CRITICALLY ASSESSING SENIOR HOUSING PROGRAMS IN NYC & RECOMMENDATIONS FOR FUTURE STRATEGIES

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ABSTRACT

The senior housing shortage is an urgent problem not only in New York City but also across the United States. In New York City, there are nearly 200,000 seniors on the waiting list for a senior housing incentive and have been waiting an average of seven years (Hosey, 2021). This paper critically examines New York City’s various policies, organizations, programs, and initiatives that aim to alleviate the housing shortage for seniors in order to 1) understand New York City’s efforts, 2) to assess the failures and successes of those efforts, and 3) to propose new possible ways forward in the next decade. Using the SWOG analysis method (Strength, Weakness, Opportunity, Gap), the paper analyzes and studies a variety of ongoing initiatives and identifies several recurring challenges and issues: the scarcity of land resources, the complexity and burdensomeness of government processes, the efficiency of the government departments and organizations, income and rent issues for seniors, and issues of controversy and balancing. This paper then concludes with recommendations and strategies that attempt to alleviate the senior housing crisis in New York City using six key “strategy shifts” as a reference point.
BIOGRAPHICAL SKETCH

As a dynamic student in the field of urban and regional planning, Sun Hanfei strives to become an urban planner with diversified skills and a global perspective, with a mission to create vibrant and livable cities and a passion for community development and urban transformation. With a Bachelor’s degree in City and Regional Planning from The Ohio State University and currently pursuing a Master of Regional Planning degree from Cornell University, she recognizes the complexity and importance of urban planning and has demonstrated a commitment to being a voice for vulnerable groups and advancing knowledge in the field.

Her internships in Cleveland, Ohio and Hangzhou, China provided valuable insights into the planning process, allowing her to gain practical experiences and conduct in-depth research. Her academic attitude of being willing to try and not afraid of making mistakes enables her to persevere in the field of urban development and community planning. Her extensive experience in cultural events, partnerships, and international engagement makes her open to collaborations that drive positive change and community growth.
DEDICATION

This paper is dedicated to myself. May the flowers keep blossoming, the paths keep extending, and the dreams keep thriving.
ACKNOWLEDGMENTS

I would like to express my deepest gratitude to my advisor, Professor Mitch Glass. Mitch provided me with endless support. I am thankful for his advice when I was choosing the research topic, for his help when I struggled to contact interviewees, and for his affirmations when I doubted my writing. It was Mitch's patience and encouragement that I was able to complete this paper. I also want to express my sincerest thanks to my second advisor, Professor Janet Loebach. Janet's detailed and constructive feedback greatly refined my work and highlighted areas for improvement. I am grateful for Janet's assistance throughout this process, which made my paper more meaningful and impactful. Additionally, I want to thank all the professors who accepted interviews and provided inspiration and resources, without their support, this paper could not have been completed.

Reflecting on my first arrival in the U.S. in 2018, the excitement of that moment remains vivid in my memory. My four years at Ohio State University in Columbus were joyful and liberating, like a fleeting dream. The thrill of receiving Cornell's offer in 2022 is also deeply etched in my memory. During my two years at Cornell, I encountered challenges but continually pushed myself to persevere, constantly discovering new aspects of myself.

Therefore, I want to express my deepest love and gratitude to my family—my beloved father, mother, and sister. Their unwavering support has allowed me to truly be myself and to enjoy the most brilliant and wonderful six years of my life. I also want to thank all the friends I have met along the way; they have supported and accompanied me through various life stages, from friends in China who stayed up all night talking with me to friends in the U.S. who shared laughter and stories with me, all enriching to my happiness.

I will forever cherish these moments. A part of me will always remain in the summer sunsets of Columbus and the starry winter nights of Ithaca.
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LIST OF ABBREVIATIONS

AAFE: Asian Americans for Equality
AIRS: Affordable Independent Residences for Seniors
AMI: Area Median Income
AND: Ascendant Neighborhood Development Corporation
AUDs: Accessory Dwelling Units
DCP: Department of City Planning
DRIE: Disability Rent Increase Exemption
ESSHI: Empire State Supportive Housing Initiative (ESSHI)
FAR: Floor Area Ratio
HPD: Housing Preservation and Development
JASA: Jewish Association for Services to the Aging
LIHTC: Low-Income Housing Tax Credit
MIH: Mandatory Inclusionary Housing
NCP: Neighborhood Construction Program
NORCs: Naturally Occurring Retirement Communities
NYCHA: New York City Housing Authority
NYFSC: New York Foundation for Seniors Citizens
SARA: Senior Affordable Rental Apartments
SCRIE: Senior Citizen Rent Increase Exemption Program
SWOG: Strength, Weakness, Opportunity, Gap
WHO: World Health Organization
ZQA: Zoning for Quality and Affordability
1. INTRODUCTION

1.1 Overview

The aging of the population is a major challenge today, not only in the United States but also around the world. According to the New York City Cabinet for Older New Yorkers, approximately 17 percent of the U.S. population (about 55.6 million people) is now 65 years or older, and about 10,000 baby boomers, people who were born between 1946 and 1964, enter old age every day (Mulroy, 2023). More than 42 percent of Americans over the age of 65 live alone, and social isolation increases the physical and mental health risks they face (New York City Government, n.d.).

As the aging population grows, there is a growing senior housing crisis in many areas, especially in metropolitan areas such as New York City (NYC). Currently, NYC's main challenge is the need for more housing for its senior population. Nearly 200,000 seniors are on the waiting list for Section 202 housing (a housing policy that supports senior housing, which will be discussed later in the Policy section), waiting an average of seven years (Hosey, 2021). According to the Rental Steering Committee, the number of homeless people over the age of 65 in NYC is projected to triple by 2030, placing huge pressure on the city (Magtoto, 2023). Reasons for the senior housing crisis include:

1. **High rent burdens**: A 2017 report shows that among households with at least one individual over 62 or older, 16% of them spend 31-50% of their income on rent, a level considered moderate rent-burdened, and 34% of these households spend more than 50% of income on rent, which the U.S. Department of Housing and Urban Development (HUD) classifies as severely rent-burdened (City of New York, 2017 & Larrimore et al., 2017).
2. **Housing production is slow**: Over the past decade, from 2012 to 2022, NYC’s housing growth rate was only 7%, much lower than the growth rate of the adult population (10%) (Bhat, 2022). Fewer houses have been built than in the previous decade. A slowdown in the overall rate of house building means that the process of seniors having housing will also be slower. Every time a new affordable housing lottery opens on Housing Connect, thousands of applications compete for a small number of units, reflecting this problem (Hosey, 2022).

3. **Inadequate Public Subsidies**: Despite increased government financial support for senior housing, current efforts struggle to meet the senior population’s housing needs. As the first city to join the World Health Organization’s Global Network of Age-Friendly Cities and Communities in 2010, New York City has since launched many age-friendly projects, including various senior housing projects and initiatives to provide seniors with affordable housing options (WHO, 2018). However, the actual effectiveness of these programs is limited. One significant issue is the long waiting lists, which leave many seniors in a constant state of waiting and disappointment (Kamins, 2019). A 2017 report created by LiveOn NY (a senior citizen program) highlighted that there were about 19,700 eligible seniors waiting for only 45 affordable housing units available each year in the Upper West Side of Manhattan. An unacceptably long waiting process not only exacerbates their anxiety but also undermines the actual effectiveness of the housing programs (Kamins, 2019).

The situation exposes a serious challenge facing New York City’s response to the housing crisis: how to meet the growing housing needs of seniors quickly and effectively.

1.2 **Senior Housing Definition**
Senior housing is housing that is appropriate to the needs of an aging population and provides the essential services that older persons require. Senior housing emphasizes safety, accessibility, and adaptability, which many traditional housing options lack. Senior housing is becoming increasingly important as people live longer than ever before and need more services for longer periods (Partners for Livable Communities, 2021). Multiple types of senior housing are currently available in New York City (NYC311, n.d. & Callicutt, 2023), including:

1. Nursing homes: an option for seniors who require 24-hour care and supervision outside of a hospital.

2. Adult Homes: an option for seniors who do not need nursing or medical care but need help with household chores such as cleaning, personal care, and meals. Adult homes do not provide nursing and health care services.

3. Assisted Living Programs: an option for seniors who do not need the nursing home level of care but need some help with activities of daily living and occasional therapy, as well as personal care and home health care services.

4. Enriched Housing Programs: Support seniors living in government-subsidized or non-profit apartment buildings. It includes light assistance with activities of daily living but does not include nursing or medical care.

5. Independent Living: Seniors who rent or purchase at a subsidized rate and do not need help with activities of daily living or 24/7 skilled nursing care but may benefit from the amenity services, age-friendly environment, and increased socialization opportunities offered by independent senior living communities.
The term “senior housing” mentioned in this paper does not refer to any of these specific types of senior housing but rather is regarded as a general term for any of the broad housing categories available to seniors.

1.3 Literature Review

The discussions and analyses in this paper are based on a synthesis of many government documents and reports, such as those related to the age-friendly NYC initiatives proposed by New York City in 2009 and 2017. The analysis of these two reports helps to compare the progress and initiatives of NYC in the last ten years for age-friendly cities, which provides the direction for the subsequent analysis of different types of programs on senior housing in this paper. Extensive literature on senior housing in NYC is also referenced, aiming to understand how different scholars have understood and explored the study of senior housing in NYC. Various reports and studies were used as reference points for this paper's new potential strategies and recommendations.

However, after an extensive review of the literature, there appears to be no systematic report or review evaluating various solutions to solve the senior housing crisis in NYC. Therefore, this research paper focuses on an in-depth analysis of the existing senior housing situation in NYC, the evaluation of existing senior housing programs and organizations, and the examination of proposed housing policies and initiatives in NYC. By summarizing different initiatives and extracting any successful or failed experiences, and aggregating them into a summary of select major initiatives, this paper offers complementary and forward-thinking recommendations to help alleviate the senior housing crisis in NYC.
1.4 Methodology and Results

The main content of this paper is to analyze various sectors related to senior housing in New York City, including programs, organizations, and policies. To have a comprehensive understanding of this analysis, four methods were used to gather information and the context of senior housing: 1. Mapping of the distribution of the senior population in NYC in both 2010 and 2020, which helps to identify senior population change; 2. Site visits to gain first-hand information about existing senior housing projects in NYC; 3. Interviews to collect the views and guidance of relevant professionals in the field of housing; and 4. SWOG (Strength, Weakness, Opportunity, Gap) analysis to identify different sectors’ barriers and challenges, successes, and potential solutions. The first three methods (maps, interviews, and site visits) help to outline the current state of senior housing in NYC, and based on that, this paper then uses the SWOG analysis as a content analysis tool of initiatives, programs, organizations, and policies to understand their histories, processes, impacts, limitations, and benefits related to senior housing in MYC.

