

Affordable Housing for Older Adults

Developer-Provider Partnerships



PREPARED BY

Selfhelp Realty Group

The Melamid Institute for Affordable Housing

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ABOUT THE MELAMID INSTITUTE FOR AFFORDABLE HOUSING

THE SELFHELP REALTY GROUP / MELAMID INSTITUTE FOR AFFORDABLE HOUSING is dedicated to robustly responding to the affordable housing crisis for older adults.

The Melamid Institute ensures that older New Yorkers have access to safe, clean, and affordable housing, where they can avail themselves of services that promote healthy aging. The Institute plans and develops new apartment buildings in New York City and Long Island, provides enhancements to its existing residences (currently numbering 15), and puts into place our nationally recognized service model. It also serves as a valuable resource to other organizations throughout the country by sharing the knowledge and expertise we have gained over the past six decades. And, the Institute advocates for increased local, state, and federal investment in housing with services for older adults.

Today, more than one-quarter of New York's renters are age 60 or older. Nearly one in seven older adults in New York City live in poverty. More than 200,000 seniors are currently on the waiting list for the Department of Housing and Urban Development's (HUD) Section 202 federal program which provides housing for low-income people aged 62 and over. Demographic projections are that the senior population in New York City will increase 50 percent by 2040.



Cutting the ribbon on Selfhelp's first Brooklyn residence, 2018

It is truly distressing to know how many seniors in New York City struggle to pay their rent and utilities, buy healthy food, and pay for uncovered medical care. The Melamid Institute for Affordable Housing works to alleviate this untenable situation by increasing the availability of affordable housing with services for older adults.

INTRODUCTION

SELFHELP COMMUNITY SERVICES, INC. (Selfhelp), together with its affiliated corporation, Selfhelp Realty Group, Inc. / Melamid Institute for Affordable Housing, is committed to providing low-income older adults with safe, sustaining places to call home.



Over half a century ago, Selfhelp opened its first affordable apartment building in Queens, New York. The building was dedicated to providing survivors of the Holocaust with a home where they could continue to recover from the atrocities they survived.

Today, Selfhelp opens its doors to refugees from many countries, housing them in 15 different buildings throughout the New York City metropolitan area. As we did then, so we do now, providing services on site that are sensitive to the traumas that residents lived through, while also creating a community where residents contribute and, ultimately, thrive.

Nationwide, there is a clear need for affordable housing for older adults. Approximately 7.2 million families, including an estimated two million older adults, lack a safe place to live that they can afford.¹ However, this crisis also presents an opportunity. In building new affordable housing, we can go beyond simply providing four walls and a roof – although this is deeply important. We have an opportunity to go beyond the basics – to design affordable housing for older adults that maximizes their independence and quality of life.



This white paper shows the “building blocks” of Selfhelp’s proven, effective process for providing low-income older adults with a place to live and thrive. Our approach uses a combination of sector specific and traditional financing, strong building design and construction, and comprehensive services available on-site, as needed and requested, to support wellness and quality of life.² The success of Selfhelp’s approach is grounded in seven decades of evidence, including a recent evaluation showing that the model promotes residents’ health.

¹ According to the National Low Income Housing Coalition (2018), there are only 35 affordable apartments available in the United States for every 100 households that earn below the federal poverty line, leading 7.2 million families without a safe, affordable place to live. (<https://reports.nlihc.org/gap>) Nationwide, 28 percent of extremely low-income households are headed by older adults, leaving a gap of two million affordable homes.

² The Selfhelp Active Services for Aging Model (SHASAM) was initiated by Selfhelp in 1967 and refined throughout the decades. Please see pages 10-11 for a description.

A SECURE FOUNDATION: EFFECTIVE PARTNERSHIP

AT THE FOUNDATION OF SELFHHELP’S WORK is a strong partnership among one or more developers, a service provider, and often other entities, including governmental agencies, lenders, and investors. This relationship typically begins during the pre-development stage and carries forward through financing, design and construction, and into building operations.

In many of Selfhelp’s buildings, Selfhelp functions as a developer, owner, and service provider. Over the past ten years, Selfhelp has expanded its horizons and now works in partnership with other entities to construct and operate new buildings. These partnerships have proven essential to constructing senior-friendly housing and, once opened, maintaining the health and safety of residents.



