



**Testimony of Stuart Kaplan, CEO, Selfhelp Community Services  
February 27, 2025  
Assembly Ways & Means Committee and Housing Committees  
Senate Finance Committee and Housing, Construction and Community Development  
Committees**

Thank you for the opportunity to testify. My name is Stuart Kaplan, and I am the CEO of Selfhelp Community Services, an organization that believes all older adults deserve to age with dignity and independence. I am honored to be here to share insights on the critical needs of aging adults across the State.

At Selfhelp our unique approach to serving all older adults is rooted in our longstanding work with Holocaust survivors, giving us the experience and understanding to meet every challenge, because every person deserves compassionate, trusted, and innovative care that respects their life experiences. We provide affordable housing, home care, and community-based services to 25,000 individuals in the greater NYC metropolitan area.

The 2023 study, Housing America's older adults conducted by the Joint Center for Housing Studies of Harvard University concludes with the well-acknowledged fact that the population of older adults is rapidly growing, and with it comes an urgent need to expand innovative housing solutions that allow older adults to age at home safely and with the support they need. New York State is no exception.

For older adults, the stress of unstable housing worsens existing mental and physical conditions. We believe that aging adults should never have to worry about being homeless, and yet, at Selfhelp we are increasingly seeing homelessness in this population and see, too, how the provision of housing is a life-changing event at *any age*. I would be pleased to share with the Committees, individual stories that bring this statement to life. Affordable senior housing is not just an investment in brick and mortar—it is an investment in people, in communities, and in the financial sustainability of our health care systems. Without adequate resources, low-income older adults face unnecessary crises, hospitalizations, and premature institutional care—all of which come at a high human and financial cost to individuals and taxpayers alike.

We need current day, evidence-based solutions that address these challenges head-on.

Governor Hochul's Master Plan for Aging work represents a bold and necessary vision for addressing the needs of today's older adults across the State. I commend the plan's emphasis on housing as a critical social determinant of health and its recognition of innovative models like the Affordable Independent Senior Housing Assistance Program. This type of program, modeled for more than 50 years at Selfhelp, brings social services onsite in affordable senior housing, connecting residents to the supports they need as they age safely in their own home.

I urge the Committees to support the Resident Assistant bill (A.1948, Rosenthal/S.956, Kavanagh) as well as the recommendation that the legislature include \$10M over five years in the budget. For HUD funded housing about 1/3 of eligible senior housing buildings across New York State are

receiving HUD funding for a Service Coordinator, while State- and City-financed buildings have little or no financial path to providing this much needed service. We need Statewide investment to bring Resident Assistants into every Senior Affordable Housing building. Thank you to Assemblymember Rosenthal and Senator Kavanagh for their support.

Years of published research shows us that investing in such models yields extraordinary returns. When older adults have access to knowledgeable staff, debilitating issues such as social isolation and fragmented health care turn into social engagement and health care coordination. And, with Resident Assistants we see fewer hospitalizations, better health outcomes, and higher quality of life.

For example, Selfhelp residents who have access to onsite services are 68% less likely to require hospitalization and save \$3,937 per person, per hospitalization. These outcomes translate into real savings to government funding and healthier, more resilient adults.

This approach allows older adults to maintain their independence while helping to reduce the burden on higher-cost Medicaid services. It's both compassionate and fiscally responsible.

The key draft recommendations from the Committee created by Governor Hochul's Master Plan for Aging offer a clear roadmap for the future. I'm proud to be a key Stakeholder on the committee, having worked closely with colleagues from across the State to develop recommendations learned by decades of work in aging services. The recommendations we provided to the Governor underscore the importance of addressing housing, health care, and social determinants of health in a holistic way and that community-based supports are central to healthy aging.

We are at a pivotal moment. The decisions made in this year's budget will shape the well-being of millions of older New Yorkers for decades to come. By championing affordable senior housing and ensuring onsite services, along with the key draft recommendations of the Governor's Master Plan for Aging, adults can be empowered to age with dignity in their communities while safeguarding the sustainability of our health care system.

Thank you for your leadership and your commitment to those who have given so much to us and our State.

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