



Senior Housing Resource Guide

2011

www.nyc.gov/aging

NOTES:

The information provided in this housing resource guide is accurate as of Spring 2011. Current income eligibility criteria for subsidized buildings and benefits can be obtained from the agencies mentioned in the program descriptions.

Most of the agencies listed have automated answering systems needing touch tone responses from the caller. There may be a waiting time of up to several minutes, depending on the agency. The time may be longer to reach an operator when using a rotary telephone.

ACCESS NYC is an electronic benefits assessment tool allowing users to pre-screen for over 30 City, State, and Federal programs, including the Senior Citizens' Rent Increase Exemption (SCRIE), which is administered by the NYC Department of Finance (or the NYC Department of Housing Preservation and Development, if the applicant is a Mitchell-Lama resident). Website visitors can learn about these programs and print out application forms for many of them. ACCESS NYC is available in seven languages: English, Spanish, Chinese, Russian, Korean, Haitian Creole, and Arabic. For more information call 311 or visit www.nyc.gov/accessnyc.

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I: Types of Housing

Section 202 Supportive Housing for the Elderly

The Federal Section 202 Supportive Housing for the Elderly program provides housing with supportive services and rental assistance for low or moderate income elderly, including elderly with disabilities. Generally, at least one household member needs to be 62 or older. Buildings funded before 1991 may also accept disabled adults 18+ years of age. Services may include a daily congregate meal, housekeeping, transportation, social services, and other activities that help residents maintain independent living. However, prior to 1991 the program did not include funding for services, so Section 202 projects vary in support services that are provided, ranging from none to a full complement. Because developments are subsidized, rent is only 30% of monthly income.

To obtain the names and addresses of Section 202 developments, log onto HUD's (United States Department of Housing and Urban Development's) website www.hud.gov. Enter "Rental Assistance Programs" in the Search Box, click on "Search for an apartment," and select "Elderly" under "Specify the apartment type." The phone number of HUD's regional office is 212-264-8000.

For additional information, including income eligibility requirements, please contact the specific project or managing agent.

New York State Licensed Adult Homes*

Adult homes are residences for dependent adults who are medically stable, alert, continent and ambulatory or able to transfer from bed to chair. These adult care facilities offer personal care such as assistance with bathing, eating, dressing, grooming and walking; 3 congregate meals a day; housekeeping; social and recreational programs; and 24 hours of non-medical supervision. In general, living areas are designed without kitchens, and bedrooms may be private or shared. A considerable number of adult homes accommodate the disabled and mentally ill. Costs may be covered by Social Security, SSI (Supplemental Security Income), and/or private pay.

New York State Licensed Enriched Housing*

Enriched Housing provides care similar to adult homes, but the setting is more independent. Seniors have their own small, individual apartments equipped with kitchens, where they may prepare some meals daily; however, most facilities in New York State serve three congregate meals a day. Usually 24 hours of non-medical supervision are provided. This type of housing is not appropriate for persons with mental disabilities or persons whose behavior might negatively affect other residents or staff. SSI may or may not be accepted as payment in full.

New York State Licensed Assisted Living Programs (ALPs)*

In addition to the standard services offered by adult homes and enriched housing, assisted living programs provide nursing and home health care services; medical supplies and equipment; physical, occupational, and speech therapy; and case management services from a registered nurse. ALP residents must be medically eligible for nursing home placement, but cannot require continual nursing care. Residents are regularly assessed to ensure the program continues to meet their needs. Costs may be covered by SSI, Medicaid, and private pay.

* Adult homes, enriched housing and assisted living programs are licensed/regulated by the NYS Department of Health. A list is available on the Department's website www.health.state.ny.us. In the Search Box, type "Adult Care Facilities in (the county requested)." You can access a legend of

abbreviations by typing “About the Adult Care Facility Directory.” For example, “NFP” stands for Not-for-Profit. The NYS Department of Health’s phone number is 212-417-4440. To view recent inspection reports, please contact the local office of the NYS Department of Health at 212-417-4440. If you wish to file a complaint against an adult home, enriched housing, or assisted living program, call the NYS Department of Health at 866-893-6772.

Shared Housing (also known as Home Sharing)

Home Sharing is a potentially attractive, affordable option in a city where low cost housing is scarce. Home sharing may also reduce feelings of loneliness and isolation. Individuals are provided with their own private bedroom in a homeowner’s or renter’s residence. The home seeker’s portion of household expenses may be negotiable in exchange for household chores.

In the metropolitan area, NY Foundation for Senior Citizens facilitates these living arrangements through extensive screening, interviewing both parties for mutually agreeable matches, and assistance in negotiating agreements. NY Foundation can be reached at (212) 962-7559, 11 Park Place, 14th Floor, New York, NY 10007. In Staten Island, contact Project SHARE at (718) 816-1811, 500 Jewett Avenue, Staten Island, NY 10302.

NYCHA (Public Housing)

NYCHA provides low cost housing to low or moderate income persons in housing developments that offer community, educational, and recreational opportunities. Public housing accommodates households with up to 10 members and rent is 30% of household adjusted gross income. Forty-two (42) buildings (over 10,000 apartments) are available exclusively for seniors.

If the applicant has not received an interview within three years, the application expires. A new application must be filed before expiration of the three year period in order to retain one’s original order on the waiting list.

To learn more about the program, call 311.

Section 8

Section 8 provides rent subsidies that allow low income persons to afford safe, decent housing in the private market. To ensure sanitary living conditions, residences are inspected and must pass Federal Housing Quality Standards for health and safety.

In general, tenants pay 30% of household income for rent, with the difference paid by the United States Department of Housing and Urban Development (HUD). In “tenant-based” models, the benefit is tied to the family, which chooses housing in the private market from participating landlords*, whereas in “project-based” contracts, the owners of specific buildings offer subsidies to tenants.

