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**Testimony from Selfhelp Community Services, Inc.
New York City Council
Joint Hearing
Committee on Aging, Chair Chin
Committee on Housing and Buildings, Chair Cornegy
December 12, 2019
Affordable Senior Housing**

Submitted by Katie Foley, Director, Public Affairs

Thank you to Committee Chairs Chin and Cornegy and the members of the committees for the opportunity to testify about programs that help older New Yorkers remain in their homes and communities as well as best practices in affordable housing development that enhance the quality of life for older adults.

Selfhelp was founded in 1936 to help those fleeing Nazi Germany maintain their independence and dignity as they struggled to forge new lives in America. Today, Selfhelp has grown into one of the largest and most respected not-for-profit human service agencies in the New York metropolitan area, with 46 programs throughout Manhattan, Brooklyn, Queens, the Bronx, Nassau, and Suffolk Counties. We provides a broad set of services to more than 20,000 elderly, frail, and vulnerable New Yorkers each year, while remaining the largest provider of comprehensive services to Holocaust survivors in North America. Selfhelp offers a complete network of community-based home care, social service, and senior housing with the overarching goal of helping clients to live with dignity and independence and avoid institutional care.

Our services are rooted in the idea that all individuals deserve to age with independence and dignity. Our services include: specialized programs for Holocaust Survivors; eleven affordable senior housing complexes; four Naturally Occurring Retirement Community (NORC) programs; four intensive case management programs; five senior centers; home health care and home health aide training; the Virtual Senior Center; two court-appointed guardianship programs; the Selfhelp Alzheimer's Resource Program (SHARP); and the provider for New York Connects in Queens.

We are focused on helping New Yorkers age with independence and dignity. Our affordable housing portfolio offers New Yorkers the opportunity to live in their own home while accessing the services they need as they age. In all of our housing developments, we engage with community partners,

healthcare providers, and the residents to provide high-quality housing plus services for low- and moderate-income New Yorkers.

Selfhelp Realty Group

Since 1963, Selfhelp has been building affordable housing. Today, Selfhelp Community Services is a major provider of affordable housing for seniors in New York City and on Long Island. Our housing portfolio includes twelve affordable apartment developments, comprising of 14 buildings located in Queens, the Bronx, Brooklyn, and Long Island, which house over 1,400 low- and moderate-income senior residents in attractive, functional apartments with supportive services as needed.

To accommodate the growing number of older New Yorkers who need affordable housing and would benefit from remaining independent in their own homes, we are committed to developing new affordable housing in New York. Current developments include:

- Hunters Point South, Queens, NY: Selfhelp was awarded the Hunters Point Parcel C project with TF Cornerstone (TFC), a 1,200 unit, 2-building project, comprised of 800 units of affordable housing, of which 100 units are designated for senior affordable housing. Selfhelp will provide services to the seniors, and is involved in the design of the building to assure its compliance with our standards for senior living.
- Bergen Place, Freeport, Long Island, NY: Construction is expected to begin in early 2020 for a 44 unit building, which is being designed by Studio Libeskind.
- 11 Park Drive, Wyandanch, Long Island, NY: In partnership with The Albanese Organization, Selfhelp will develop an affordable senior residence as part of the Wyandanch Rising 40-acre redevelopment, anchored by the Wyandanch LIRR train station.
- Sumner Houses, Brooklyn, NY: As part of NYC'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 the RiseBoro, Urban Builders Collaborative and Lettice Construction on this development. The building will have approximately 200 units and will have a community facility open to the entire Sumner complex.

The Need for Affordable Housing

The need for affordable senior housing with services remains as or more significant today as it was in 2016, when LiveOn NY first reported their findings that an estimated 200,000 seniors were on waiting lists for housing through the HUD202 program in New York City. In fact, housing challenges continue to plague older adults, as many seniors live on fixed incomes that cannot keep pace with rising rents; experience mobility challenges that limit housing options within an aging rental-stock; and are found to have high rates of rent burden, with 1/3 of individuals receiving SCRIE paying more than 70% of their income on rent. Given the current need for senior affordable housing, Selfhelp recommends that the City ensure that senior housing is prioritized in its overall development pipeline.

Selfhelp has been pleased to see the Administration's recognition of the need for senior specific housing as demonstrated through the investments and commitments included in the Seniors First

Initiative, which has brought about historic commitments to the production and preservation of affordable senior housing. Through this initiative and the Senior Affordable Rental Assistance (SARA) program in particular, 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 the RiseBoro, Urban Builders Collaborative and Lettice Construction on this development. The building will have approximately 200 units and will have a community facility open to the entire Sumner complex.

Selfhelp sees the SARA program, which is often utilized in conjunction with NYCHA NextGen, as a success for the City. However, in recognition of the significant continued need and to continue to improve upon current efforts, we respectfully offer the following recommendation to increase to the per-unit allocation of service funds through the SARA service program administered by HRA. We recommend that HRA also make available \$3,000 per year per non-formerly homeless SARA unit, in addition to the \$5,000 currently available for services for formerly homeless tenants.

Currently, only \$5,000 in funding is awarded per SARA unit that is occupied by a formerly homeless senior, which makes up 30% of a building's units. Units occupied by seniors coming from the Housing Connect lottery system are not eligible for any city funding for services, though it is expected that services are made available to these tenants. While we appreciate and strongly prefer the inclusive nature of the program as it stands, currently available funding is insufficient to ensure the type of robust programming that is required for all older adult tenants.

We know that service coordinators within affordable senior housing can reduce healthcare costs and keep seniors healthier at home. Selfhelp's unique real estate model brings together safe and affordable apartments with our legacy of quality social services. At each Selfhelp building, we offer service coordination through SHASAM (Selfhelp's Active Services for Aging Model), which makes available social work services, education, and recreation, as well as access to skilled nursing and home care, if and when requested by the resident. The goal of SHASAM is to provide the appropriate level of assistance to allow older adults to remain in their apartments and not move to more costly settings such as assisted living or nursing homes. Recent research shows that access to SHASAM allows older adults to reduce their chances of being hospitalized and/or visiting an emergency room which reduced their overall Medicaid and/or Medicare costs.

Affordable Senior Housing as a Tool for Healthcare

Importantly, research on Selfhelp's service coordination model shows that this low-cost intervention has a significant impact on health. An investment in the SHASAM model would result in significant savings to the State's Medicaid program by preventing or lowering costs of emergency room visits and keeping low-income seniors out of costlier levels of care, such as assisted living or nursing homes. A New York-based study, conducted by Dr. Michael Gusmano of Rutgers University, compared Selfhelp residents with access to service coordination to a comparison group of seniors in the same zip codes without this support. The published research shows that residents of Selfhelp's housing are healthier than their neighbors who do not live in high-quality housing.

Research shows that residents in Selfhelp's affordable housing had:

- 68% lower odds of Selfhelp residents being hospitalized
- \$1,778 average Medicaid payment per person, per hospitalization for Selfhelp residents, versus \$5,715 for the comparison group
- 53% lower odds of a Selfhelp resident visiting an emergency room compared to a non-Selfhelp resident

The full report is available through the Journal for Health Affairs (the article is available upon request), and a white paper published by Selfhelp is available at www.selfhelp.net.

Conclusion

Thank you to Chairs Chin and Cornegy and the committees for holding today's hearing, and we look forward to working together. On behalf of the 20,000 clients we serve, I am grateful for the Council's support for affordable housing. For further questions, I can be reached at kfoley@selfhelp.net or 212-971-7605.