing on the housing with services model.

Paul Freitag, Executive Director of WSFSSH, says that what makes Tres Puentes unique is its ability to provide a significant array of comprehensive services on-site for residents, while also focusing on serving older adults throughout the community. "WSFSSH is proud to have the opportunity to provide housing



Photo: Alexander Severin; Architect: Red Top Architect

to seniors of varying need in one location. Many of the seniors moving into Tres Puentes are independent and used to managing their day to day activities, household chores and finances. However, for some seniors — especially those who have experienced homelessness and live with chronic mental illness — this independent setting may pose some initial challenges. The goal is to make Tres Puentes a home for everyone here, providing for the level of support each resident needs and providing opportunities for all to form and join a community that values each member."

A hallmark of WSFSSH's work is the focus on community-minded initiatives. "Tres Puentes is located in a neighborhood with many NYCHA buildings that house a high number of low-income seniors. These seniors will have the opportunity to benefit from the medical clinic, pharmacy and senior center at Tres Puentes. Together Tres Puentes residents and community residents can benefit not only from the services available, but also from their personal interactions with each other, creating a large, caring and supportive community," added Freitag.

Age-Friendly Design Features are key in senior housing

but can also add value and increase the safety of any building. Check out the "Aging in Place Guide for Building Owners"—a collaboration between DFTA and the American Institute for Architecture—to learn simple modifications such as grab bars, lever hardware, and LED light bulbs.



Meet the Residents

Zulma | 74 years old The Woodstock

Upon meeting Zulma it's immediately clear that she is not only a social butterfly, but an intelligent, kind, and introspective person.

Zulma started working at 16 years old — pausing only briefly in her 20's to earn a degree in Political Science at Boston University, then quickly returning to the workforce. Despite decades of working in New York, a debilitating medical condition during the financial collapse of 2008 left Zulma homeless for the first time in her life.

At 64 years old, Zulma remained in temporary shelter for ten months before finding a home at the Woodstock, allowing her to age with dignity and independence. According to Zulma, "living here, I am an independent, free-thinking person, and **I think that is the most important thing that anyone can have: their independence.**" Ever the optimist, Zulma says, "The peace of mind that I have and the comfort level that I have is priceless. Living here is priceless".



Charles | 67 years old The Martin Lande House

While living in Battery Park City and working for the City of New York as a plumber, Charles witnessed firsthand the devastation of 9/11. He suffered from Post Traumatic Stress Disorder (PTSD), which forced him to leave his job. After living in an assisted living facility for several years, Charles moved to the Selfhelp Martin Lande House where he immediately felt safe and supported.

Today, Charles enjoys riding his bike and has recently started learning how to play the piano. He has already mastered *When the Saints Go Marching In*, and is just getting started. Charles also likes to take classes through Selfhelp's Virtual Senior Center to learn more about technology, music, or even just socialize with others. He thinks this is important because "if you laugh, you learn better." Today, he proudly notes that his PTSD has gotten better since being here.

Charles values his home and community, and he worries about others who don't have access to safe housing with services. He knows the value of a quality home, stating that without his, "I know I'd be miserable wherever I'd be. And I'd be worrying about getting older, being alone, who was going to help me, if this happens, if I get sick, if I can't get to the telephone. And **here you feel like you are totally covered — your back is covered.**"