Section 8 is administered by 3 agencies, each operating its own separate program: New York City Housing Authority (NYCHA), NYC Housing Preservation and Development (HPD), and NYS Division of Housing and Community Renewal (DHCR), with NYCHA being the largest provider.

NYCHA eligibility and availability. Currently, NYCHA is not accepting new applications for its Section 8 program. Awardees whose vouchers were terminated in December 2009 will be granted new vouchers issued by NYCHA or comparable rental assistance through HPD, in a process beginning in 2010 and ending in 2011.

HPD eligibility and availability. Eligibility is limited to: homeless persons living in HPD-designated shelters, including some persons in the Department of Homeless Services and HRA systems; classified homeless persons, as determined by the Emergency Housing Services Bureau, living temporarily at another's residence within a building that is under HPD's jurisdiction; individuals/families being displaced due to the need for substantial renovation from buildings owned by the City of New York or entities designated by the City to achieve its housing goals; or individuals/families living in project-based housing that is regulated by HPD or built/renovated with HPD funds, provided their rent is greater than 30% of annual household income and they have been referred by HPD program staff. Further information is available from 311.

DHCR eligibility and availability. Section 8 is available to low income households, senior citizens and persons with disabilities with fixed incomes, persons who are homeless and have a disability, and displaced families. Questions can be addressed to DHCR's Subsidy Services Bureau at 212-480-6672.

An affordable housing list that includes project-based Section 8 buildings within the 5 boroughs is posted on HUD's website www.hud.gov. In the Search box, type "Find Rental Assistance," click on the words "Search for an apartment," choose a State and the preferred County, and under "Specify the apartment type" select "Family." Contact the individual developments directly for further information. The phone number to HUD's regional office is 212-264-8000.

*In 2008, the New York City Council passed legislation that requires landlords to accept Section 8 vouchers as a form of income that can be used towards paying the rent. Landlords with 5 or fewer units are excluded from this law, unless their units are already rent-controlled, or the landlord also owns and operates another building that has six or more apartments.

Mitchell-Lama Housing

Mitchell-Lama housing is subsidized rental and cooperative apartments for middle income New Yorkers of any age. Apartments are supervised by either the New York State Division of Housing and Community Renewal or the New York City Department of Housing Preservation and Development. A small percentage of Mitchell-Lama housing are senior-only developments. Income guidelines fall into the categories of federally-assisted and non-federally assisted, with HUD establishing income limits for federally-assisted buildings. Please view their schedule at www.huduser.org. Maximum income levels for non-federally assisted developments and further information can be found at DHCR's website www.dhcr.state.ny.us or by calling 212-480-7343. In addition, a tenant may be eligible for Mitchell Lama-specific SCRIE, which freezes rents for seniors and is separate from the NYC Department of Finance's SCRIE program. More information about Mitchell-Lama housing is available at HPD's (Housing Preservation and Development's) website www.nyc.gov/hpd or by phone 212-863-6500. Information and applications for the Department of Finance's SCRIE program can be obtained by calling 311 or logging onto www.nyc.gov/accessnyc.

80/20 and 50/30/20 Housing

Under 80/20 and 50/30/20 programs, favorable bond financing and tax credit incentives enable construction of affordable luxury apartments in high-rent neighborhoods. In the 80/20 program, 20% of a building's units are reserved for low income individuals and families. The remaining 80% may be leased at free-market rates. 50/30/20 or Mixed Income housing accommodates tenants across a range of economic levels. Owners can rent 50% of units at market rates, but are required to set aside 30% of apartments for middle-income and 20% for low-income households.

More information on these programs can be obtained at the NYC Housing Development Corporation's website www.nychdc.com or by calling 212-227-5500. The NYS Housing Finance Agency also maintains a listing of 80/20 housing at www.nyhomes.org. HFA's number is 212-688-4000.

Single Room Occupancy Hotels (SROs) for Seniors

Rehabilitated largely from dilapidated hotels, YMCAs/YWCAs, schools, and private houses, single room occupancy hotels (SROs) serve as temporary or permanent housing for homeless and low-income persons. SRO units generally consist of 1-2 furnished rooms. Bathrooms and kitchens are generally designed to be shared with other SRO units. At least one bathtub or shower, one washbasin, and one toilet must be provided for every six SRO units. In addition, there must be at least one bathroom facility on every floor where tenants reside. Maximum occupation is legally limited to 2 people per residence, both of whom must be 16 years of age or older. Buildings may be predominantly intended for individuals who are poor and have a specific set of common needs, such as substance abusers, persons with mental illness, AIDS patients, or senior citizens. Support services are typically provided, which may include substance abuse counseling, educational workshops, and job mentoring. Buildings designated primarily for occupation by seniors may offer meals, health education, transportation, case management, and health services.

When requesting information, always specify you are seeking SRO residences *for the senior population*. The following organizations manage senior-SROs and may be able to suggest names of additional buildings operated by other non-profit housing agencies for older adults. Ask whether a referral from the NYC Department of Homeless Services or a community-based organization will be necessary.

West Side Federation for Senior and Supportive Housing, Inc., 212-721-6032.

Institute for the Puerto Rican/Hispanic Elderly, Inc., 212-677-4181.

Encore Community Services, 212-581-2910.

Metropolitan Council on Jewish Poverty, 212-453-9500.

Project Find for the Aged, 212-874-0300.

DOROT's Homelessness Prevention Program

DOROT's transitional residence in Manhattan provides housing, meals, counseling, and permanent, affordable housing placement services to seniors who are homeless or facing homelessness. Clients must be 60 years or older, ambulatory, free of alcohol or other drug dependencies, and cannot have severe mental illness. Please contact DOROT's Homelessness Prevention Hotline at 212-580-0001 for details.