Map Production and Results

In total two maps were produced, using 2010 and 2020 Census data to show senior population distribution and senior population change over the ten years for NYC’s community districts in five boroughs.
Map 1: Distribution of the Senior Population in 2020

Map 1 Distribution of the Senior Population in 2020

The first map provides information about the geographic distribution of the senior population in New York City from 2020 Census data. This map illustrates the proportion of the senior population in each community tract using the following formula: \textbf{number of seniors in each community / the total population in each community}.

The map clearly shows the areas with the highest concentration of citizens over the age of 65, such as the east and west sides of Central Park in Manhattan, the surrounding areas of Roosevelt Island, and Forest Hill and Bayside in Queens.
The second map shows the percentage changes in the proportion of the senior population from 2010 to 2020. This map uses a formula to present the data: \( \frac{\text{number of seniors in 2020 in each community} - \text{number of seniors in 2010}}{\text{number of seniors in 2010 in each community}} \). A negative percentage indicates that the number of seniors in 2010 was higher than the numbers in 2020, causing a decline in the senior population in that community.
The darker areas represent the increase in the proportion of the senior population. It can be clearly seen from the map that the proportion of the senior population has increased in most NYC areas, with the most obvious growth in State Island, the west side of Manhattan, the Bronx area, the east sides of Queens, and Brooklyn. The increase in the proportion of the community district population also means an increase in the overall senior population, which once again confirms the problem of population aging and the urgent need to solve the senior housing shortage for the senior population.

Site Visits and Results

Site visits to existing senior housing facilities in NYC provided valuable first-hand information that could not be obtained through online searches. Information collected from site visits included the appearance and condition of senior housing, their surroundings (such as parking spaces, sidewalks, and lighting), the facilities’ accessibility, and the community environment (such as services nearby like grocery stores, local businesses, and parks). The site visits were conducted on Sunday, February 18, 2024, at four randomly selected senior housing facilities in Manhattan. All of them fall into the enriched housing program and independent living type, except for one that has not been constructed but is designated as a senior housing facility. Public transportation was used throughout this visit to verify the convenience and accessibility of transportation. Due to time constraints and respect for privacy, these site visits were limited to the exterior and surrounding environment of the senior apartments instead of going inside to communicate with the staff and residents. Still, the external observations provided valuable contextual information about senior housing projects.
The first senior housing project assessed was the **Evelyn & Louis Green Residence at Cooper Square**, located at 200 East 5th Street and managed by the non-profit organization Jewish Association for Services to the Aging (JASA). It is a 14-story senior apartment building built in 1985 with 151 units and currently houses 183 tenants. The apartment’s amenities include 24-hour security, on-site parking, game rooms, community rooms, a courtyard, a computer lab, a gym, a garden, and a rooftop deck (Jewish Association for Services to the Aging, n.d.-a). The apartment is about a 7–8-minute walk from the subway entrance and has a Citi Bike stop (a public bike-sharing system in NYC) at the back of the apartment, which shows that the apartment has easy access to transportation. With small public squares and gardens along the way, as well as flat and spacious sidewalks, the apartment has a pedestrian-friendly environment. Overall, the apartment is conveniently located and accessible but may have high traffic volumes and street noise issues.

![Appearance of Evelyn & Louis Green Residence](image1.jpg)

Figure 1
Background of Evelyn & Louis Green Residence

![Appearance of Evelyn & Louis Green Residence](image2.jpg)

Figure 2
Appearance of Evelyn & Louis Green Residence

Photo by H. Sun, February 2024
The second senior housing facility assessed was **Clinton Gardens**, which is located at 404 West 54\textsuperscript{th} Street and managed by the New York Foundation for Senior Citizens. It is a 100-unit affordable housing apartment for low-income seniors that opened in 1993, including 49 units in the Enriched Housing Program. Currently, the waiting list for regular suites is closed, and seniors are only able to apply for the Enriched Housing Program, which provides individual studios or one-bedrooms. Residents can enjoy the group living atmosphere, but everyone is expected to live as independently as possible, without the need for full-time personal care or skilled nursing care. The apartment is in the Columbus Circle neighborhood close to Central Park, so transportation and surrounding life are convenient, with the nearest bus stop a 3–4-minute walk away. The sidewalks in the neighborhood are relatively narrow, and it is impossible to tell from the outside if the apartment has a dedicated outdoor area for activities. Overall, the apartment is in an area with high-quality services, amenities, and convenient transportation.
The third senior housing assessed was **Park 79**, located at 117 West 79 Street, in the heart of the Upper West Side. Through the Department of Housing Preservation and Development’s Senior Affordable Rental Apartments program, Park 79 provides housing for seniors with a maximum income of 50 percent of AMI, including housing for the formerly homeless (Morris, 2023). The apartment was originally an illegal hotel, but after being shut down by the city, Fairstead, a real estate developer, purchased the building and extensively renovated it, converting it into 77 units of permanently affordable housing for seniors on a lottery basis through Housing Connect (New York Housing Conference, 2022). It is worth mentioning that the apartment is located near the American Museum of Natural History and Central Park, along with a farmer’s market on Sunday mornings, which enriches the community’s lifestyle. However, the apartment lacks accessible ramps at the entrance, which causes inconvenience for wheelchair users.

The fourth site visit was at the **Elizabeth Street Garden in SOHO**, a beautiful existing community garden in an area that has been earmarked by the city for the development of affordable senior housing (Xie, 2023). The development plan is supported by many city officials and housing advocates; however, the plan has also met with strong opposition from local residents and garden supporters, who argue that the development will result in the loss
of valuable green space that serves as a public and cultural center for the community (Zaveri, 2023). Opponents appealed on the grounds of protecting the garden as far back as 2013, kicking off a decade-long dispute (Wikipedia, 2023). However, a court ruling by the New York State Supreme Court recently affirmed the city’s plan to develop senior housing (Stieb, 2023). Overall, the progress of this senior housing project has been challenging, and the controversy highlights the difficult balance between preserving green space and addressing the housing crisis and how to best utilize limited city land to meet the needs of a diverse community will continue to become the focus of discussion.

In terms of the controversial issue of this site, one of the professionals interviewed who had worked in the New York City Department of Housing Preservation and Development noted that cases like Elizabeth Street Garden show the challenges of balancing land resources in affordable housing development. In some communities, there are debates over affordable housing regarding public resource allocation and changes to community characteristics. Residents oppose affordable housing because it may lead to “too much strain on public resources, such as transportation, police, fire, sanitation, and schools” (N. Lundgren, personal communication, April 30, 2024). Residents also think that these projects will “change the
‘character’ of the community, such as having bigger buildings, fewer trees, lower-income people, and people who are not white” (N. Lundgren, personal communication, April 30, 2024). If residents cannot prevent the introduction of affordable housing, they are more likely to have senior affordable housing. Seniors typically require fewer educational resources and less traffic, which places a lighter burden on public resources (N. Lundgren, personal communication, April 30, 2024). These differences not only reflect community residents’ different attitudes toward changing community dynamics but also show the ongoing controversy around affordable housing construction.

Overall, these site visits provided an intuitive and in-depth understanding of the external environment and related urban amenities of some senior housing facilities in Manhattan. It also reflected the multiple contradictions and trade-offs faced by senior housing construction in actual operations. The first-hand information collected during these site visits provided a basis for further discussion on how to optimize existing resources in the city.

**Interviews**

Research for this paper also included critical interviews to collect views and guidance from relevant professionals who were able to provide insights on NYC’s housing issues. Interviewees included a former employee from NYC’s Department of Housing Preservation and Development, a professor from Cornell University, a professor from Cornell University's New York City-based program, and two directors from the non-profit organization Jewish Association for Services to the Aging (JASA). The insights from these interviewees will be woven into the subsequent analyses, enriching the analyses with diverse perspectives.

**SWOG Analysis**
As a key part of this research, this paper conducts a comprehensive content analysis through an in-depth review of multiple sources: policy documents, official websites, detailed reports from organizations, term sheets from governments, interview transcripts and insights, and online news articles. To extract and analyze content, this paper uses the SWOG framework to identify strengths, weaknesses, opportunities, and gaps in different sectors: official New York City initiatives (the Age-friendly NYC Initiative); housing programs (Senior Affordable Rental Apartments and Affordable Independent Residences for Senior); non-profit organizations, and diverse housing policies. This content analysis supports an understanding of the current senior housing measurements and highlights areas for potential developments. The findings will be discussed in the following SWOG analysis section.

2. SWOG ANALYSIS of NYC Senior Housing Initiatives, Programs and Policies

2.1 Analysis of Senior Housing Initiatives

As early as 2007, the World Health Organization (WHO) announced its Global Age-Friendly Cities initiative to prepare the world for the growing senior population (World Health Organization, 2023). An age-friendly city works hard to promote health, diversity, inclusivity, and cohesion and improve quality of life as people age. Cities need to support aging in various ways: recognizing the abilities of seniors, predicting their needs, responding to their preferences, respecting their decisions, and protecting their rights while promoting their integration into society (Age-friendly NYC, 2007).

Aware of the increasing senior population and inspired by the WHO’s initiative, New York City launched the Age-Friendly NYC initiative in 2007, which aims to assess the needs of older New Yorkers and implement strategies to strengthen the city’s status as an age-friendly city. After several reviews and assessments, “Age-friendly NYC: Enhancing Our
City’s Livability for Older New Yorkers” was released in August 2009 to show the city’s next steps in building an age-friendly environment. The initiative covered four areas: community and civic participation, housing, public spaces and transportation, and health and social services. In 2010, after NYC’s continuous efforts over the previous three years, WHO named NYC the first age-friendly city. In 2013, the NYC Age-Friendly Initiative was recognized as the “Best Existing Age-Friendly Initiative in the World” by the International Federation on Ageing. As the initiative continued to evolve, in 2017, the city released a second new report, Age-Friendly NYC: New Commitments for a City for All Ages, updating the success and progress of the 2009 plan while demonstrating new efforts and initiatives to support seniors.