Governor Kathy Hochul speaks with a resident of 333 Lenox Road, Brooklyn, NY, in 2018.

Selfhelp brings expertise in supporting low and moderate income older adults, with a typical resident earning between 30 and 70 percent of the Area Median Income. We can do this in a variety of settings – including mixed-income and intergenerational projects, as well as in buildings dedicated to this population. Our partnerships with other developers begin in the pre-development stage and continue through lease-up and throughout building operations.

Pre-development

One of the first steps is identifying an appropriate site. Selfhelp evaluates locations with an eye towards livability. Considerations include, for example, proximity to transportation and the existence of a civic network near the potential development, such as health care, libraries, and groceries. As the building comes closer to opening, Selfhelp develops a local service referral

network for residents. These activities also support applications for certain funding streams, and complement our development partners' pre-development activity – e.g. feasibility studies, environmental analysis, and financing.

Design

Senior apartment buildings succeed best when they are designed with resident needs in mind. Selfhelp offers expertise on everything from creating the community/wellness spaces that are essential for providing services, to details such as lobby doors, placement of the lobby reception or security desk, hallway design, and resident units. Selfhelp's Design and Construction team provides expertise on senior-friendly design and amenities, and works with the building architect to design the building in accordance with available space, financing requirements, and building codes, utilizing Selfhelp's design guidelines.

Selfhelp offers extensive expertise in financing, senior-friendly design, and service provision for older adults.

Financing

Selfhelp is expert in senior-specific financing streams, such as the Low-Income Housing Tax Credit Program, (both 4% and 9%), tax-exempt bond financing, the NYC Senior Affordable Rental Apartments (SARA), the NYS Supportive Housing Opportunity Program (SHOP), the NYS Senior Housing Program, and the NYS Empire State Supportive Housing Initiative (ESSHI), as well as in attracting other sources of financing for building construction. Importantly, some funding streams provide formerly homeless individuals with stable housing opportunities that enable them to live independently. Selfhelp's social workers are exceptionally skilled at creating a strong and cohesive community from a diverse population. (See box, next page.)

Construction, Marketing, and Apartment Lease-Up

Depending on the partnership structure, Selfhelp, its partner(s), or both assume primary responsibility for construction oversight. Selfhelp advises on the build-out of residential units, amenity spaces and the social services office.

At the 50% completion and 70% completion benchmarks, Selfhelp also becomes involved with plans for lease-up, marketing, and client referral. For buildings utilizing SARA and ESSHI funding, Selfhelp works with the agencies that refer potential residents, and works with its co-developer to create a plan for interviewing and selecting clients. Depending on the partnership structure, the co-developer might take the lead on advertising apartment availability in the appropriate venues and conducting the lottery for client selection.

Lease-Signing and Tenant Orientation

After lease-signing, Selfhelp meets with new residents within the first few days of tenancy to introduce services and conduct a preliminary resident assessment. During this time, the social worker interviews residents to identify their current needs. Services offered at this time may include assistance obtaining entitlements and benefits, connection with local health care providers, and an introduction to the socialization opportunities offered in the building.

A First Thanksgiving

Opened in late 2016, Van Cortlandt Green is the first Selfhelp building to include formerly homeless older adults. Selfhelp quickly adapted our SHASAM service model to respond to their unique traumas and needs. (See page 11)



Because Selfhelp's service model includes many opportunities to counteract potential isolation, it was essential to find ways to bring all residents – both the previously homeless and the previously housed – into a strong community. Throughout the year, the social work team created opportunities for all residents to come together and learn from each other.

Many residents were excited about the opportunity to come together with their new neighbors to celebrate the holiday. Selfhelp and the building's management company sponsored a beautiful, catered Thanksgiving feast, served by Selfhelp staff and their families.



Building Operations

As a service provider, Selfhelp plays a key role in operating the building. We work with residents to make sure that their rent is paid in a timely fashion, including obtaining appropriate entitlements and benefits. We also help to resolve any issues among residents that may affect quality of life within the building, such as disputes among neighbors. As needed, we may support the property manager in outreach to residents (see box below).

Services Support Building Operations

In one Selfhelp building, the annual tenant inspection found that a group of residents had tampered with their kitchen exhaust. These adjustments worsened indoor air quality in the apartments of the responsible residents, as well as in other apartments sharing the same exhaust system.