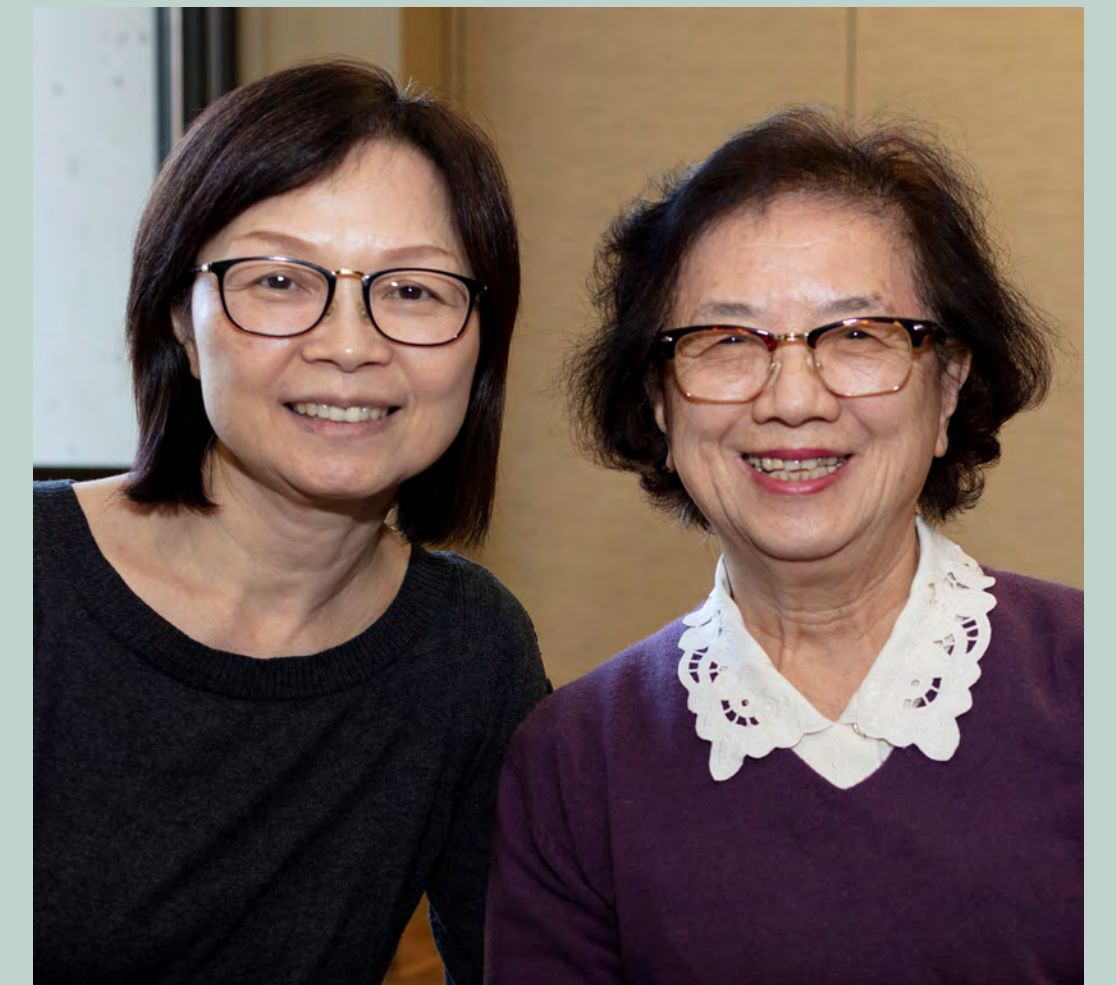
A 2016 survey by the New York Academy of Medicine found that more than half of senior respondents felt they "always" or "sometimes" **worry they will not have enough money to pay for food or housing.**

Gloria | The Martin Lande House

Translation provided by Miranda, Social Worker

The moment you walk into the community room at Martin Lande, you'll find residents reading and relaxing, all with a melodic piano backdrop, courtesy of Gloria.

Born in China, **Gloria loves the diversity and convenience of NYC**; and despite immigrating as an older adult, she feels at home here. Having lived in the building for 20 years, Gloria highly values her independence, saying that for her, "Selfhelp is simply another way to say independent."



Gloria is an active volunteer, currently serving as a Tech Ambassador and Chair of the building's Advisory Council. She also helps her peers with everything from providing support on move-in days to showing new friends around the neighborhood. She has encouraged many of her fellow residents to learn to play the piano, and is always looking for new ways to encourage residents who might not get out as much to get involved. Miranda, the building's Social Worker, notes that Gloria is "one of a kind" and has so many gifts, but she doesn't keep those to herself. She uses them to benefit her community and makes a difference in so many lives every day.

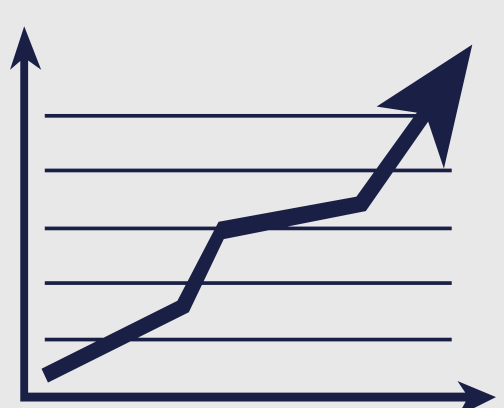
Camille | Alberta Alston House

A Buffalo native, Camille has been a resident at Alberta Alston since 2006. Her husband, who grew up in Queens, was one of the building's original tenants in 1984. The two feel at home in their community, particularly because of the cultural diversity; and as multicultural couple, she feels they "fit right in."