II. Sources of Housing

The following section lists resources for finding senior housing and housing for people of any age. Lotteries for newly-built, subsidized rental apartments designed exclusively for seniors who are capable of living independently, as well as buildings intended for persons of any age group, are both advertised in local newspapers, on construction site signs, and posted online through the same websites. Minimum income requirements may be set by the developer. Contrary to popular belief, there is no single master housing lottery list; except in rare instances where management accepts applications for any of its government-assisted developments, clients need to apply to each individual site. Websites and navigational tips, addresses, and phone numbers have been provided in section (III). Please call first to check if an agency has moved and whether it provides the services you're seeking before visiting.

Senior Housing (Subsidized and Private Pay)

Housing Urban and Development (HUD)

NYS Department of Health (NYSDOH)

New York City Housing Authority (NYCHA) for buildings designed exclusively for seniors

Housing Preservation and Development (HPD) for NYC-supervised Mitchell-Lama developments allocated for senior occupancy

Division of Housing and Community Renewal (DHCR) for NYS-supervised Mitchell-Lama developments reserved for older residents, listed under their online subheading "State Supervised Middle Income Housing Developments for Families and Senior Citizens," and additional senior housing listed under their "Affordable Housing Directory."

Metropolitan Council on Jewish Poverty

For new apartment buildings (including those under construction) designed for seniors who can live independently, consult lotteries listed with HPD (Housing Preservation and Development), NYCHDC (NYC Housing Development Corporation), NYS HFA (Housing Finance Agency), DHCR (Division of Housing and Community Renewal), and the NYC Affordable Housing Resource Center. Please note the NYC Affordable Housing Resource Center is a website, not an agency.

Non-profit housing organizations whose objective is to construct, manage, and/or identify affordable housing opportunities for seniors who can live independently and/or non-seniors. These non-profits may be agencies overseen by HPD (Housing Preservation and Development); community-based organizations funded by DHCR (Division of Housing and Community Renewal); members of the ANHD (Association for Neighborhood and Housing Development); or housing agencies certified by HUD (Housing Urban and Development).

Affordable Housing for Any Age Group

Non-profit housing organizations. Refer to the paragraph above under "Senior Housing (Subsidized and Private Pay)."

NYHousingSearch.gov

Lotteries listed with HPD (Housing Preservation and Development), NYCHDC (NYC Housing Development Corporation), NYS HFA (New York State Housing Finance Agency), DHCR (Division of Housing and Community Renewal), and the NYC Affordable Housing Resource Center.

Department of Housing and Urban Development (HUD)

Housing Preservation and Development (HPD) for NYC-supervised Mitchell-Lama developments

Division of Housing and Community Renewal (DHCR) for NYS-supervised Mitchell-Lama residences, listed under their online subheading "State Supervised Middle Income Housing Developments for Families and Senior Citizens," and additional low-income buildings listed under their "Affordable Housing Directory."

New York City Housing Authority (NYCHA)

Help for the Homeless

DOROT's Homelessness Prevention Program
NYC Department of Homeless Services (DHS)

III : Resource Websites, Addresses and Phone Numbers

Housing and Urban Development (HUD): www.hud.gov.*

26 Federal Plaza
Suite 3541
New York, NY 10278-0068
212-264-8000

**Type "Rental Assistance Programs" for affordable housing for seniors, the general population, and the disabled. Inquire about Section 236 housing for people of any age. To find non-profit housing organizations certified by HUD, type "Talk to a housing counselor" in the Search Box, and click on the bolded words "housing counseling agency."*

NYS Department of Health: www.health.state.ny.us.

90 Church Street, 15 Floor
New York, NY 10007
212-417-4440

New York City Housing Authority (NYCHA): www.nyc.gov/nycha.

General information number: 718-707-7771, 8:00 am-4:45 pm, Monday-Friday.

Bronx and Manhattan residents:

1 Fordham Plaza, 2 Fl.
Bronx, NY 10458

Brooklyn and Staten Island residents:

787 Atlantic Avenue, 2 Fl.
Brooklyn, NY 11238

Queens residents:

90-27 Sutphin Blvd., 4 Fl.
Jamaica, NY 11435

Housing Preservation and Development (HPD): www.nyc.gov/hpd. To be directed to the HPD office that can best serve your needs, call 311.

HPD's Affordable Housing Hotline offers listings of open lotteries in multiple languages:

English: 212-863-5610
Spanish: 212-863-5620
Mandarin: 212-863-8924
Cantonese: 212-863-8925
Russian: 212-863-8936
Haitian Creole: 212-863-8939
Korean: 212-863-8979

Non-profit organizations overseen by HPD:

South Bronx Action Group
754 Melrose Ave.
Bronx, NY 10451
718-993-5869

Brooklyn Housing and Family Services
415 Albemarle Road
Brooklyn, NY 11218
718-435-7585

NY Urban League in Manhattan
204 West 136 Street
New York, NY 10030
212-926-8000

Chinese-American Planning Council
115 Chrystie Street (temporary)*
New York, NY 10002
212-431-7800

*Call first to find out their current location.

NY Urban League in Queens. **By appointment only.**
89-25 Parsons Boulevard
Jamaica, NY 11432
718-262-9359

Staten Island residents: Call any of the above phone numbers.

Division of Housing and Community Renewal (DHCR): www.dhcr.state.ny.us.*

**You can open the link for newly built buildings accepting applications, as well as view a list of already existing buildings in the "Affordable Housing Directory" (click on the icon in the shape of a booklet).*

Main phone number: 1-866-ASK-DHCR (1-866-275-3427), M-F 9:00-5:00.

Clients interested in receiving a listing of Mitchell-Lama housing or who have a problem concerning Mitchell-Lama buildings should call 212-480-7343.