Selfhelp's social work staff assisted building management by holding workshops designed to educate residents about indoor air pollution and about the effects of the unapproved modifications. We also worked with building management to address violations.

BRICKS AND MORTAR: SENIOR-FRIENDLY DESIGN AND CONSTRUCTION

SELFHELP'S APPROACH INCORPORATES DECADES OF EXPERIENCE in designing buildings to support independent living at all stages of the aging process. One of the hallmarks of Selfhelp's model is that it supports older adults in living independently throughout their lives – indeed, surveys conducted over the past 10-15 years show that fewer than two percent of residents leave Selfhelp's buildings for institutional care. Design and construction are a critical part of achieving this outcome.

“Social housing... is about creating a residence where people can feel happy, secure, and emotionally connected to their neighbors.”

– Daniel Libeskind, Principal Architect, Studio Libeskind, who designed two new Selfhelp buildings in Brooklyn and Nassau County.

CONSIDERATIONS FOR SENIOR-FRIENDLY DESIGN

SIZE: The building must be appropriately sized to provide space for a social service office, a dedicated community computer area, and spaces to operate community programs and events.





Lobby of Selfhelp's Martin Lande House, Flushing, Queens

ENTRANCE AND LOBBY: Entrance doors are hands-free, and include two sets of doors to block wind and precipitation from the lobby. The outside street is clearly visible so residents can sit indoors while waiting for transportation. The security desk is placed in close proximity to the entrance, and in view of the seating area to guide visitors and help residents. Lobbies are equipped with a Smart TV, which provides information for residents.

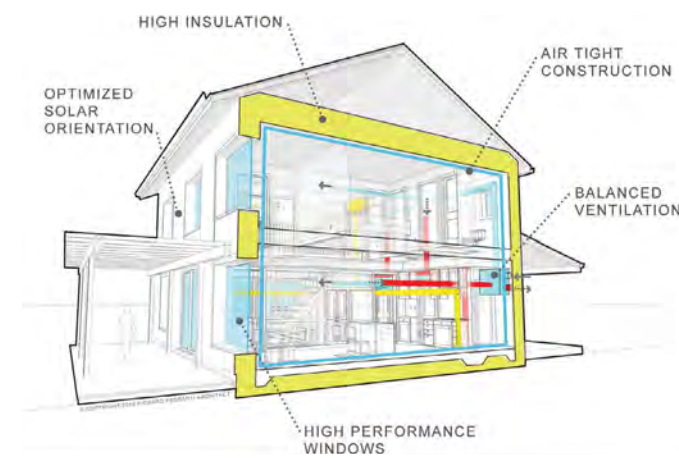
CORRIDORS: We advise on features such as length, handrails, lighting, and distinguishing floors for the cognitively impaired.

APARTMENT FLOOR PLANS: Studio and one-bedroom apartments are designed to allow for handicap-accessible bathrooms, kitchens and closets while still creating definable niches for sleeping, visitors, and home health aides. We advocate for roll-in showers and grab bars in all bathrooms.

COMMUNITY ROOM: An attractive room is provided which is spacious enough to hold 70 percent of residents. Selfhelp's model includes socialization, wellness programs, and classes. Whenever possible, the room should be able to be divided into two smaller spaces, with movable furniture to support its use as an auditorium, and for dining, classes, and recreation.

SOCIAL SERVICES OFFICE: This is the base for social workers who provide services for residents. It requires at least two desks and space for confidential discussions with clients, as well as appropriate wiring for computer use. Depending on the mix of residents and funding streams, more desks may be needed to support additional staff.

TECHNOLOGY: The Selfhelp model utilizes new and proven health-related technologies. These include telehealth and cognitive fitness kiosks, as well as freestanding computers for resident use. We recommend that apartments be Wi-Fi ready and that internet be paid for through the operating budget.



Picture credit: Richard Pedantri, Architect

ENVIRONMENTAL SUSTAINABILITY: Over the past five years, our new construction projects have been designed to meet the highest energy efficiency goals of Passive House (PH) design, which is recognized by lenders as resulting in 25 percent lower maintenance and operating costs.

Passive House design requires a highly efficient building envelope (walls, windows, roof) coupled with individually controlled efficient heating and cooling systems. This approach increases resident comfort and reduces apartment noise levels.