When talking about different initiatives, sufficient, accessible, and affordable housing is considered essential in supporting seniors to live safely in their communities. Therefore, this section specifically focuses on housing initiatives detailed in the two plans by comparing the differences, exploring how the measurements provide sufficient and accessible housing solutions, and examining the success of the initiatives as well as the challenges that remain.

**Housing Initiatives in Age-Friendly NYC 2009**

The overall goal for housing in 2009 was “Increase availability and affordability of safe, appropriate housing” (Age-friendly NYC, 2009). To achieve this goal, NYC divided its initiatives into three main focus areas: Affordable Housing Development, Homeowner & Renter Assistance, and Aging in Place.

The focus of Affordable Housing Development was to address the demand for affordable housing for low-income seniors, which far exceeded the supply, through financial support and changes to zoning requirements. The solution to this issue included simplifying
the future construction process of affordable senior housing and reducing the needed parking
requirements in zoning regulations.

Homeowner & Renter Assistance was intended to address various needs: construction
costs, home repairs, affordability of rent, and housing-related legal services. The key word for
these solutions is ‘addition’, which means adding resources and services to meet seniors’
needs in their daily life. Specific measures include providing loans to developers to create
more affordable housing; offering low-interest or zero-interest loans to senior homeowners to
meet home repairs; providing rent increase exemptions through the Senior Citizen Rent
Increase Exemption Program (SCRIE) for residents; and expanding legal services to protect
senior residents at risk of eviction (Age-friendly NYC, 2009). Implementing these measures
was meant to enhance housing stability and security for seniors.

The focus of the Aging in Place initiative was to support new models of senior living.
NYC currently has about 60 Naturally Occurring Retirement Communities (NORCs) (NYC
Department for the Aging, n.d.), which were originally apartment buildings or small clusters
of buildings, while over time, they developed into areas where many seniors live (Age-
friendly NYC, 2009). In addition to NORCs, many individual seniors prefer to continue living
in their own homes as they aging rather than moving elsewhere such as to a senior living
facility (Age-friendly NYC, 2009), so providing necessary services for these groups within
their community is key to this initiative. Several programs exist to support aging in place,
including collaborations with housing managers who provide regular necessary services to
senior residents, making regular visits and phone calls, and providing education on common
chronic conditions of residents such as hypertension and diabetes (Age-friendly NYC, 2009).
In summary, the 2009 initiative attempted to address widespread issues affecting senior housing, from housing development to service support to aging in place. The focus on affordability directly addressed seniors’ financial problems. Though the initiative recognized the gap between supply and demand for affordable senior housing and proposed positive measures such as simplifying processes and revising zoning regulations, it needs to be clarified how effective these measures were in practice between 2009 and 2017. Their success largely depended on the successful modification of zoning and rent regulation, which is usually a long and complex process, leaving uncertainty in terms of timing. Moreover, although the initiatives strived to raise awareness of programs like low-interest loans for home repairs, the effectiveness of these outreach efforts was unclear. It may have left some eligible seniors unaware of available support.

**Housing Initiatives in Age-Friendly NYC 2017**

Though the Age-Friendly NYC 2017 initiative did not state an overall goal and designated focus areas, the 15 new age-friendly initiatives launched in 2017’s plan were more detailed than those in 2009, taking diversity, education, and health into consideration and increasing the effectiveness and feasibility of the measures. To better compare the two initiatives, this section roughly categorizes the 15 initiatives into the three focus areas from the 2009 plan: Affordable Housing Development, Homeowner & Renter Assistance, and Aging in Place. Initiatives that cannot be categorized into the three areas are considered innovative initiatives in 2017 only.

From the perspective of Affordable Housing Development, the 2017 plan offered more specific measures, including the proposal of a 10-year strategy to build 10,000 affordable senior housing units and the introduction of the Senior Affordable Rental Apartments
program, which provides low-interest loans for developers for their proposed senior housing development. In terms of zoning, the 2017 plan emphasized two initiatives to support housing construction: 1) using Mandatory Inclusionary Housing (MIH) to require developers to include affordable units in new residential construction, making it mandatory rather than voluntary (NYC Department of City Planning, n.d.-a); and 2) using Zoning for Quality and Affordability (ZQA) to ensure that affordable housing cannot be converted into market-rate housing (NYC Department of City Planning, n.d.-b). Furthermore, the 2017 plan introduced a practical measure: encouraging the redevelopment of vacant sites and revitalization of abandoned buildings to provide more senior housing. Two related redevelopment projects were proposed: a 12-acre vacant site in the Bronx and a 44-acre site in Staten Island. Together, these two would create approximately 524 units of senior housing (Age-Friendly NYC, 2017).

In the area of Homeowner & Renter Assistance, the focus in 2017 shifted towards expanding services that were recommended in 2009, particularly regarding outreach strategies to inform more seniors about service sources. For example, educating senior tenants about their housing rights, making them aware of the existence of the rent increase exemption program, and even allowing family members to take over the benefits of deceased tenants or tenants who have permanently left the family.

In terms of Aging in Place initiatives, the 2017 plan proposed more detailed measures than in 2009: publishing an aging in place guide, teaching people how to upgrade residential buildings to make them safer, more comfortable, and independent for senior residents in NORCs, enriching support service plans, providing direct financial support, and awarding some communities, with the awards being used for public welfare such as disease risk assessment and health.
In addition to the initiatives above with similar focus areas but more specific implementation methods, there were some new initiatives in 2017, such as supporting diversity by promoting more LGBT-friendly senior housing development and implementing a required fall hazards assessment, whether upgrading existing buildings or new construction or offering training on safety topics for providers who provide services to older adults.

Based on the above comparison, the 2017 Age-Friendly Housing Initiative, built on the foundation established in 2009, expanded the scope of the plan and introduced new measures to support affordable senior housing further and improve the living conditions of senior residents. It is worth noting that the 2017 initiative addressed many of the unresolved issues from 2009, such as improving outreach work.

**SWOG Summary of Initiatives**

**Strengths:**

The Age-Friendly Initiative in New York City shows an approach which addresses evolving seniors’ needs and enhances the city’s capacity to accommodate the aging population. By providing a comprehensive framework, the initiative not only guides developers in creating a supportive environment but also ensures that service providers are equipped to offer a wide range of support services. The initiative is important because it facilitates a multifaceted support system that includes various aspects of senior well-being.

The initiatives’ strength is also reflected in their adaptability. Moving from a narrow focus on housing development and basic services in 2009 to a more inclusive approach considering health, safety, and inclusivity in 2017, NYC demonstrates its dynamic understanding of seniors’ needs. By continually adapting to the latest feedback from the
residents and reflecting on the actual measurement, the initiatives serve as a model for other cities to learn from.

Weaknesses & Gaps:

Some weaknesses identified in the 2009 initiative have been addressed in the 2017 initiative. However, there is still room for improvement. First, the 2017 initiative did not have an overall goal and focus areas. The lack of clarity in goals may lead to challenges in measuring the initiatives' success and impact, and it may be difficult to prioritize efforts or fully address the most urgent needs of seniors. Second, both initiatives introduced various measures and proposed many projects and programs, but the actual implementation of these initiatives is questionable. The initiatives did not mention any mechanism to ensure these projects would move from proposal to reality or any metrics to determine the actual impact of these initiatives on improving seniors’ lives and alleviating the housing crisis.

Opportunities:

The city could address the weakness by defining more precise goals and focus areas, not only in the initiatives but also in any proposed projects. By establishing defined goals and measurable targets, stakeholders can better track projects’ progress and assess the impact of the actions. Secondly, introducing robust implementation and monitoring systems, such as public-private partnerships, could help to ensure the projects are realized effectively, managed well, and completed on time. Thirdly, engaging more directly with the seniors and collaborating with them may help to identify the most urgent needs, which can help to shape the initiatives’ goals and directions.
2.2 Analysis of Programs

The introduction section emphasized that NYC’s older population faces a severe housing shortage, a challenge that has forced the city and stakeholders to adopt measures to provide affordable housing for seniors. One such measure is the specific programs introduced by the city government, which directly target the older population to increase their housing opportunities. This section will focus on two programs: Senior Affordable Rental Apartments (SARA), which provides financial support to developers, and Affordable Independent Residences for Seniors (AIRS), which provides zoning incentives to developers. Both programs aim to foster the construction of affordable housing or upgrade existing housing. Whether the program succeeds or fails, certain conclusions and lessons are hoped to be learned.

**Senior Affordable Rental Apartments (SARA)**

The SARA program, initiated in 2014, is an important part of NYC’s housing strategy for low-income seniors. The main content of this program is to provide low-interest loans to developers to support senior housing projects. Eligible applicants include non-profit or for-profit entities with experience in developing, marketing, owning, and managing housing for low-income seniors. These entities can apply for SARA’s financial support for their projects, including new construction or renovation, on privately or city-owned land (The Supportive Housing Network of New York, n.d.). While there are no specific requirements for the property type, one mandatory condition is that these projects must reserve 30% of the units for homeless seniors. Therefore, one group of eligible tenants in these senior housing are households with at least one individual over the age of 55 residing in NYC government-designated or operated shelters. Other qualified tenants include senior families with at least one individual over the age of 62 whose income does not exceed 60% of the Area Median
As mentioned in the site visit description, the Upper West Side Park 97 project is one example of this program, which exemplifies the program’s potential to transform underutilized and illegal-use hotels into valuable senior housing (Rad, 2022).

In the review of the SARA program term sheet, it was found that one issue with SARA is that it does not provide pre-development loans, which will restrict the initial feasibility assessment of projects and increase the difficulty of getting an initial project started. Additionally, SARA’s relatively strict and complex review system, qualification criteria, and application process may discourage some developers from applying.

Additionally, a 2023 State Comptroller audit survey found that a senior housing building (Woodlawn) assisted by SARA had a situation where available units were left vacant for a long period of time. Woodlawn, with 80 units, was opened in December 2022; however, as of July 2023, there are still 65 units remaining vacant despite a waiting list of 12,050 applicants (Office of the New York State Comptroller, 2023). This is a serious issue and a warning that senior housing and assistance programs need to be monitored more effectively.