For rent-stabilized or rent-control issues the hotline is 718-739-6400; residents of any borough may have their issues handled at any of the following sites:

Bronx Rent Office
One Fordham Plaza, 2nd Floor
Bronx, NY 10458
718-563-5678

Brooklyn Rent Office
55 Hanson Place, Room 702
Brooklyn, NY 11217
718-722-4778

Queens Rent Office
Gertz Plaza
92-31 Union Hall Street
Jamaica, NY 11433

718-739-6400

Lower Manhattan Rent Office
25 Beaver Street, 5th Floor
New York, NY 10004
212-480-6238

Upper Manhattan Rent Office
Adam Clayton Powell, Jr. Office Building
163 West 125th St., 5th Floor
New York, NY 10027
212-961-8930

Division of Housing and Community Renewal (DHCR) funded community-based organizations offer a variety of services, which may include locating affordable housing. You can access agencies that provide this service by viewing their profiles on DHCR's website www.dhcr.state.ny.us under the Affordable Housing Directory. Please note, assistance can be provided only to clients living in the districts the respective organizations serve. For further information, call the DHCR office in your borough.

Metropolitan Council on Jewish Poverty: www.metcouncil.org.
80 Maiden Lane, 21 Floor
New York, NY 10038
212-453-9500

NYC Housing Development Corporation (NYCHDC): www.nychdc.com.
110 William Street
New York, NY 10038
212-227-5500

NYS Housing Finance Agency (HFA): www.nyhomes.org for senior-type and 80/20 housing.
641 Lexington Avenue, 4th Floor
New York, NY 10022
212-688-4000

NYC Affordable Housing Resource Center: www.nyc.gov/housing.

Association for Neighborhood and Housing Development (ANHD): www.anhd.org.
**The Association for Neighborhood and Housing Development's centralized website contains links to most of its 98 member organizations, which may or may not provide services to help locate affordable housing. Some of these websites allow you to download affordable housing applications, submit applications online, and/or view vacancy status.*
Phone number: 212-747-1117.

NYHousingSearch.gov, 1-877-428-8844 (toll-free).

NYHousingSearch.gov is a website operated jointly by the NYS Division of Housing and Community Renewal (DHCR), NYS Department of Health (NYS DOH), and the Office of Mental Retardation and Developmental Disabilities (OMRDD). Their subsidized housing listing also identifies apartment buildings that adjust rent according to a tenant's income.

DOROT: www.dorotusa.org, 212-580-0001.

NYC Department of Homeless Services (DHS): www.nyc.gov/dhs or dial 311.

IV: Housing Benefits

SCRIE (Senior Citizen Rent Increase Exemption) Program

The NYC Department of Finance's SCRIE program is available to primary residents age 62 or over living in rent-controlled, rent-stabilized or other rent-regulated housing. The program provides exemptions from most forms of future increases, including renewals, major capital improvements, fuel cost adjustments, and landlord economic hardship. Increases due to replacement or purchase of appliances and furniture, garage-related expenses, and doorman intercom services are not covered. A separate SCRIE program for Mitchell-Lama residents is administered by HPD. SCRIE is designed for seniors with modest income. For information on either program, call 311.

DRIE (Disability Rent Increase Exemption) Program

The DRIE program freezes rents for residents living in rent-controlled or rent stabilized apartments; Mitchell-Lama developments; Cooperative Housing organized under Section 213 of the National Housing Act; or buildings owned by a limited dividend housing company, redevelopment company, or housing development fund company incorporated under the private housing finance law.

Qualifying applicants need to be 18 years of age or older, the head of household, and named on the lease/rent order, or the tenant of record, or the spouse/domestic partner of such a person. Applicant must have a disability and must be receiving one of the following benefits: SSI (Supplemental Security Income), SSDI (Social Security Disability Insurance), U.S. Department of Veteran's Affairs disability pension or compensation, or disability-related Medicaid.

Current rent must be greater than 1/3 of household income. Clients must satisfy the income requirements for the program. Seniors who meet all of the above criteria and are under the age of 62 should apply for DRIE, not SCRIE (Senior Citizen Rent Increase Exemption). For questions or an application, call 311.

SCHE (Senior Citizen Homeowner's Exemption)

Primary residents age 65 or older owning a 1-3 family house, co-op, or condominium may qualify for SCHE, which significantly reduces taxes by 5-50%, based upon income. The value of assets is not a factor in determining eligibility. Applicants must have held title to the property at least 12 consecutive months prior to March 15 of the year the exemption becomes effective. To learn the income limits and/or to download a form, log onto nyc.gov/finance or call 311.

Basic and Enhanced STAR (NYS School Tax Relief) Programs

Basic STAR is a tax exemption for primary residents owning a 1-3 family home, co-op, or condominium. Homeowners may already be receiving Basic STAR; therefore, applicants should verify their status by first logging onto nyc.gov/finance or calling 311. Enhanced STAR provides greater benefits than Basic STAR. To qualify owners must be eligible for Basic STAR, 65 years of age or older, and meet income guidelines. As with Basic STAR, if your application is received by March 15, your exemption will become effective July the same year. For more information call 311 or log onto nyc.gov/finance.

NYC-210 (NYC School Tax Credit) and IT-214 (Real Property Tax Credit)

The NYC-210 is a tax credit for individuals who have lived in NYC for all or part of the year. There are no restrictions on age, income or assets, but filers cannot be claimed as dependents on another person's federal income tax return. Credits can be claimed 3 years retroactively.

The IT-214 Real Property Tax Credit is a tax rebate for individuals who meet the following criteria: NYS residency for the entire year; occupancy at the same NYC residence for at least 6 months; low annual gross household income; low monthly rent, as defined by the program; market value for all combined real properties does not exceed a prescribed amount; and cannot be claimed as a dependent on another's federal income tax return. As with the NYC-210, the IT-214 refund can be claimed 3 years retroactively.

If you do not need to file a NYS income tax return, submit a separate NYC-210 and/or IT-214 tax form, which can be obtained from the NYS Department of Taxation and Finance at 518-457-5431 or from a free tax assistance site by dialing 311.