OUTDOOR SPACE AND BEAUTIFICATION: We advise on creative approaches to establishing space for outdoor programming and for supporting psychological health. Our buildings may utilize rooftop space for gardens and walking tracks, as well as ground-level landscaping and senior-friendly seating.

INTERIORS: SOCIAL SERVICES AND COMMUNITY

KNOWN AS “SHASAM,” THE SELFHELP ACTIVE SERVICES FOR AGING MODEL provides a complete package of services to support aging in place, if and when needed, to be accessed at residents’ request.



Developed and tested over ten years, SHASAM is an evidence-based model designed to support independent living for older adults.

While some of these services will require time and additional funding to implement, the long-term vision is one of a complete package of services to support aging in place. All SHASAM services are provided by culturally competent staff. The model includes:

- Social services, including screening for and direct assistance with at least 40 available entitlements and benefits, related information gathering, and introduction to available community partners and resources;
- Evidence-based programs that help to reduce risk for acquiring or exacerbating physical and mental health conditions;
- Physical activity and health education, including group Tai Chi, Yoga, and Occupational Therapy, as well as stress management and falls prevention workshops;
- Referrals to community-based resources such as home-delivered meals, home care, mental health services, case management, and a wide range of other services and programs;
- Access to technology that supports aging in place, including Selfhelp’s Virtual Senior Center, telehealth programs, and more;
- Socialization opportunities that bring seniors together to enjoy shared interests and meet other residents, including regular coffee hours and game events, special interest and discussion groups, seasonal and holiday celebrations, and more;
- Volunteer opportunities for residents who wish to lead socialization activities or assist with simple building administration tasks;
- Health screenings and events including those for vision, hearing, foot care, gait and balance, and appropriate vaccinations, organized in partnership with local hospitals and other community partners; and,
- Care transitions assistance, in partnership with nearby hospitals, to facilitate returning home after hospital stays.

ESSHI and SARA funding: Including the Formerly Homeless

In the past five years, Selfhelp has adapted the SHASAM model to provide more intensive supports for formerly homeless older adults, who may become residents under ESSHI or SARA funding, or simply because the building is affordable.

Selfhelp social work staff use a trauma-informed, strengths-based approach that appreciates the formerly homeless person’s survival skills in the face of isolation, stigma, rejection, and transiency – all dimensions of homelessness.

This approach begins during the lease-up process. Once the resident has met the eligibility requirements for an apartment, they are invited to view the living space and tour the facilities. Following the tour, the building manager and social worker meet with the resident to review the lease. Once the lease is signed, the move-in date is arranged with the resident.

In order to not overwhelm the resident, the first three to five days of tenancy are used to help them set up and acclimate to their new apartment. During this period, the social worker screens the resident to determine their level of independent living skills. The social worker aids the resident in setting up a furnished, clean, and safe apartment, with details that make the apartment feel like a home.

During the second week of tenancy, the social worker meets with the resident to complete the initial comprehensive assessment, and to recommend which services will best support their health and independence. These optional services may include case management, socialization activities, health and wellness services, assistance with activities of daily living, skilled nursing, home care, and more. Together, the social worker and resident agree upon a service plan. The social worker will add to, and revise the plan as needed and at least once every six months in consultation with the resident.



THE INSPECTION: EVALUATION OF SELFHELP'S MODEL

THE SHASAM MODEL, combined with the design and construction activities detailed earlier, has two objectives. The first is to improve the quality of life for residents, and the second is to support their healthy aging.

While Selfhelp does not provide medical services onsite, SHASAM is predicated on a theoretical approach known as supporting the “social determinants” of health – promoting economic security, access to nutritious food, and community connection, all of which positively impact individual health.

“When people have stable housing, they can focus on their health and their other needs.... Housing is health.”

– Mohini Mishra, Vice President, Senior Communities, Selfhelp Community Services

In 2017, a professor of public health at Rutgers University, Michael Gusmano, conducted a rigorous evaluation of three years of health outcomes for Selfhelp residents, compared to a control group of older adults who lived in the same zip codes. The evaluation drew on data from both Medicaid and Medicare, and found significant differences for Selfhelp residents, despite the fact that the Selfhelp residents in the study were older, on average, than those in the control group.