Camille's husband is disabled and in a wheelchair, reinforcing the importance of rent stability, safety, and supportive services for the couple. **"New York is a very expensive place to live, and I really don't think I could survive here if I wasn't in this building."**

Camille is a regular volunteer in the building. Drawing upon her many years of experience in various office settings, and as a mother and grandmother, Camille enjoys volunteering at the building's many events, and sees this as a way to keep herself and other older adults active. Camille truly embraces all that the building has to offer, regularly using both the gym and computer room.

Camille and her husband love to explore NYC and all it has to offer, noting "I've been here for 12 years, and I still haven't seen everything. You can go to different places even in Queens and feel like you are in a different country." Her one wish is for New York City to have more affordable housing for seniors.



A recent study by the University of Pennsylvania entitled *The Emerging Crisis of Aged Homelessness* found that, without significant intervention, **New York City's homeless older adult population is on pace to triple to nearly 7,000 individuals by 2030**, heightening the need for affordable senior housing with services.

Flossie | 85 years old Alberta Alston House

After growing up in the south, Flossie made her home in Queens and considered herself lucky to find a home at Alberta Alston in 1996. Like many tenants, Flossie feels very safe, secure and supported in her building. This is especially important to Flossie due to her pacemaker and the diminishing use of her hands. She said that she is “happy and blessed to be around people who care.”



Like many older adults, she is on a fixed budget, living only on social security, making **the predictability of the rent a source of comfort** to Flossie. She feels the sense of community in her building and regularly enjoys holiday celebrations, especially the Thanksgiving parties. Flossie finds that people her neighbors and that they get along well with each other. Her wish for older New Yorkers? That she wants them to feel safe and have homes, like she does at Alberta Alston House.

Reba | Service Coordinator St. Vincent's Manor

It's clear that Reba, the Service Coordinator at St. Vincent's Manor, is loved by the tenants she serves. Two residents, Larisa and Elvira, who had 20 years of tenancy between them, were thrilled by the opportunity to praise her work. “I love her. Not like, but love,” one offered, the other noting, “with Reba, I feel happy.”



The two gushed that Reba was born for the role, though she hadn't always worked in senior services. Reba started her career as a kindergarten teacher. After taking time off to raise her children, Reba rejoined the workforce, making the switch to supporting an older cohort of individuals. With degrees in both education and social work, Reba was a natural fit at CASC.

Six years later, Reba's daily tasks include assisting residents with public benefits and social security; helping arrange for Access-a-Ride to doctor's appointments and outings; coordinating activities, such as visitors to provide monthly blood pressure screenings, and supporting those with limited English in understanding their mail, among many other tasks.



Reba's day doesn't end when she leaves CASC, as she's also a caregiver to her mother—a second shift that many are called upon to fulfill. Despite the hard work, it is evident that Reba genuinely enjoys her role, noting the joy it brings her to return from a holiday to hear ‘you were really missed’ from the residents. And, while the rest is needed, the sentiment is certainly mutual. Reba notes, **“Just knowing that what I'm doing is helpful. That's the most rewarding.”**

According to findings from NYC Comptroller Scott Stringer's report entitled *Aging with Dignity*, **6 out of 10 NYC seniors pay more than 30% of their income on rent.**



Jess | 77 years old Encore West Residences

Jess opened our conversation with him by describing the joy he felt in his role prior to retirement, working at a non-profit writing features of "Remarkable Seniors". Today, Jess is a dedicated volunteer throughout New York. Notably, he has been a caring companion to 15 older adults through DFTA's Friendly Visitor program. This is in addition to volunteering as a pen pal to incarcerated individuals, lending a hand at a local food pantry, and making frequent visits to a nearby church and library. Jess' genuine care for his community and love for those around him was evident throughout our visit.



Having moved to New York from the Philippines more than 40 years prior, Jess has been living at Encore West for 8 years. Jess moved here after being abruptly forced out of his admittedly tiny studio downtown when it was converted to office space. From this, Jess recognized the impact that this housing had on his life, stating, **"it's very valuable, I don't know where I would live if I didn't have this place."** Beyond this, Jess' home is a source of comfort as he ages, noting "if something really happens to me, they're here." His only wish was for there to be *more* affordable housing for older adults, noting the number of homeless individuals in the area and the many friends who stop by and immediately request an application to the Encore West Residences.

Ivan | 75 years old Moffat Gardens

Born in Puerto Rico, Ivan moved to the U.S. at 17, embracing all that encompasses being a New Yorker, evident from the Yankee's memorabilia covering the walls of his apartment. When speaking with Ivan, it was clear that he feels an overwhelming sense of gratitude and pride about his life, even despite unforeseen challenges and heartache.