Lifeline and Link-Up

Many local phone companies offer Lifeline and Link-Up discount services to low-income individuals who are eligible for any one of the following programs: SSI (Supplemental Security Income), HEAP (Home Energy Assistance Program), Food Stamps, Medicaid, Veteran's Disability or Surviving Spouse Pension, or Temporary Assistance for Needy Families (TANF). Although rate reductions differ from company to company, in general, Lifeline lowers basic local service charges and eliminates subscription line charges. Link-Up contributes to initial installation costs or activation fees. Wiring and jacks are not covered expenses. Both discount programs apply to a primary residential phone, which can be either landline or cellular.

Please call your phone company for more information and applications. If your carrier does not participate in these programs, you can find one by logging onto www.askpsc.com or by calling the NYS Public Service Commission at (212) 417-2378.

Devices for the hard-of-hearing, such as amplifiers and phones equipped with signal lamps triggered by incoming calls, may be available for purchase or leasing. For details of each plan, please call the phone companies in your area.

HEAP (Home Energy Assistance Program)

The Home Energy Assistance Program helps individuals/families of any age pay direct or indirect heating costs, with grants based on income, household composition, and heating arrangements. Income for all HEAP recipients must fall within allowable limits. Funds are distributed on a first come, first serve basis; therefore, eligible persons are advised to apply early during the HEAP season, which usually begins in November and ends in spring the following year. Emergency grants may also be available in situations where there is or will be a power shut-down or less than 10-days' supply of fuel. For additional information or an application call 311.

HomeFirst Down

Under this assistance program for first-time buyers, the applicant receives a forgivable loan of up to 6% of the home's purchase price to be used toward the down payment or closing costs of a 1-4 family house, condominium or cooperative located within the 5 boroughs. Conditions for the loan include the following: low to moderate income, financial ability to pay the balance of the down payment and/or closing costs, reside in the home for at least the next 10 years, complete a homebuyer education course from an agency approved by HPD, and obtain the mortgage from a participating lender. Interested parties should call 311 to learn more about the program.

SCHAP (Senior Citizen Home Assistance Program) and the New York Mortgage Remediation Project

Senior Citizen Home Assistance Program (SCHAP) offers no- and low-interest home improvement loans to low/moderate income seniors age 60 or older who have occupied their 1-4 family homes for at least 2 years. The Parodneck Foundation also operates the New York Mortgage Remediation Project, a free-of-charge service for 1-4-family-unit homeowners, of any age, who are in danger of foreclosure. Counselors identify options available to borrowers given their specific circumstances, negotiate with lenders to work out loans, and can provide referrals to financial and/or legal support services. To find out more call 212-431-9700.

HIP (Home Improvement Program)

Subsidized by HPD, the Home Improvement Program (HIP) provides low-interest loans to homeowners residing in 1-4 family houses. Maximum loan limits are determined by HIP and applicants borrow through a participating bank or credit union.

Home improvements include, but are not limited to, work on defective roofing, backed-up sewers, vinyl siding, deteriorating foundations, electrical wiring, asbestos and lead paint removal, boiler/furnace replacement, repair of stoops with loose or missing bricks, and plumbing. Only work performed by licensed contractors will be approved. For information on this and additional HPD loan programs call 212-863-5300.

Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE)

The RESTORE Program provides funds to correct housing conditions that pose a threat to the life and safety of elderly homeowners. Seniors must be of low to moderate income, unable to afford timely repairs, at least 60 years of age, and the owner-occupant of a 1-4 unit residence. Repairs may be for water, gas, or septic systems, broken furnaces, leaky roofs, and flooding. Total project costs cannot exceed a given limit. For a list of agencies participating in RESTORE, please log onto DHCR's website www.dhcr.state.ny.us or call 212-480-7644.

The NY Foundation for Senior Citizens Home Repair Program

The NY Foundation for Senior Citizens Home Repair Program is a free minor home repair program for homeowners 60 years of age or older who have low to moderate income. Repairs include weatherization, plumbing, first floor gutter cleaning and repair, minor cementing, and plastering. Repairs cannot be for major work, such as sewers, roofs, boilers or furnaces, air conditioners, room painting, or installation of ceiling fans and toilets. Clients are responsible for the cost of materials. For services contact (212) 962-7559.

Project Metropair

Administered by the Metropolitan New York Coordinating Council on Jewish Poverty, this is a minor home repair program for low income persons 60 years of age and older, physically disabled individuals, or Holocaust survivors. It provides free services such as shower grab bar, door lock, smoke alarm, and window gate installation, adjustment of security door viewers, plumbing, floor tile replacements, minor electrical repairs, furniture repairs, and patchwork. For inquiries contact (212) 453-9525.

WRAP (Weatherization, Referral, and Assistance Program)

The WRAP program potentially reduces heating and cooling bills by delivering free weatherization services, including insulation of roofs and walls, weather-stripping, window and door repair, and replacement or upgrading of heating and distribution systems. WRAP also offers assessments and referrals for social services and other support needs. Individuals who are 60 or over, HEAP-income eligible, and reside in 1-4 family homes may qualify. Additional information is available by calling 311.

EmPower New York

EmPower New York helps tenants and homeowners reduce electric consumption by providing free replacements of lighting fixtures and refrigerators with energy-efficient models, weatherization services, health and safety audits, and recommendations for additional cost-effective measures. Prospective clients must live in buildings with 100 units or less, meet income eligibility limits established for the HEAP program, be customers of a utility that participates in EmPower New York, and can apply through their utility company. To learn more, please call Honeywell International at 1-800-263-0960.

Home Energy Savings Tax Incentive and Rebate Programs

Federal, State and City tax incentives, as well as utility company rebates, are available for residents who purchase energy-efficient products. Please note, not all EnergyStar products qualify. To view specifications of items that are eligible for federal tax credits and find answers to common questions, please log onto www.energystar.gov or contact Energy Star at 1-888-STAR-YES. Information on incentives from the State/City governments and energy companies can be found at www.dsireusa.org. You may wish to e-mail or phone the contacts listed in this database to verify whether a product you're considering will be covered. Assistance may also be obtained by calling NYSERDA's general number 212-971-5342.