HOSPITALIZATION: The evaluation used an “odds ratio” analysis to determine whether the probability of being hospitalized was lower for one group. In both data sets, the odds of being hospitalized was lower for SHASAM residents – in fact, the odds were 51% lower in the Medicare study, and 68% lower in the Medicaid study. SHASAM residents with chronic diseases common to aging were, similarly, less likely to be hospitalized.

LENGTH OF HOSPITALIZATION: Across Medicaid and Medicare data, SHASAM residents spent 1-2 days less in the hospital than did the control group, controlling for age, gender, and the number of diagnoses.

COST OF HOSPITALIZATION: In each data set, the average cost of hospitalization for SHASAM residents with common diseases was half as much as for their neighbors in the same zip codes.

USE OF THE EMERGENCY ROOM: Both data sets showed that the odds of using the emergency room were lower for SHASAM residents. For chronic diseases, SHASAM residents were 76 percent less likely to use an emergency room than others in the same zip codes.

The full evaluation is available on Selfhelp’s web site.

CURRENT SELFHELP BUILDINGS

HELEN R. SCHEUER HOUSE, FLUSHING (1964)



Helen R. Scheuer House, Flushing

Helen Rose Scheuer was a philanthropist who gave generously to Selfhelp and enabled us to build the Helen R. Scheuer House, Scheuer House of Bayside, and Scheuer House of Flushing. In 1964, the Helen R. Scheuer House opened its doors to 200 Holocaust survivors in Queens. It was Selfhelp’s first development, and the first rental New York State Mitchell-Lama residence to be built by a not-for-profit organization.

As referenced above, Mrs. Scheuer’s generosity also resulted in two additional Scheuer Houses, one in Bayside built in 1981, and the other in Flushing built in 1989. Together, the three buildings house over 500 low and moderate income seniors.



Scheuer House of Bayside



Scheuer House of Flushing

MARTIN LANDE HOUSE, FLUSHING
(1970)

Opened in 1970, the Martin Lande House was the second affordable housing development built by Selfhelp. The original residents came mainly from Germany and Austria at first, then later from Eastern Europe and the former Soviet republics. Today, Flushing is a flourishing Chinese-American community and many residents of Martin Lande are Korean and Chinese. The building has 19 floors and contains 289 apartments.

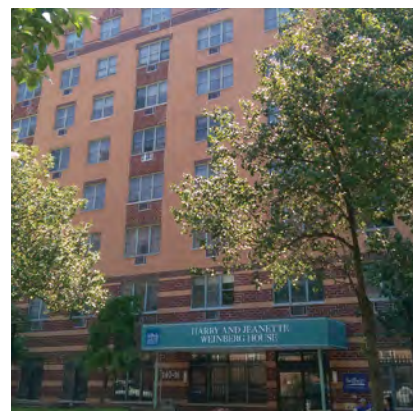


HARRY AND JEANETTE WEINBERG
FOUNDATION BUILDINGS, FLUSHING
(1996 AND 2002)

Selfhelp has been honored to be among the select organizations to receive very generous assistance from the Harry and Jeanette Weinberg Foundation, one of the largest private charitable foundations in the United States. The Harry and Jeanette Weinberg House is 8 stories tall and contains 65 units. Harry and Jeanette Weinberg Apartments has 69 one-bedroom units. The two buildings form a campus, together with the Benjamin Rosenthal-Prince Street Senior Center that provides educational, cultural, recreational, and wellness activities for residents and for the wider community.



Harry and Jeanette Weinberg Apartments



Harry and Jeanette Weinberg House

APEX HOUSES I AND II, WESTBURY
(2003 AND 2009)



These two buildings were built by the Kimmel Housing Development Foundation (KHDF), led by Howard Kimmel, and became affiliated with Selfhelp in 2013. Apex I Senior Citizens Housing opened in 2003. The 4-story building is a 37-unit low-income senior residence for heads of household over 55. Apex II Workforce Family Housing opened in 2009, offering 35 units to seniors and families.

SELFHELP K-VII, FLUSHING (2013)



Opened in 2013, this building has 91 apartments in total – 36 studios and 55 one-bedrooms. The property has a beautiful residential roof garden with outdoor seating and shading, as well as bike racks, a computer room, a large tenant gathering room, and a health clinic operated by the Charles B. Wang Community Health Center. The building is technologically “smart” with secure high-speed Wi-Fi, a computer classroom, video chat-enabled computers and “brain fitness” equipment.