**Affordable Independent Residences for Seniors (AIRS) Program**

The AIRS program, initiated in 2016, aims to encourage the inclusion of affordable senior housing in large-scale development projects. The main content of this program is to provide zoning incentives to developers, such as higher floor area ratio (FAR), increased building heights and buildable square footage, and larger open space ratios, in exchange for including at least 10 AIRS units for seniors (Loeser, n.d.; Affordable for NY, n.d.). Eligible projects may include new construction or renovation, and there is one mandatory condition: the reserved AIRS units are specifically targeted for families with at least one individual over
the age of 62 whose income does not exceed 80% of the Area Median Income (AMI). Moreover, all buildings need to meet the accessibility requirements to accommodate and encourage people’s ability to age in place. Specific requirements include having accessory social and welfare facilities, such as communal kitchens and computer labs. Additionally, mobility-, hearing-, and vision impairments must be considered when designing the units (HPD & Office of Development, 2019). Therefore, the AIRS program not only encourages the construction of housing projects to increase senior housing supply but also promotes inclusivity and accessibility within the city’s housing stock.

However, the program faced criticism from developers and residents and was eventually suspended by the city in 2021. The main issue was fair housing concerns, as the program was seen as restricting families’ ability to access housing in high-opportunity areas, potentially violating the principles of promoting diversity and inclusion. High-opportunity areas generally refer to areas with rich resources and public services in education and transportation (Londono, 2021). Reserving a certain percentage of units for seniors ensures that they have access to necessary resources, but it might limit housing availability for other families in need who struggle to find suitable housing in these areas. Therefore, it may indirectly lead to age segregation, community division, and inequality, which essentially raises the question about balancing the needs for affordable housing among different groups (Fair Housing NYC, n.d.).

Another debate is between the government and developers. Developers expressed their interest in this AIRS program but also their dissatisfaction with the Housing Preservation and Development (HPD), which had not approved any projects that applied for AIRS. This delay and unclear approval process was frustrating developers as they hoped to move projects
forward quickly. Another concern is that HPD believes 80% of AMI is too high for seniors to afford, and they intend to change the income threshold. However, developers argue that if they are forced to lower the AMI to 60% or less, this program would be meaningless since their housing projects are developed without financial subsidies. They could choose other public subsidy programs that are more beneficial to them, such as the SARA program. Therefore, the two uncertain issues disappointed developers with the bureaucratic delays that have impacted the effectiveness and attractiveness of the program (Rebong, 2019).

**SWOG Summary of Programs**

**Strengths:**

The two programs collectively represent multifaceted approaches to alleviating the senior housing shortage in NYC, providing both direct financial support and indirect support through zoning incentives. These multifaceted approaches address both the immediate financial needs of seniors and the structural challenges in housing availability. Compared with other programs, the SARA program stands out because it uniquely focuses on homeless seniors – a group that is often overlooked by housing initiatives and programs. This targeted approach fills a critical gap in existing housing programs and sets a benchmark for comprehensive senior care in housing programs. Given NYC’s rapidly aging population and the increasing demand for senior housing, these programs are not only currently relevant but also possess significant potential for expansion.

**Weaknesses & Gaps:**

While the programs have been designed to address the senior housing shortage, significant structural and operational weaknesses hinder their effectiveness, such as inefficiencies in project execution, bureaucratic delays, lack of transparency, and unmonitored
waiting lists. These systemic issues slow down the rate of housing development and diminish trust among potential developers and the government.

The SARA program encounters barriers in its implementation and transparency. Currently, it is impossible to obtain detailed information from the website, such as the number of developers that have successfully obtained SARA funding, the amount of funding they received, the progress of the eligible projects, and the buildings that are complete or waiting to be developed. This lack of clear, accessible, and transparent information may confuse interested developers. Additionally, the long-term vacancy of senior housing units is another concern. This situation indicates that the effectiveness and impact of SARA’s implementation in reality is debatable, as well as the lack of follow-up monitoring efforts. It is necessary to take action to solve these problems. Otherwise, these problems would potentially leave people with the impression that SARA is an underutilized and underpromoted program.

The suspension of the AIRS program in 2021 reflected several problems. First, delays and uncertainties in the application and approval process have undermined developers’ confidence in the government’s housing plans. Second, while the program asks developers to consider accessibility needs, from what is described in the term sheet, these required on-site services are not directly funded by the program. Moreover, if the government only considers the benefits of certain groups, for example, lowering the maximum income requirement for eligible tenants without any compensation or incentives to developers, this could be problematic. A lower income standard for tenants means developers would receive less rent, which could reduce their projects’ profitability. This reduction in profitability may discourage developers from participating, which is essential for increasing senior housing.

**Opportunities:**
Addressing the identified weaknesses and gaps is important to ensure senior residents can access affordable housing. The complaints from developers to the government show that there is room for the government to improve its operational effectiveness and build trust, particularly in the approval process and transparency of information. This issue raised the necessity of communication and cooperation. It is important to have an open conversation between these two parties to discuss policies and processes openly. Such conversations could help address concerns, improve transparency, and foster a more cooperative environment.

The vacant unit issue raised people’s awareness about the application for senior housing. This problem can be addressed by taking appropriate actions, such as regular inspections of vacant units, timely updating of vacancy reports, and updating of waiting lists to ensure maximum utilization of all senior housing units.

The controversy of the AIRS program generated reflection and thought, especially in ensuring the fairness and effectiveness of senior housing programs. Policies must be adaptable, inclusive, and responsive to feedback from affected communities.

Issues related to delays and uncertainties in the application process show again the importance of government transparency. Publicly available information can help developers understand project timelines and procedures, ensuring that all stakeholders are well-informed. This transparency encourages developer participation by clarifying expectations and streamlining communication. In addition to the above-mentioned open conversation, the government could schedule regular public meetings, specifically inviting developers to discuss updates and participate in the planning process. The difference between this public meeting and the conversation lies in their purposes. The open conversation is aimed at consultation and communication – such as discussions between the city and developers.
regarding the income requirement for applying for senior housing. While these public meetings are conducted with the purpose of reporting progress by the government. These formal meetings, combined with open conversations, provide an opportunity for transparency and feedback, aligning all sectors on project statuses and government actions.

Additionally, the requirements of fundamental services show the potential for collaboration between housing developers and older adult service providers. This partnership could effectively allocate resources and improve service delivery with senior housing facilities. Senior service providers could expand their professional services outreach, and developers don’t need to worry about their inability to provide the necessary qualified services. This partnership ensures that each sector can focus on its strengths.

2.3 Analysis of Organizations

In addition to the housing program, many non-profit organizations also provide housing and services for the senior population through ongoing efforts. This section focuses on the housing measures provided by these non-profit organizations. By understanding their basic information, currently available units, the application process, and the services, this section will summarize their strengths, weaknesses, opportunities, and gaps. This comprehensive summary will help find approaches different from the government’s programs.

*Jewish Association for Services to the Aging (JASA)*

JASA, founded in 1968, is a nonprofit organization that plays an important role in alleviating the senior housing shortage in NYC. JASA is driven by the belief of respecting every older New Yorker as a valued member of the community and provides three major types of service: housing, health, and social service, aiming to improve the quality of lives of all
older New Yorkers, no matter their race or gender and to ensure that seniors can live independently and safely (Jewish Association for Services to the Aging, n.d.-b).

JASA owns, manages, and operates ten buildings in prime locations around NYC through donations from corporations and individuals as well as government funding. Currently, JASA is working on expanding its accessibility and capacity to serve more seniors and provide housing for formerly homeless seniors through initiatives such as the Senior Affordable Rental Apartments (SARA) program and the Empire State Supportive Housing Initiative (ESSHI) (Jewish Association for Services to the Aging, n.d.-c).

The process of applying for JASA senior housing is not complicated. According to the application form provided by one of JASA’s buildings, Brookdale Village, eligible applicants include individuals or families with at least one member who is 62 years old and above. The specific income requirement for a household (as a whole) should not exceed a maximum annual income of $85,450. Monthly rent ranges from $657 to $804, depending on total household income. Applications are accepted chronologically based on the date and time of receipt. In other words, the applicant will enter the waiting list after the application is approved. If the apartment has a vacant unit, JASA will contact the applicants on the waiting list to arrange a final interview to determine eligibility (Jewish Association for Services to the Aging, n.d.-d).

Members of JASA’s housing department shared their unique insights via interviews. When talking about their current challenges, they said, “We are very frustrated that we cannot help more people (D. Manning, personal communication, March 11, 2024).” Because there are far more applicants applying for housing than for the housing available, the director shared data that some applicants waited as long as ten years, and one of their newly opened buildings
received more than 15,000 applications. When discussing future plans, JASA mentioned that they are still seeking out more nonprofit and for-profit partnerships to extend and expand their housing services. One challenge behind this plan is that the current lack of land in NYC prevents many of these plans from going through (D. Manning, personal communication, March 11, 2024). This also somewhat aligns with the controversial issue of Elizabeth Street Garden, which was discussed before, which is how to balance the lack of land with the urgent need to develop more housing. JASA’s director brought up a possible solution, hoping that NYC could change zoning regulations to allow for more housing. One of the current paradoxes is that everyone wants more senior housing but does not want their neighborhood to become overcrowded. If the city can change the fundamental zoning issue, it is the best use of scarce land (D. Recio, personal communication, March 11, 2024). Finally, the director was very proud to introduce their unique operating model, which is to provide more social services as a complement to housing so that seniors have a vibrant living environment where they can have the opportunity to participate in activities for friendship, companionship, and physical and mental well-being (Jewish Association for Services to the Aging, n.d.-b).

JASA’s comprehensive senior housing services make it a key participant in alleviating the senior housing shortage. While challenges remain, JASA’s ongoing initiatives and commitment to service expansion offer promising ways to meet seniors’ needs.

Asian Americans for Equality (AAFE)

AAFE has developed from a grassroots movement in 1974 to a powerful community development organization, advocating for racial, social, and economic justice for Asian Americans and marginalized communities in New York. AAFE has its own approach to developing affordable housing, providing economic opportunities, multilingual services, and
AAFE’s commitment and efforts to community development are reflected in renovating older apartments and building new housing on vacant land, as well as using tools such as low-income housing tax credits and the city’s Affordable Neighborhood Construction Program (ANCP) in 2013. The combination of different housing strategies enabled AAFE to provide hundreds of affordable living spaces since 1989, reflecting its rich experience and dedication to housing services (Asian Americans for Equality, n.d.).

The application process for AAFE housing is conducted by lottery. The lottery is offered in two ways: either through NYC Housing Connect or through a lottery sponsored by AAFE. From time to time, there will be new draws to replenish the waiting list (Asian Americans for Equality, n.d.). However, there is no way to know the lottery’s probability or the waiting list’s length.