V: Rights and Protections

Housing Discrimination

The NYC Fair Housing Law prohibits age-based discrimination in the rental, sale, provision of services and facilities, and lending practices for most types of housing. Exemptions include rooms in apartments shared with the owner. In addition, it requires landlords, boards of co-ops and condominiums to grant requests for reasonable accommodation by the disabled, which may include constructing wheelchair ramps, installing bathroom grab bars, lowering of mailboxes, and permitting service animals in buildings with “no-pets” policies, provided it does not cause undue financial hardship and/or is architecturally feasible.

For more information or to file a complaint, call 311 and ask for the NYC Commission on Human Rights. Non-profit agencies overseen by HPD (Housing Preservation and Development) may also investigate fair housing complaints within their jurisdiction. Please see their contact information at the end of this booklet.

Co-op and Condominium Conversions

When buildings are converted to condominiums or co-ops under an Eviction Plan, the primary resident and/or his/her spouse age 62 or older may not be evicted if they do not purchase the apartment. They must file a form provided by the Attorney General showing they elect this option. Apartments that are rent stabilized will continue to be regulated under Rent Stabilization laws with the right to renewal leases. Rent-Controlled tenants have similar protections.

Landlord Recovery

A landlord may go to court in an attempt to recover an apartment that is rent-controlled or rent-stabilized from a primary resident who needs to live in a nursing home or other geriatric facility for an extended period of time. A tenant has a strong chance of retaining the apartment, if he/she can provide a statement from the physician confirming there is a reasonable possibility the resident may return to the apartment.

Lease Terminations

A tenant or his/her spouse age 62 or over may terminate the lease without penalty if he/she moves into a health care facility; senior citizen housing complex; or relative’s home, because he/she can no longer live independently. The landlord must receive at least 30 days written notice, accompanied by proof of admission or pending admission to a health care facility or senior housing complex; or physician certification that the tenant is unable to live independently and a notarized statement from the family member stating they are related and the tenant will be living with him/her for at least 6 months.

Lease Succession Rights

When a tenant dies or permanently leaves a rent-controlled or rent-stabilized apartment, a family member 62 years of age or older or disabled who has been living together with the tenant for at least 1 year has the right to become the tenant of record; 2 years for all others. The exception is, if a family member lived with the tenant from the beginning of the tenancy or relationship, in which case the residency requirement is less than 1 year.

Adult Protective Services Eviction Cases

If a senior is physically and/or mentally impaired, a caregiver, friend, or neighbor should call HRA's Adult Protective Services right away to stop the marshal from carrying out the eviction (212) 630-1853. The judge will appoint a guardian ad litem to arrange legal assistance and help with paying overdue rent, only for the duration of the legal proceedings. A permanent guardian may be assigned at the request of a state agency or family member. It is important for caregivers to follow up with the agency to ensure smooth transition of services.

Rent Laws and Housing Court Resources

Resources that can provide information on filing complaints, housing regulations, actions and defenses, and housing court procedures include:

Housing Preservation and Development (HPD), www.nyc.gov/hpd. If after good-faith attempts, the landlord fails to provide essential services (e.g. heat, hot water), make repairs, and/or maintain the building in accordance with building codes and dwelling laws, call 311.

Division of Housing and Community Renewal for rent fact sheets and additional information, 1-866-ASK-DHCR, www.dhcr.state.ny.us.

The NYS Office of the Attorney General's "Tenant's Rights Guide" available in English and Spanish, 1-800-771-7755, www.ag.ny.gov.

LawHelp.org/ny, under the topic of Housing. View "Know your Rights" and other tabbed subheadings.

NYC Rent Guidelines Board, 212-385-2934, www.housingnyc.com.

The City-Wide Task Force on Housing Court, www.cwtfhc.org.
For Queens only 718-657-0599; 212-962-4795 for residents of all other boroughs.

The Metropolitan Council on Housing, 212-979-0611, www.metcouncil.net.

The Civil Court of NY, Housing Part's website www.nycourts.gov/courts/nyc/housing.

The Association of the Bar of the City of NY "A Tenant's Guide to the New York City Housing Court" in English and Spanish, 212-382-6600, www.abcnyc.org.

VI: Financial/Legal Assistance

Reverse Mortgages

Reverse mortgages are used to convert equity accumulated in a home into income in order to pay for expected and unexpected expenses when insufficient cash and assets are available.

The loan amount is based on the appraised value of the home, sales price, or insurance limit, whichever is the least; age of the youngest borrower; and current interest rate. The amount payable, which can never exceed the value of the home, is the sum of all cash advances and interest, plus fees. Repayment may be made in the form of cash or proceeds from the sale of the home. The outstanding balance is due when the last surviving owner dies, sells, moves, or has not lived in the home for 12 consecutive months. If the total owed is less than the value of the home, the difference is kept by the borrower or his/her family. It is still the responsibility of the owner to pay taxes and insurance payments when due and to maintain the property, or the loan may become payable.

Incoming cash may take the form of monthly payments, a line of credit drawn upon when needed, an immediate lump sum, or a combination of credit line and monthly payments.

While Social Security and Medicare benefits are not affected by reverse mortgages, public benefits such as SSI (Supplemental Security Income) and Medicaid may be treated differently.

Interested parties should seek information from unbiased sources to determine whether reverse mortgages are their best option. Seniors should know all situations that may cause the loan to be due prematurely and how costs and outstanding balances are calculated. If you believe this type of loan may be appropriate for you, obtain information from a HUD-certified reverse mortgage counseling agency. By law, these housing agencies must cover essential elements, including a general explanation of reverse mortgages; a statement of disclosure that these loans may have tax consequences; financial implications; associated costs during the life of the loan; and suggestions for alternatives, including housing, social work, and other financial strategies. It is important to have a thorough understanding of the loan and its implications in all possible future scenarios. Seniors and caregivers are strongly advised to consult an impartial, experienced attorney and accountant, before signing final documents, as reverse mortgages are complex financial instruments. If you're not completely sure of what you're doing, you could lose your home.