It was a fire that led to Ivan and his wife's housing instability, leaving their apartment unlivable and leaving him and his wife homeless for the first time. Ivan then spent many nights staying with friends or sleeping on the train. Eventually, Ivan's church stepped in, allowing him to live in the basement rent-free, during which time, a case manager at a nearby HUD 202 helped him complete an application for more permanent housing.

After five long years on the waitlist, at age 67, Ivan and his wife finally had stable housing once again: an affordable one-bedroom apartment at Moffat Gardens. Here Ivan remains today, living alone following the passing of his wife from cancer. He remains optimistic and feels fortunate to have children, grandchildren, and even great-grandchildren a short distance from New York City. He stays active and continues to give back, serving as a security guard for a children's program at his church. As for his housing, 8 years later Ivan expresses his continued appreciation for his independence, the programming offered by RiseBoro, and for simply having his own space to relax.



According to LiveOn NY's 2016 report, *Through the Roof*, **more than 30,000 older New Yorkers are on waiting lists** for HUD 202 housing in Queens alone.



Recommendations



Each of the buildings and individuals highlighted in this report represents the impact of what can be accomplished through federal, state, and city investment in affordable senior housing with services. While the buildings themselves may be unique, the housing model itself is not; in partnership with community-based nonprofit organizations, affordable senior housing with services exists throughout the United States, though not to the extent that it should. **By reinvigorating the critical HUD 202 program and expanding upon state and city housing initiatives, government can ensure a sustainable, reliable pathway to housing for older adults and streamlined housing production mechanisms for mission-driven developers.**

We know that the aging population is growing; therefore, funding for affordable senior housing and services programs must be commensurate with the growing senior population.

The Federal Government must allocate the HUD 202 program funding that is above and beyond previous peak production levels, while continuing to emphasize the provision of social services in new and existing buildings. Further, Congress should look to support the programs that make the varying forms of affordable senior housing with services possible, which includes strengthening the low-income housing tax credit and expanding resources for project-based Section 8 vouchers.

New York State must look to increase funding for its capital program for affordable senior housing, while enacting and providing resources to place service coordinators in these buildings. The State should both pass existing legislation establishing a service coordinator program and invest a minimum of \$10 million to begin this important work. Further, the state should expand capital funding for affordable senior housing to a minimum of \$140 million in its next 5-year plan. Finally, the state should capitalize on the aforementioned investments, by quantifying the resulting savings generated to Medicaid and expanding upon the extensive research that exists in this field.

The City must expand its successful SARA program by providing service funding subsidy for all building residents. LiveOn NY recommends that the City make available a minimum of \$3,000 per year per non-formerly homeless SARA unit, in addition to the funds available for services for formerly homeless tenants. This investment would show recognition from the City that older adults of all housing backgrounds can benefit from the light-touch services offered in an older adults' place of residence. The City should also expand the number of *new* units developed for seniors as a part of its Housing Plan to serve 30,000 by 2026, as first recommended by Center for an Urban Future.

Policymakers at every level must continue to recognize the return on investment shown by these buildings as tied to positively impacting individual health, reducing the need and costs for higher levels of care, and lowering costs to both Medicaid and Medicare. Further, analysis should be done to determine how increased availability of affordable housing works to combat the increase, and subsequently associated costs, of older adult homelessness.

Beyond this, we must not forget that for Zulma, Gloria, Charles, Camille, Flossie, Jess, and Ivan, these buildings have meaning beyond what any data point could convey—these are their homes. Fundamental to all of our lives, the impact of four walls and a roof can never truly be enumerated; therefore the statistics shared in association with these buildings are just the tip of the iceberg intended to begin illuminating the true value of affordable senior housing with services, of homes for older New Yorkers.

To ensure that more homes are created like the ones outlined in this report and that more New Yorkers are able to remain stably-housed, we all have a role to play. Whether you are an elected official, a longtime community member, or a recent immigrant, *you* have the power to help us build a more equitable, age-friendly city. At LiveOn NY, we look forward to hearing your testimony, seeing your blueprints, exploring your platform, or reading your op-ed in support of affordable senior housing with services. Together, we *will* make New York a better place to age.

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Herb Bardavid, is an older New Yorker, psychotherapist, blogger, and photographer who works to make the elderly visible. Herb's work has been featured in 8 shows and his photographic blog, entitled *Getting Old and Getting Out*, has been featured in numerous news publications.