Although AAFE has extensive experience in providing affordable housing, it faces challenges in expanding senior housing services and ensuring that seniors fully benefit from its programs. The only existing support for senior services provided by AAFE is the older adult center and the One Flushing project (a property development in Flushing that provides affordable multi-family housing and senior housing units as well as the AAFE Care Senior Center, which provides basic services for senior residents).

*Ascendant Neighborhood Development Corporation (AND)*

AND meets the needs for affordable senior housing, specifically in Northern Manhattan. Since 1988, with financing support through city, state, and federal housing programs, including the Low-income Housing Tax Credit and Homeless Housing Assistance Programs, AND owns and operates 28 buildings. AND has contributed to community engagement for underserved populations (Asian Americans for Equality, 2024).
revitalization by developing more than 800 units of affordable housing and has also made efforts to serve seniors and families. Realizing the changing demographics structure and the increasing percentage of the population over 65, Ascendant is actively involved in constructing new housing and renovating existing buildings to meet the needs of an aging population (Ascendant Neighborhood Development, n.d.).

AND has different types of senior housing and services, such as Vista on 5th and Carmen Villegas Apartments. Carmen Villegas Apartments is currently in the pre-development phase, in addition to renovating existing apartments, a new mixed-use senior housing apartment will be constructed on an adjacent vacant lot to serve low-income senior residents. These projects reflect AND’s effort to create housing to meet the needs of seniors by incorporating features and services (Ascendant Neighborhood Development, n.d.).

However, like other nonprofit organizations, due to the high demand for senior housing, AND is facing the challenge of being unable to meet the demand. This gap highlights the need for ongoing efforts and innovative solutions to meet the senior housing needs in East and Central Harlem. It is worth mentioning that AND is very proactive in recognizing the development of senior living needs and promoting policies that support the construction and renovation of age-friendly homes.

New York Foundation for Seniors Citizens (NYFSC)

NYFSC is a strong advocate for the well-being of NYC’s seniors and a beacon of support for older adults, emphasizing the creation of a supportive ecosystem that enables seniors to have healthy, safe, productive, and dignified lives. Funding for NYFSC programs comes primarily from federal, state, and local governments, such as the New York City Department for the Aging and New York City Human Resources Administration, as well as
contributions from the private sector. Donation funds provide various services tailored to senior housing facilities: some funds provide meal programs, some provide housing subsidies, and some provide daily services such as home care and house maintenance.

NYFSC manages more than 900 housing units and 35 social service programs. Their Enriched Housing Program provides studio and one-bedroom apartments with community dining and social spaces; their Home Sharing program connects seniors with people willing to live together, especially young adults, and provides them with housing matching services. The Affordable Housing Program provides subsidized housing for seniors in nine Manhattan, Brooklyn, and Queens buildings. The different types of housing programs reflect NYFSC’s efforts to provide a rich housing environment for seniors with diverse needs. These efforts show the organization’s extensive experience in addressing the complexities of elder care.

NYFSC is an important resource for seniors, and its approach to elder care, which features a combination of housing, health, and social services designed to support seniors to live full lives, marks a significant contribution to the well-being of older New Yorkers.

**SWOG Summary of Organizations**

*Strengths:*

The diversity and specialization of non-profit organizations dedicated to supporting housing for seniors in NYC significantly enhance their effectiveness in addressing the senior housing shortage, offering advantages over more generalized approaches. By specifically focusing on seniors, organizations like JASA and NYFSC develop expertise in seniors’ unique needs, such as socializing, dining, and health care. This specialization allows them to provide highly targeted services that directly improve seniors’ quality of life. Such targeted measures
are more effective than broader, less specialized measures, as they directly address the root of seniors’ daily challenges.

Organizations like AAFE and AND that focus on affordable housing bring valuable knowledge of construction, regulations, and application processes. This expertise is important in NYC, where housing policies are complex, and compliances are strict. Their housing development focus not only simplifies the creation of new housing projects but also ensures the housings are built to meet specific regulations, improving the efficiency and diversity of housing services.

Weaknesses & Gaps:

In the interview with JASA, they pointed out that they encountered the challenge of housing supply being unable to meet the housing demand. After a rough count of the number of senior housing units each organization can supply, it appears that JASA is one of the organizations that provides a comparatively significant number of senior housing units. In this case, it is reasonable to assume that other organizations face a similar challenge to JASA, as their senior housing units supply is insufficient.

In contrast to JASA and NYFSC, which are professional service providers for older adults, AND and AAFE specialize more in providing affordable housing. Their efforts towards senior housing are generally limited to reserving a portion of units for seniors, with little mention of additional services that target seniors directly. Therefore, these organizations may not fully meet the essential service needs of their senior residents, showing a weakness in their housing models.

The director from JASA highlighted the issue of zoning regulations as a gap that is currently hindering their ability to effectively address the senior housing shortage (D. Recio,
personal communication, March 11, 2024). This revelation points to a critical weakness in the system: restrictive zoning laws that may prevent the development of adequate senior housing facilities. This gap not only highlights the challenges faced by housing developers and service providers but also opens up a potential opportunity for policy change.

Moreover, similar to the programs described earlier, organizations like JASA also expressed concern about government inaction. The interview with JASA touched on the bureaucratic issues of inaction and under-action in government departments, which often hinder the progress of these organizations. Additionally, the lack of cooperation and communication between departments further delays processes, and the government frequently establishes rules but fails to enforce them effectively (D. Recio, personal communication, March 11, 2024).

**Opportunities:**

There are potential opportunities for these organizations specializing in different perspectives to collaborate to enhance their services. AAFE’s proficiency in affordable housing construction can be combined with JASA’s comprehensive senior care services to create senior housing facilities that are not only cost-effective but also enriched with necessary amenities. AAFE can focus on building physically accessible housing units, while JASA provides on-site services such as mental health, legal assistance, and healthcare management. This partnership could improve seniors' quality of life and support them with needed services.

Zoning regulation issues cannot be resolved overnight; they typically require a lengthy process to change. However, New York City has precedents for changing zoning regulations. For example, the 2009 housing initiative mentioned the elimination of needed parking requirements in new housing developments, demonstrating NYC’s experience in modifying
zoning regulations (Age-friendly NYC, 2009). Also, NYC is currently actively converting underutilized office spaces into residential units, another manifestation of zoning regulation change. These examples highlight the city's ongoing commitment and potential opportunities to revise zoning regulations to meet contemporary housing needs.

The city’s inactive communication and implementation of policies present opportunities for policy reform. The complexity of regulations may be hindering the development process of these organizations. This raised the necessity for a streamlined regulatory environment and simplified the approval process of senior housing projects. There remains an opportunity to create more direct and straightforward regulations for organizations to understand as well as for government to implement.

2.4 Analysis of Policies

Housing policy provides a solid foundation for institutions, organizations, and projects to work. However, the complexity of NYC’s housing policies can often be confusing. This section focuses on several key housing policies: the Low-Income Housing Tax Credits (LIHTC), the 421A program, Section 202, the Section 8 Housing Choice Voucher program, and the Rent Freeze Program, in order to assess their effectiveness in addressing issues of housing affordability, accessibility, and adequacy. This section analyzes the implementation, impact, and challenges of these policies, aiming to provide a better understanding of how to formulate effective housing policies and offer valid references and support for the strategies proposed in the conclusion of this paper.

This section on having a detailed housing policy and incentive assessment was inspired during an interview with a Cornell University professor who specializes in housing policies. She discussed the challenges faced by senior housing development in New York City, ranging
from financial to policy barriers. Although NYC has robust housing policies, she noted the scarcity of affordable options and emphasized the necessity for stronger public housing programs and substantial investments to improve senior housing availability and affordability (S. Charles, personal communication, February 20, 2024). In particular, she mentioned tax credits as a key policy tool that could stimulate housing development. This interview set the stage for navigating policy incentives from different levels of government.

**Low-Income Housing Tax Credit (LIHTC)**

The LIHTC is a federal incentive provided by the HPD to develop or renovate affordable rental housing projects for low- and moderate-income tenants, with at least 20% of the apartments reserved for low-income families (LIHTC – HPD, n.d.). Typically, the tax credits consist of two parts: 9% competitive credits and 4% “as-of-right” credits. Developers can sell the 9% credits to investors to generate equity for constructing and rehabilitating affordable housing units. HPD allocates $12-14 million in credits annually to 20 or more projects, creating approximately 1,000 low-income units (LIHTC – HPD, n.d.). This raises a question about the program’s effectiveness: Is it sufficient to create only 1,000 low-income housing units per year with such a significant investment?

Supporters of this incentive argue that it is an effective plan since it created nearly 112,900 affordable housing units over the past 34 years, and it addresses a market failure – the lack of quality affordable housing in low-income communities (NYC HPD, 2024). However, critics argue that in the process of approving LIHTC projects, housing finance authorities tend to concentrate on low-income neighborhoods in places that have been historically segregated and where economic opportunities are limited (Tax Policy Center, n.d.). Therefore, LIHTC expressed a concern about fair housing, which was mentioned earlier.
The 421-A plan is likely the most controversial housing development policy. Similar to LIHTC, 421-A encourages residential development by offering tax exemptions. The 421-A plan was established in 1971 and expired in 2022. Developers could obtain tax breaks by including affordable housing units within new housing developments. After reviewing the content of the 421-A plan, it was found that the units were not as affordable as expected for seniors. For example, eligible rental projects were required to choose affordability options, one of which was to provide at least 30% of affordable units: at least 10% of the units with a maximum of 70% of the AMI and 20% of the units with a maximum of 130% of AMI (NYC Department of Housing Preservation and Development (HPD), n.d.-a). Recalling the program section, there was a debate about the AMI requirements, as the government would have preferred to lower the requirement from 80% to 60%. Thus, it was questionable whether 421-A's 70% AMI requirement was affordable for seniors.

Critics argued that 421-A benefitted developers more than tenants and did not adequately ensure a sufficient supply of affordable housing in exchange for tax benefits, and instead caused the city to lose more and more tax revenue (Zaveri, 2024). Meanwhile, there was controversy over the definition and standards for affordable housing in the 421A program. Critics argued that these standards were often inadequate to meet low-income families’ needs, and many so-called affordable units were only suitable for families with incomes over 100,000 per year, much higher than the city’s median household income of 67,046 (Haag, 2022). While developers and officials expressed concerns that without tax exemptions or subsidies to entice developers to reserve affordable units in their buildings, few would do so, especially given rising construction costs (Zaveri, 2024).
Section 202

Section 202 is the only policy specifically providing housing funds for seniors to have more housing opportunities. Section 202 financial assistance is divided into two parts: one part provides capital grants to developers to support housing construction and rehabilitation for very low-income seniors; the other part is in the form of subsidies to the development owner to pay the difference between rents and operating costs for the purpose of providing rental assistance to seniors residing in these supportive housing units (NYU Furman Center, n.d.).