For more information, please log onto www.hud.gov or call HUD at their general number 212-264-8000. An additional source is HPD at 212-863-5300 and www.nyc.gov/hpd.

Rent Arrears

HRA and the Emergency Rent Coalition of charities both may be able to assist tenants in paying rent arrears. In order to qualify for grants or loans from these agencies/organizations, clients must have sufficient income to afford future rent. Those who have difficulty should inquire about government benefits that will increase their income or ways to lower their portion of the rent, e.g., roommate, subsidy, etc.

For HRA's "One Shot Deal," eligibility is determined on a case by case basis. You must have legal possession of the apartment or have been evicted and the landlord agrees to re-let. Valid reasons for falling behind on rent include loss of employment, unemployment insurance ending, death in the family, medical expenses, not receiving child support payments, etc. Whether the money needs to be repaid depends on the individual's particular situation. To be directed to an HRA specialist dial 311.

If you don't qualify for the One Shot Deal, you can contact the City-Wide Task Force on Housing Court (CWTFHC) at 212-962-4795, which has the most updated list of charities with available funds. All charities require a good reason for defaulting and a case in housing court or a rent demand from the landlord. Each charity has a limitation on funds it can contribute; therefore, those who need additional help will have to request it from several charities.

The following are additional organizations that may be able to provide financial aid to pay back rent. Referrals from designated social service agencies are required. Please dial 311 for assistance (212-NEW-YORK if calling from outside the 5 boroughs).

The Bridge Fund of NY, Inc.
Manhattan, Staten Island, and Queens residents: 212-674-0812.
Brooklyn and Bronx residents: 212-962-4795.

Coalition for the Homeless—Also provides rent stipends for the working poor living in shelters.
212-776-2000
e-mail: info@cfthomeless.org.

Foreclosure Assistance

311, NYC's Citizen Service Center, maintains a broad database of housing organizations that offer services to assist clients facing foreclosure. Agents can direct you to programs within your area and are available 24 hours a day, 7 days a week. Dial "311" within New York City or 212-NEW-YORK if calling from outside the metropolitan area.

Legal Assistance Providers

Free legal housing services are available through organizations funded by DFTA. Call first before visiting to find out the actual site and when intake days are scheduled, as issues may be serviced at another branch location and some agencies may not accept walk-ins.

Bronx:

Legal Services for NYC, Bronx, serves all Bronx residents
329 East 149 Street
Bronx, NY 10451
718-928-3700

Brooklyn:

Legal Aid Society Brooklyn Office for the Aging, serves all Brooklyn residents
111 Livingston Street, 7th Floor
Brooklyn, NY 11201
718-645-3111

Legal Services for NYC, Brooklyn, serves parts of Brooklyn
180 Livingston Street
Brooklyn, NY 11201
718-852-8888

They do not serve all zip codes, but will make referrals to the proper legal services providers if they do not serve the caller.

Manhattan:

MFY Legal Services, serves residents at or below 110th Street
299 Broadway
New York, NY 10007
212-417-3700

Northern Manhattan Legal Services serves residents above 110th Street
76 Wadsworth Avenue
New York, NY 10033
212-822-8300

Queens:

JASA Queens Legal Services, serves all Queens residents
97-77 Queens Boulevard
Rego Park, NY 11374
718-286-1500

Staten Island:

Legal Aid Society Staten Island Neighborhood Office
60 Bay Street
Staten Island, NY 10301
718-273-6677

Low income individuals may seek help from the Legal Aid Society at the numbers listed below. Free assistance for those with low to moderate income can be accessed by logging onto www.lawhelp.org. Individuals with higher incomes can call the NYC Bar's Legal Referral Service at 212-626-7373.

Legal Aid Society:

Bronx Neighborhood office, 718-991-4600.
Brooklyn Office for the Aging, 718-645-3111.
Lower Manhattan Neighborhood office, 212-577-3300.
Harlem Community Law office, 212-426-3000.
Queens Neighborhood office, 718-286-2450.
Staten Island office, 347-422-5333.

VII: Non-Profit Organizations Providing Housing Assistance

Agencies Supervised by the NYC Department of Housing Preservation and Development

The NYC Department of Housing Preservation and Development (HPD) oversees non-profit organizations that provide fair housing services, including investigating allegations of fair housing law violations that involve HPD, counseling tenants and owners on their rights and responsibilities, explaining housing court procedures, assistance in completing SCRIE (Senior Citizen Rent Increase Exemption) applications, locating housing for low and middle income tenants, conducting fair housing workshops, resolving problems between tenants and landlords, and mediating landlord-tenant disputes in Housing Court Dispute Resolution Centers. Please contact the following organizations in the respective boroughs:

Bronx: South Bronx Action Group (English & Spanish), 718-993-5869

Brooklyn: Brooklyn Housing and Family Services (English, Spanish, French/Creole, Chinese, and Russian), 718-435-7585

Manhattan: NY Urban League (English), 212-926-8000

Manhattan: Chinese-American Planning Council (English, Spanish, Mandarin and Cantonese), 212-431-7800

Queens: NY Urban League (English), 718-262-9359. **By appointment only.**

Staten Island: Call any of the above mentioned offices for direct services or referrals.

DHCR Community-Based Housing Organizations

Division of Housing & Community Renewal (DHCR) funded community-based housing organizations may or may not offer one or more of the following services: affordable housing placement, homelessness eviction prevention, mediation for tenant/landlord disputes, counseling for pre- and post-home purchases, assistance with loans, foreclosure prevention, legal help on housing issues, delivery of Weatherization Assistance Program (WAP) benefits, support with building/strengthening tenant associations/watch groups, and access to social services.