VAN CORTLANDT GREEN, BRONX (2016)



Selfhelp’s first building in the Bronx is home to 85 low-income older adults, and was our first building to house formerly homeless residents, stabilize them, and involve them with the wider building community. The building is located in northwest Riverdale, and each apartment and common space has a view of Van Cortlandt Park. Features include a rooftop terrace, a large community space, a computer lab, and a room for virtual communication with friends and family.



71-15, 71-21, 71-27 65TH STREET, GLENDALE, QUEENS (2019)

With partner Rockabill, Selfhelp has acquired three existing buildings in the Glendale neighborhood in Queens. This acquisition, under a program through the New York City Department of Housing Preservation and Development, is intended to keep the buildings affordable in perpetuity.

Together, these three contiguous four-story walk-up buildings contain 72 residential units, including studios, one-bedrooms and two-bedroom apartments. All of the apartments are rent-stabilized. Selfhelp provides services to the seniors in these three buildings.



JOSEPH AND PAULINE CHARATAN RESIDENCE, BROOKLYN (2018)

The Joseph and Pauline Charatan Residence, Selfhelp's first building in the borough of Brooklyn, opened in 2018, and honors the late parents of Selfhelp Community Services Foundation Co-Chair, Debrah Lee Charatan. Joseph and Pauline Charatan were Holocaust survivors. The 13-story building contains 24 studios and 33 one-bedroom apartments. All apartments are occupied by older adults with incomes at or below 60 percent of the Area Median Income.



5203 CENTER BOULEVARD, HUNTERS POINT SOUTH, QUEENS (2021)

Selfhelp is providing services to residents in 100 affordable apartments set aside for older adults, within this master-planned, mixed-income, and mixed-use community developed by TF Cornerstone. The new neighborhood includes a public park, a school, a playground, convenient ferry access, and 1,194 residential units, including 719 permanently affordable homes.

ARCHITECTS' DESIGNS FOR HOUSING UNDER CONSTRUCTION: New affordable senior housing projects

To accommodate the growing number of older New Yorkers who need affordable housing, three new properties are in development and will add 338 units to Selfhelp's portfolio. These are the architects' drawings:



BERGEN PLACE, FREEPORT, NASSAU COUNTY

Located in the Nassau County Village of Freeport, Bergen Place will be a permanently affordable senior residence which will add 44 one-bedroom units of low-income senior housing to Long Island's very low affordable housing supply. Of the 44 total units, 30% (14 units) will be dedicated to formerly homeless seniors who are frail or disabled, supported by funding through the Empire

State Supportive Housing Initiative (ESSHI). Bergen Place is designed by noted architect Daniel Libeskind.



11 PARK DRIVE, WYANDANCH, SUFFOLK COUNTY

In partnership with The Albanese Organization, Selfhelp is constructing an affordable senior residence as part of the Wyandanch Rising 40-acre redevelopment, anchored by the Wyandanch LIRR train station. This is Selfhelp's first project in Suffolk County.



SUMNER HOUSES, BROOKLYN

As part of New York City's Seniors First plan, Selfhelp was awarded land by the New York City Housing Authority (NYCHA) to develop a senior building on one of its existing public housing properties, Sumner Houses, in Brooklyn. We are partnering with RiseBoro Community Partnership, Urban Builders Collaborative and Lettice Construction on this development. The building, which is designed by

Daniel Libeskind, will have approximately 200 units and will host a community facility which is open to the entire Sumner complex.

Our thanks for information and guidance over the course of this project go to: Lisa Trub, Deputy Executive Director, Selfhelp Realty Group; Mohini Mishra, Vice President, Senior Communities, Selfhelp Community Services; and Susan Wright, Vice President of Construction and Design, Selfhelp Realty Group.



The Melamid Institute for Affordable Housing was established by Ilse Melamid, a long-time Board member of Selfhelp Community Services and its affiliated corporations. As a survivor of the Kindertransport who experienced the lack of a secure home and family, Ilse is committed to preventing such displacement for others. We are grateful to Ilse for transforming so many lives.

Selfhelp

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Guided by the principle that housing is a human right, Selfhelp Realty Group/The Melamid Institute for Affordable Housing is committed to building and preserving affordable and safe housing for older adults, with access to services that enrich their lives and inspire their futures.