This policy requires project sponsors to provide seniors with the necessary services, such as meals, cleaning, housekeeping, personal assistance, and transportation, which allows seniors to live independently. A unique feature of the policy is that the capital advance payment does not have to be repaid as long as the project serves extremely low-income seniors for 40 years (U.S. Department of Housing and Urban Development, n.d.).

The special focus on seniors has made Section 202 popular. A survey conducted by LiveOn NY in 2016 found that about 200,000 seniors are on the waiting list for housing under Section 202 (Hosey, 2021). However, a 2023 State Comptroller audit survey found that a senior housing building (Bensonhurst) assisted by section 202 had significant errors in the waiting list. Normally, applicants are placed on the waiting list based on the date the application is received. The State Comptroller found that three applicants were offered units before two others on the waiting list, and the two bypassed applicants had been on the waiting list since 2014 (Office of the New York State Comptroller, 2023). This issue reveals a significant error in senior housing programs: it does not always offer units to the right applicant. Therefore, appropriate measurements need to be taken to ensure fairness.
Section 8 Housing Choice Voucher

The Section 8 Housing Choice Voucher is a rental subsidy by providing federally-backed rental assistance vouchers to eligible low-income individuals and families, including seniors, allowing them to rent in the private market at an affordable price (NYCHA, n.d.). What makes this program unique is that it assists many vulnerable seniors who are at risk of eviction and cannot afford rent. Eligible families receive a voucher to begin their search for housing, and they pay no more than 40% of their monthly income in rent, with NYCHA covering the remaining on behalf of the family (NYC Housing Authority, n.d.).

This program is important for many families but is often limited by funding, resulting in long waiting lists. As of December 10, 2009, NYCHA stopped accepting new Section 8 applications. However, recently, the city has been planning to issue 1,000 vouchers per month to low-income families sometime this year. However, implementation challenges remain, as recipients only have 120 days to find housing before losing their voucher (Brand, 2024).

Rent Freeze Program

The Rent Freeze Program was mentioned several times both in the Age-Friendly NYC initiatives of 2009 and 2017, highlighting its importance in supporting affordable housing. This Program consists of two categories: SCRIE (Senior Citizen Rent Increase Exemption) and DRIE (Disability Rent Increase Exemption), which freezes the rents for eligible seniors and disabled individuals in rent-regulated apartments, protecting them from rent increases (NYC311, n.d.). The City funds this program through property tax abatement credits provided to landlords to cover the difference between the actual rent amount and the amount the tenant is responsible for paying at the frozen rate. One major benefit of this policy is that for seniors with no job or unstable income, the earlier they join the program, the greater the benefit (New
York City Government, n.d.). It is noted that the city has recognized the impact of COVID-19, which has led to a 5.1% decrease in the number of people participating in the program. Therefore, they have taken special actions to expand outreach efforts, attempting to inform more New Yorkers about the program and encourage their participation (Porpora, 2023).

**SWOG Summary of Policies**

*Strengths:*

The five policies demonstrate that NYC has a wide range of strategies to address diverse housing needs. These existing housing policies can be divided into two types: 1) those that provide financial incentives for developers to encourage affordable housing development and 2) those that provide rental support for low-income families to pay their rent. The financial incentives provided to developers such as LIHTC through these policies help to increase the growth of affordable housing stock in general. The Section 202 and Rent Freeze programs then highly target seniors to help alleviate their financial pressures related to housing.

*Weaknesses & Gaps:*

Although some policies specifically target older adults, the coverage is limited and cannot meet the housing needs of all seniors. This means that with no senior-specific policy existing, some low-income seniors are grouped with other low-income families when applying for assistance with these policies through lotteries or waiting lists. This competition reduces seniors’ chances to successfully obtain support due to the larger pool of applicants.

Insufficient funding of policies and affordability issues for residents are always a challenge. For example, Section 8 has a long waiting list due to funding limitations. LIHTC produces a relatively small number of new affordable housing. Moreover, complex approval processes and inefficient policy implementation delay the policy implementation, making it
difficult to respond quickly to the immediate needs of seniors. In terms of affordability, even with initiatives like the 421-A plan that had a mandatory percentage of units reserved for low-income families, the income limits still cannot match the financial realities of many older adults, raising the question about the true affordability of housing options for seniors.

The unstable policies are also a concern to seniors. It is understandable that policies need to be changed over time in response to changes in government funding, economic conditions, and social shifts; these changes may result in a loss of support for existing beneficiary groups. Frequent policy modifications and constantly updating and publishing new policies can sometimes be confusing, causing insufficient implementation. Often, new or modified policies fail to effectively reach out to the beneficiary groups, leaving a gap between those who could benefit. This disconnect can prevent seniors from accessing the assistance they need and exacerbate the challenges seniors face in having housing.

The problem of incorrect waiting lists identified in Section 202 also gives a warning. With long and competitive waiting lists, there is a necessity to ensure fairness and that the needs of older persons are met. At the same time, it is important to enhance the government's credibility to prevent applicants from losing confidence in it.

**Opportunities:**

Problems such as insufficient funding and affordability cannot be solved immediately; some actions can be taken to move these problems to a more manageable and potential stage. First, the promotion of the existing policies should be increased to increase seniors’ awareness and utilization of policy benefits. The outreach efficiency can be achieved by informing senior service providers like JASA, which can then educate seniors and assist them in the application
process. Such partnership highlights another opportunity for the government to work together with these organizations to share information and eliminate information barriers.

In addition, it is recognized that policy reform is not an immediate and overnight process but the result of the efforts of many parties. Therefore, there is an opportunity to consider the interests of as many stakeholders as possible, especially the disadvantaged groups. By involving them in the process of formulating policies or implementing policies and listening to their voices, the efficiency of policy implementation can be significantly improved.

Moreover, waiting list monitoring needs to be strengthened to ensure applicants are given a fair opportunity to have units of inaccurate order, and waiting lists need to be better scrutinized and regularly updated to remove those who are no longer eligible. Additionally, having third-party organizations or stakeholders monitor the waiting list is another strategy.

3. STRATEGIES AND RECOMMENDATION

The above analysis indicates that New York City has implemented diverse strategies in the last 15 years to support senior housing. Recent shifts in focus from the 2009 Age-Friendly NYC Initiative to the 2017 Age-Friendly NYC Initiative in the housing section show that NYC is aware of its problems and is trying to solve them. The implementation and suspension of two programs show that the city recognizes that the main barriers in senior housing are finance and zoning. Efforts from nonprofit organizations demonstrate that the public sector also plays an important role in alleviating senior housing shortage. Overall, the strengths of each organization and initiative include the fact that they have been successful in increasing housing opportunities for seniors, but it still does not meet demand.

Thus, this section presents several strategies to help meet the housing demand, each with its unique focus but which are complementary, interrelated, and mutually supportive, with the
broader goal of using more effective ways to alleviate the senior housing shortage. Inspired by Gensler’s approach to designing future developments for older people (Gensler, 2023), this paper utilizes a similar ‘from-to’ descriptive format to articulate a series of strategy shifts. This format serves as a clear framework to outline the transition from current practices to more efficient and innovative solutions for the senior housing shortage:

1. **From Conventional to Flexible**: Promote the reuse and transformation of underutilized sites to increase housing diversity and flexibility.

2. **From Uniformity to Diversity**: Adopting various housing options to meet the different needs and preferences of the older population.

3. **From Complex to Simplified**: Simplify regulations and processes to reduce unnecessary delays and enhance efficiency.

4. **From Vulnerability to Empowerment**: Empowering older adults with more rights to information, participation, and decision-making to clearly understand their needs.

5. **From Single to Collaboration**: Strengthening cooperation and communication among different sectors, including government, organizations, and the private sector, to learn from each other and share resources to achieve win-win cooperation.

6. **From Ambiguous to Accountable**: Establish and strengthen review and monitor systems to ensure the fairness, transparency, and timeliness of policy and project implementation.

This idea came from an early interview with a Cornell University professor in City & Regional Planning who has rich insights and knowledge about New York City. He shared
information about NYC’s’ new thinking on converting unused office buildings into senior housing, along with the potential possibilities and limitations of these conversions (R.Balder, personal communication, February 18, 2024). Combined with NYC Age Friendly’s 2017 proposal to redevelop vacant sites, as well as the SARA program’s Park 79 hotel conversion project, a compelling strategy to increase senior housing is to reuse vacant office buildings and redevelop other underutilized sites.

The total amount of office space available for lease now in Manhattan is about 94 million square feet, and the number of vacant workspaces is more than the combined amount of Houston and Dallas-Fort Worth. Also, the pandemic has led to a rise in remote work, increasing the office vacancy rate (Haag, 2023). Additionally, NYC is short of nearly 340,000 housing units, especially for affordable housing (Zaveri, 2023b). A combination of reasons led to a major initiative announced in 2023 by New York City Mayor Eric Adams and the Director of the Department of City Planning (DCP) – a plan to convert vacant offices into housing. If this plan is successfully implemented, there is an opportunity to convert this unused office space into 20,000 new homes for 40,000 New Yorkers over the next ten years (Vrose, 2023).

This plan is in full swing in the Financial District of Lower Manhattan, where several office buildings have been successfully converted into residential units (Barron, 2023). While there are currently no successful cases of converting vacant offices into senior housing in NYC, there are precedents in other cities. In Milwaukee, the unused Fenwick Building will be converted into an assisted living facility. The 37,900-square-foot building will be redeveloped into a senior living center for up to 65 residents (Sentinel, 2019). In Fairfax, Virginia, the former headquarters of SRA International, with 210,000 square feet of office
space, is planned to be redeveloped into an independent living facility with 180 units and a new assisted living center with 115 units (Banister, 2019).

The conversion of office buildings into senior living facilities will help alleviate the high demand for senior housing while addressing the scarcity of land resources mentioned in the interviews. JASA’s director also expressed excitement about this plan in the interview, saying it was a “great resource” for them ((D. Manning, personal communication, March 11, 2024).

This strategy shifts from the conventional method of seeking vacant lots for new construction to a more dynamic approach. Given the scarcity of land in NYC, this strategy emphasizes the flexible use of existing resources by repurposing vacant office spaces and redeveloping underutilized sites to provide more housing options.