These non-profits are listed on DHCR's website www.dhcr.state.ny.us, which also contains a description of some of the services offered by each agency. Confirm that the organization continues to provide the type of service you're looking for before visiting their office, and find out whether they will accept you as a client, as some only serve defined neighborhoods within a borough. If you don't have access to a computer, you can contact DHCR at 1-866-ASK-DHCR (1-866-275-3427). For agencies approved by HUD, log onto www.hud.gov and enter "housing counseling agencies" in the Search Box or call HUD at 212-264-8000.

VIII: Housing Courts in the Five Boroughs

<http://www.nycourts.gov/courts/nyc/housing/resourcecenter.shtml>)

<http://www.courts.state.ny.us/courthelp/nolawyer-text.htm>)

Hours of Operation

Help Centers in Manhattan, the Bronx, Brooklyn and Queens are open Mondays through Fridays from 9:30 A.M. until 5:00 P.M. to assist litigants in landlord-tenant cases. These Centers provide extended hours to serve those who cannot come during regular business hours as follows:

Bronx County Housing Court

1118 Grand Concourse

Bronx, NY 10456

(718) 466-3005

Monday, Tuesday, Wednesday, Friday, 9:30 A.M. until 5:00 P.M., Thursday, 9:30 A.M. until 7:00 P.M.

Harlem Community Justice Center

170 E. 121st Street

New York, NY 10035

(646) 386-5750

Mondays and Thursdays, 9:00 A.M. until 5:00 P.M., but staff is available on other days to provide information to the public.

Kings County Housing Court

141 Livingston Street

Brooklyn, NY 11201

(347) 404-9200

Monday, Tuesday, Wednesday, Friday, 9:30 A.M. until 5:00 P.M., Thursday, 9:30 A.M. until 7:00 P.M.

New York County Housing Court

111 Centre Street

New York, NY 10013

(646) 386-5500

Monday, Tuesday, Wednesday, Friday, 9:30 A.M. until 5:00 P.M., Thursdays, 9:30 A.M. until 7:00 P.M.

Queens County Housing Court

89-17 Sutphin Boulevard

Jamaica, NY 11435

(718) 262-7145

Monday, Tuesday, Wednesday, and Friday 9:30 A.M. until 5:00 P.M. Thursday, 9:30 A.M. until 7:00 P.M.

Richmond County Housing Court

927 Castleton Avenue

Staten Island, NY 10310

(646) 386-5750

Wednesdays and Thursdays from 9:30 A.M. until 5:00 P.M.

Assistance with Civil and Small Claims cases is available on a limited basis in all Civil Courthouses except Harlem. Hours vary.

Glossary of Agencies

Division of Housing and Community Renewal (DHCR)

DHCR supervises, maintains, and develops affordable, low and moderate income housing by regulating apartments in NYC, areas of Albany, Erie, Nassau, Rockland, Schenectady, Rensselaer, and Westchester counties in accordance with rent control and rent stabilization laws and through oversight of publicly-funded rental housing.

Housing and Urban Development (HUD)

HUD, the US Department of Housing and Urban Development, channels funds into communities for the construction, rehabilitation, and preservation of affordable housing and associated support programs, such as Section 202 Supportive Housing for the Elderly's case management services, which assesses individual client needs, links them to community-based resources, and monitors the delivery of services.

NYC Affordable Housing Resource Center

A website intended for all age groups, the NYC Affordable Housing Resource Center provides information on multiple aspects of housing in the City including available below-market-rate housing, home repair programs, homelessness prevention, and legal assistance on tenants' rights, landlord-tenant disputes, and eviction matters.

New York City Department of Homeless Services (DHS)

DHS provides food pantries, clothing, and shower facilities through Drop-in Centers, temporary emergency shelters, and support services for achieving long-term self sufficiency, including budget counseling, employment training, and treatment/rehabilitation for mental illness and substance abuse.

New York City Housing Authority (NYCHA)

NYCHA offers decent, affordable public housing consisting of 350 developments within the five boroughs to low and moderate income New Yorkers. Residents have access to NYCHA's community, educational, and recreational programs based in over 400 facilities. The Housing Authority also administers part of the Section 8 program, which provides assistance to low-income tenants, allowing them to pay affordable rents in privately-owned housing.

New York City Housing Development Corporation (NYCHDC)

The NYC Housing Development Corporation uses proceeds from the sale of taxable and tax-exempt bonds to finance low-interest mortgages for developers to construct and preserve affordable rental and cooperative housing designed for very low to middle income individuals/families within the NY metropolitan area.

New York City Department of Housing Preservation and Development (HPD)

The mission of HPD, the largest municipal housing agency in the nation, is to increase the availability of quality, safe, affordable housing in the City by using a variety of development, preservation, and enforcement strategies. HPD programs create housing opportunities, improve quality of living for residents, and stimulate economic growth in previously deteriorating neighborhoods.

New York Foundation for Senior Citizens (NYFSC)

In existence for 40 years, the New York Foundation for Senior Citizens is a non-sectarian, non-profit organization providing over 30 diverse social service programs for older New Yorkers. Their mission is to enhance quality-of-life and support living independently within the community as long as possible, avoiding the need for premature institutionalization. Programs include case management; free transportation; enriched housing; home attendant services; ombudsman for nursing homes, adult homes, and assisted living programs; home repair; and theater enrichment.

NYS Department of Health (NYSDOH)

The NYS Department of Health designs, develops, and implements programs that safeguard and improve the health of New Yorkers. The agency promotes awareness of public insurance programs and provides information about health problems, disease prevention, and control.

NYS Housing Finance Agency (HFA)

Through the issuance of bonds and notes, the NYS Housing Finance Agency, a public benefit corporation, finances private and not-for-profit developers to create and preserve high-quality, affordable multi-family rental housing across New York State.

For information on all City services



**Michael R. Bloomberg
Mayor
City of New York**



**Lilliam Barrios-Paoli
Commissioner
New York City
Department for the Aging**

www.nyc.gov/aging

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