2. **From Uniformity to Diversity: Adopt various housing options to meet the different needs and preferences of the older population.**

In addition to the above-mentioned changes in the way housing is supplied (from traditional new construction to the repurposing of existing buildings), more options that are not dependent on the supply of housing need to be emphasized. These options include Aging in Place (NORCs), home-sharing, and Accessory Dwelling Units (AUDs). These options alleviate the housing needs of older adults without increasing the supply of new housing units.

NORCs (Naturally Occurring Retirement Communities) are not planned or purpose-built as part of an aging initiative; rather, NORCs form when residents of an apartment have lived there for many years and are aging together (May, 2023). Despite this natural formation, NORCs fit into the Aging in Place initiative because they exemplify the initiative: creative environments where seniors can maintain their quality of life as they age in their own homes. NORCs integrate existing community services and organize necessary additional services to...
help keep seniors in the community (Office for the Aging, n.d.). Compared to providing additional medical, housing, or social services, a healthy NORC is a low-cost senior housing strategy that promotes healthy aging; city government should develop policies that stimulate and support healthy NORCs (Masotti et al., 2006). Supportive measures include 1) establishing mechanisms to identify where these NORCs currently exist and when new ones are forming; 2) providing funding to support community services; 3) providing necessary healthcare personnel to support the health of community members; 4) creating platforms for different NORCs to communicate. Systematic tracking and proactive identification of NORCs are important for timely and effective support, ensuring that NORCs can continue providing a supportive environment for aging in place.

Home sharing is a free service provided by the organization New York Foundation for Senior Citizens. It connects adult ‘hosts’ who have extra private living space in their homes with appropriate adult ‘guests’ to share their space, one of whom should be over 65. As an effective method, it has gained widespread recognition and serves as an affordable housing opportunity that provides economic relief and companionship, benefiting both hosts and guests with reduced housing costs and the possibility of companionship to offset the loneliness experienced by many who live alone (New York Foundation for Senior Citizens, n.d.).

For seniors struggling to remain in the community on a fixed income or who do not have sufficient funds to support a move into professional senior housing, using their property (home) in a more innovative way can significantly change their lives (“City of Yes for Housing Opportunity,” 2024). NYC’s new housing plan will allow for the conversion of AUDs (such as backyard cottages, garage conversions, and basement apartments), providing homeowners with additional cash or offering more space for multigenerational families. With affordable
housing becoming increasingly scarce for seniors, accessory dwelling units offer a variety of advantages and are a way to add capacity to an existing footprint (Span, 2023).

This strategy of encouraging more living options serves as a complementary strategy to the first strategy of reusing vacant sites. Given the longer timeline with site redevelopment, this strategy emphasizes aging in place without relocating or providing new housing supply. Together, the two strategies expand the range of housing options. Given the limited units the government provides, supporting these diverse living options is important. NORCs should receive enhanced services to support their members better. Home sharing should be more actively promoted to increase awareness and participation. AUDs should be further supported through financial incentives for conversion. Zoning and housing bylaws may still hinder the effectiveness of these strategies. Proactive reform policies are important to overcome these regulatory barriers. Particularly, there is a need to expedite the scheduling of open conversations and public meetings to minimize regulation barriers in the early stages, which aligns with strategy five, from single to collaboration, and will be discussed later.

By adopting this strategy, from uniformity to diversity, seniors can avoid the uncertainty of the long waiting list and can meet their needs more appropriately.

3. From Complex to Simplified: Simplify regulations and processes to reduce unnecessary delays and enhance efficiency.

Although some requirements for housing programs are necessary to narrow the scope of eligible applicants to those most in need, the complexity of these processes can inadvertently prevent qualified individuals from applying, leading to ineffective implementation of policies. Simplification not only makes policies more accessible but also ensures that the intended benefits reach the target population more effectively. For example, according to a 2013 report
conducted by the Independent Budget Office (IBO) and the New York City Public Advocate, they estimated that only 30 to 50% of eligible households actually benefited from the Senior Citizen Rent Increase Exemption (SCRIE) program, so they suggested that senior households could benefit from increased awareness of these programs and to make its application process easier (Liu, 2013). Process simplification can be considered from the below approach:

- **Condense application form:** After reviewing several senior housing application forms, it is found that these forms are often lengthy and repetitive, ranging from 7-8 pages to as many as 25 pages. Therefore, condensing the application form can reduce the burden on seniors and improve the initial assessment process efficiency.

- **Create a centralized data platform:** Application forms from different organizations typically include similar sections (personal background, medical conditions, and income details), so creating a centralized data platform could be beneficial. The platform could securely store basic but essential information, such as age and spoken language, to ensure the privacy of individuals. This would allow organizations to directly access this information, reducing the need for applicants to repeatedly fill out forms when applying to multiple senior housing programs.

This strategy emphasizes the simplification of the application process. Simplifying and actively educating and assisting eligible older adults during this stage can significantly enhance the program’s effectiveness. By reducing bureaucratic hurdles and ensuring that applicants have the necessary support, the process could be more senior-friendly.

4. **From Vulnerability to Empowerment:** Empowering older adults with more rights to information, participation, and decision-making to clearly understand their needs.
An increasing number of studies show that civic engagement has many positive effects on older adults’ psychological and physiological health (Greenfield et al., 2012). In senior housing policies, the shift from ‘vulnerability to empowerment’ means that older adults would have more support and resources to enable them to have greater autonomy, control, and participation in housing choices and management. This includes providing more detailed information on available housing resources, offering legal and financial counseling services, and creating opportunities for older adults to participate in housing policy and community planning decision-making processes. Housing initiatives organized and represented by older adults might enhance the effectiveness of housing policies. For example, older adults could proactively identify gaps in service systems, establish appropriate income standards for housing qualifications, and suggest solutions, which are often timelier and more effective than government officials and policymakers discovering issues.

This strategy emphasizes taking action from seniors’ perspectives to reflect their needs and problems accurately. The participation of seniors can enhance their status and influence as well as improve their quality of life by making them active participants in their own arrangements. The implementation of this strategy shifts seniors from being passive recipients of policies to key stakeholders who can actively contribute to their environment.

5. **From Single to Collaboration:** Strengthening cooperation and communication among different sectors, including government, non-profit and service organizations, and the private sector, to learn from each other and share resources to achieve win-win cooperation.

The previous analysis mentioned that different sectors have different development models and operational strengths. However, each of them still faces different challenges within its
structure. In addition, the lack of communication often delays their implementation efficiency. Therefore, collaboration among different institutions and open conversation could help address the issues. The cooperation and conversation can happen through several approaches:

- **Cooperation between organizations and developers:** As mentioned earlier, various organizations have their unique strengths and challenges. Some have extensive experience in developing affordable housing but lack expertise in senior-specific services. By collaborating and sharing resources with organizations specializing in senior services, these organizations could all gain more professional and comprehensive support and assistance in the areas where they are deficient and face challenges. For example, regular coordination meetings and joint committees could be established to ensure ongoing conversations and alignment on project goals and outcomes. Knowledge exchange workshops could also be held where organizations share insights and train developer staff to better understand seniors’ special needs.

- **Cooperation between non-profit and/or service organizations and different levels of government—city and state:** When the government reforms or establishes new policies or incentives, it can proactively inform organizations to ensure they understand the benefits they can access. Additionally, the two can work together on the centralized data platform mentioned earlier, with the government providing necessary data to organizations to avoid duplicative application processes.

- **Conversations between the government and the developers:** This method focuses on building transparency and trust. There are always debates between the government and developers on issues such as income standards and approval delays. Open conversations and public meetings can help the two understand each other’s difficulties and create a
path for effective collaboration. Open conversations can occur during the formulation of projects and policies, aimed at facilitating communication and exchange between government and developers to understand needs and foster more feasible policies. Public meetings can be held after the implementation of projects and policies, and these meetings could be organized by the government, where they report their progress, and developers are invited to participate and listen. Implementing both methods can build trust between the two, resolve contradictions between developers and the government about the same issues at an early stage, and ensure mutual monitoring in a later stage, ensuring that projects and policies are effectively implemented.

This strategy emphasizes the partnership between stakeholders, which could alleviate the senior housing crisis. By creating an environment of open communication, there will be fewer barriers between information, and it will flow more freely and quickly.

6. **From Ambiguous to Accountable: Establish and strengthen review and monitoring systems to ensure the fairness, transparency, and timeliness of policy and project implementation.**

The pursuit of transparency would be reflected by the disclosure of government programs and policies, including sharing comprehensive updates on program progress, such as the timeline and budget spent, as well as the actual outcomes, such as the number of total applicants and successful tenants. Such transparency not only fosters public trust but also motivates developers to engage with projects knowing the processes are open and outcomes are visible.

The pursuit of fairness is reflected in the disclosure and monitoring of the senior housing waiting list. Allowing applicants to understand where they are on the waiting list rather than
waiting forever will not only help applicants clarify their status but also maintain a fair and
dynamic queue by regularly updating and removing those who are no longer eligible. This
approach prevents indefinite waiting periods and ensures that resources are allocated to those
in need.

Moreover, to reinforce accountability, regular audits and independent reviews of program
performance are necessary. These reviews should assess whether the goals are being met and
identify areas for improvement. A regular feedback loop system should be established to
enable stakeholders, such as organizations and developers, to provide opinions that affect
current and future policies. This could be combined with the open conversation and public
meetings mentioned above to effectively promote the implementation of this approach.

This strategy, from ambiguous to accountable, ensures the timeliness of policy and project
implementation. Regular monitoring and updating can ensure that all information is current.
This strategy can help to build trust between the government, developers, and senior adults
and attract more public participation.

4. CONCLUSION

Overall, with the continuous growth of the senior population, New York City’s
existing housing resources are under tremendous pressure. This requires NYC to expand the
scope of existing housing programs and explore new solutions to meet the current scarcity and
growing needs. Facing this challenge, the city has unique opportunities. The city’s diversity
and spirit of innovation provide rich resources for addressing the shortage of senior housing.
The research and analyses presented in this paper emphasize the city’s current approaches to
solving the problems and challenges in senior housing.
The second half of this paper learns from the experiences of these programs to inform future actions and policy decisions, ideally ensuring that all older New Yorkers can access the housing and support services needed for a dignified and independent life and making the dream of affordable and convenient senior housing a reality for more New Yorkers. To be more specific, the paper synthesizes some successful aspects of the city’s measurements, including an updated city initiative guide to outline the city’s effort, proactive policies, and programs to support senior housing supply, and professional non-profit organizations to advocate for senior services.

Despite the city's strengths, this paper identifies several immediate challenges: the housing demand far exceeds supply, and the lack of trust, communication, and cooperation between different sectors reduces the efficiency and bureaucracy of the government. Thus, the paper proposes six strategies and recommendations for the city to consider. The strategies, with the goal of improving efficiency to address the immediate needs of seniors, provide ideas for government to improve, organizations to learn from, and developers to implement.

However, it must be acknowledged that the shortage of affordable senior housing in New York City is a multifaceted issue: the complexity of housing issues, the large volume of available information and documents, the lack of data accessibility, and the constantly changing policy environment all limit a comprehensive understanding of the senior housing shortage in NYC, as well as well-informed solutions. Additionally, this study may not have fully considered social factors such as economic fluctuations, changes in the real estate market, and societal attitudes. Finally, the difficulty of implementation is also a concern; due to the limited number of interviewees, the suggestions and strategies proposed in this paper may face various challenges in practice.
Like New York City, many cities are currently facing the same challenges related to shortages of senior housing or affordable housing. This paper uses NYC, a complex metropolitan, as a case study to explore strategies to address this issue. Although the specific circumstances vary from city to city and strategies cannot be simply replicated, the strategic focuses and objectives proposed in this paper can serve as references and learning points for other cities. It is hoped that this study could evoke people’s awareness of these vulnerable groups and provide valuable insights and recommendations for alleviating the shortage of senior housing. The targeted strategies are proposed based on specific weaknesses and gaps for organizations and governments to build on and learn from. The implementation of these strategies would significantly eliminate information barriers and improve efficiency. Moreover, future research is expected to expand and deepen an understanding of this paper’s limitations to offer more comprehensive solutions, especially regarding policy reform and affordability.
CRITICALLY ASSESSING SENIOR HOUSING PROGRAMS IN NYC & RECOMMENDATIONS FOR FUTURE STRATEGIES

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OVERVIEW

1. Introduction
   - Background
   - Senior Housing Definition
   - Literature Review

2. Methodology
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4. Recommendation
   - From Conventional to Flexible
   - From Uniformity to Diversity
   - From Complex to Simplified
   - From Vulnerability to Empowerment
   - From Single to Cooperation
   - From Ambiguous to Accountable
BACKGROUND

WHY Senior Housing
- 17% of the U.S. population (55.6 million people) is now 65+
- 10,000 baby boomers (born between 1946 and 1964), enter age 65 every day
- More than 42% of Americans over the age of 65 live alone

WHY New York City
- 230,000 seniors are on the waiting list for Section 8 Housing
- Homeless people over the age of 65 is projected to triple by 2030

Senior Housing Definition
1. Nursing Homes: seniors who require 24-hour care and supervision outside of a hospital.
2. Adult Homes: seniors who do not need nursing or medical care but need help with household chores such as cleaning, personal care, and meals.
3. Assisted Living Programs: seniors who do not need nursing or the nursing home level of care but need some help with activities of daily living and personal care.
4. Enriched Housing Programs: Support seniors living in government-subsidized or non-profit apartment buildings.
5. Independent Living: Seniors who rent or purchase a subsidized rate and do not need help with activities of daily living or 24/7 skilled nursing care but may benefit from the amenity services and age-friendly environment.

Map Production

Highest concentration of citizens over the age of 65: the east and west sides of Central Park, the surrounding areas of Roosevelt Island, and Forest Hill and Bayside in Queens.

The increase in the proportion of the community district population also means an increase in the overall senior population, again confirms the problem of population aging.

METHODOLOGY

Data Source:
New York City Department of City Planning Census 2010 & 2020
Slide 5 Site Visits

- **Evelyn & Louis Green Residence at Cooper Square**
  - Owner: Jewish Association for Services to the Aging
  - Address: 200 East 5th Street
  - Detail: 14-story, 183 tenants
  - Accessibility: 7-8-minute walk from the subway and has a Citibike stop

- **Clinton Gardens**
  - Owner: New York Foundation for Senior Citizens
  - Address: 404 West 54th Street
  - Detail: 102 unit
  - Accessibility: 3-4 minute walk from the bus stop

- **Park 79**
  - Developer: Sannadeal, with Senior Affordable Rental Apartments funding
  - Address: 177 West 79th Street
  - Detail: 77 units, lottery basis through Housing Connect
  - Accessibility: Near American Museum of Natural History and Central Park

- **Elizabeth Street Garden**
  - Owned by the city and privately leased to Elizabeth Street Inc.
  - Address: Elizabeth St, NoMa neighborhood
  - Detail: 900 square yard community garden earmarked for city for affordable senior housing development
  - Status: (2013-2015) Residents argue the development will ruin the city’s green space for the community, court ruling by the New York State Supreme Court affirmed the city’s plan in 2023

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Slide 6 Interviews

- **Former employees from New York City Department of Housing Preservation and Development**
  - Insights: debates over affordable housing regarding public resource allocation and changes to community characteristics

- **Professor from Cornell University’s New York City-based program**
  - Insights: NYC’s new thinking on converting unused office buildings into senior housing, along with the potential possibilities and limitations of these conversions

- **Director and staff from the non-profit organization Jewish Association for Services to the Aging**
  - Insights: They were frustrated that can’t help more people; a newly opened buildings received more than 15,000 applications; lack of land in NYC is preventing their future plans (expanding services) from going through

- **Professor from Cornell University**
  - Insights: Although NYC has robust housing policies, the scarcity of affordable options, the necessity for stronger public housing programs and substantial investments to improve senior housing availability and affordability need to be noted; tax credits as a key policy tool that could stimulate housing development

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Slide 7 SWOG Analysis

Review of multiple sources:
- Official New York City initiatives (the Age-friendly NYC Initiative)
- Housing programs (Senior Affordable Rental Apartments program and Affordable Independent Residences for Senior program)
- Non-profit organizations
- Diverse housing policies

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Slide 8 Age-friendly NYC Initiative

2009 Age-friendly NYC: Enhancing Our City’s Livability for Older New Yorkers
- Goal: Increase availability and affordability of safe, appropriate housing

Affordable Housing Development
- Streamlining the process of constructing affordable senior housing in the future
- Reducing the needed parking requirements in zoning regulations

Homeowner & Homeowner Assistance
- Adding resources and services to meet seniors’ needs in their daily life
- Providing loans to homeowners to create affordable housing

Dynamic and Inclusive Senior Housing
- Expanding legal services to protect senior residents at risk of eviction

Aging in Place
- Enrollment: Supporting Retirement Communities (SRCRC)

2017 Age-friendly NYC: New Commitments for a City for All Ages

Affordable Housing Development
- Increase the number of affordable senior housing units
- Require affordable units to be part of new developments
- Focus on quality and affordability to ensure that affordable housing rate
- Encourage the redevelopment of vacant sites

Homeowner & Homeowner Assistance
- Educate seniors regarding their housing rights
- Ensure the availability of the supportive service program
- Allow family members to take over the benefits of deceased tenants

Aging in Place
- Publish an aging in place guide; teaching people how to upgrade buildings

Others
- Support diversity by promoting more cost-friendly senior housing development
- Implement a required fall hazards assessment

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**Slide 9 Government Programs**

**Senior Affordable Rental Apartments (SARA)**
- Time: Initiated in 2014
- **Goal**: To provide affordable housing for low-income families
- **Eligible applicants**: Families with no more than 60% of the area median income
- **Eligibility requirements**: Income at or below 60% of the area median income
- **Eligible rents**: Maximum monthly rents are calculated as 30% of income
- **Practice**: A deposit is required

**Affordable Independent Residences for Seniors (AIRS)**
- **Goal**: To provide affordable housing for seniors
- **Eligibility requirements**: Income at or below 60% of the area median income
- **Practice**: A deposit is required

**Weaknesses & Gaps**
- Lack of transparency in SARA
- Lack of public participation in AIRS

**Opportunities**
- Improved government operational effectiveness
- Collaboration with non-profits

**SWOG Analysis**

**Slide 10 Non-profit Organizations**

**Jewish Association for Services to the Aging (JASA)**
- **Services**: Home health care, senior centers, and community engagement
- **Projects**: Senior centers and home health care

**Asian Americans for Equality (AAE)**
- **Goal**: Promote social justice and civil rights
- **Projects**: Affordable housing

**Ascendent Neighborhood Development Corporation (ANC)**
- **Goal**: Promote affordable housing
- **Projects**: Affordable housing projects

**Weaknesses & Gaps**
- Limited availability of affordable housing

**Opportunities**
- Collaboration with government agencies
- Improved government operations
Slide 11 Housing Policies

Housing Policies

Section 302
- The policy targets directly provides housing benefits for seniors
  - One point: provides capital grants to developers to finance the construction, rehabilitation, or acquisition of
    properties that will serve low-income seniors
  - One point: extends the Low Income Tax Credit (LITC) to 100
  - Problem: lack of funds

Rent Freeze Program
- Rent-freeze for eligible seniors and disabled individuals in rent-regulated apartments
- Seniors with no job or stable income, the elderly, or those with disabilities: greater the benefit
- Problem: the program is not widely advertised, or the benefits are not fully understood

Low-Income Housing Tax Credit (LITC)
- Federal incentive provided by the US to develop or renovate affordable rental housing projects for low- and moderate-income families
- Problem: funding for LITC is limited, and some projects may not be fully funded

421-A Policy
- Encourages residential development by offering tax incentives
- Problem: affordability concerns are raised, as units are priced beyond reach for many residents
- Solution: strict affordability requirements are imposed

Section B Housing Choice Voucher
- Rent assistance for low-income families
- Problem: eligibility criteria are strict, and demand exceeds supply
- Solution: outreach programs are implemented to increase awareness and accessibility

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Slide 12 Strategies

STRATEGIES

1. From Conventional to Flexible
   - Promote the reuse and transformation of underutilized sites to increase housing diversity and flexibility

2. From Uniformity to Diversity
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3. From Complex to Simplified
   - Simplify regulations and processes to reduce unnecessary delays and enhance efficiency

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   - Empowering older adults with more rights to information, participation, and decision-making to clearly understand their needs

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   - Strengthening cooperation and communication among different sectors, including government, organizations, and the private sector, to learn from each other and share resources to achieve win-win cooperation

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   - Establish and strengthen review and monitoring systems to ensure the fairness, transparency, and timeliness of policy and project implementation

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