



A Resource Guide on Housing for New York City Seniors

2013

www.nyc.gov/aging

NOTES:

The information provided in this housing resource guide is accurate as of Spring 2013. Current income eligibility criteria for subsidized buildings and benefit programs can be obtained from the agencies mentioned in their 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 City, State, and Federal programs, including the Senior Citizen Rent Increase Exemption (SCRIE) program, 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.

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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 on to 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," select a State and City, and then choose "Elderly" under "2) Specify the apartment type." The phone number for 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 and dressing, three 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.

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.

New York State Licensed Assisted Living Programs (ALPs)*

In addition to the standard services offered by adult homes and enriched housing, Assisted Living Programs (ALPs) 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 cannot be chronically chairbound or bedbound and 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.

New York State Licensed Assisted Living Residences (ALRs)*

Assisted Living Residences (ALRs) must be certified as adult homes or enriched housing programs. They are classified as Basic ALRs, Enhanced Assisted Living Residences (EALRs), or Special Needs Assisted Living Residences (SNALRs). All three ALR categories require that an Individualized Service Plan (ISP) be prepared for each resident semi-annually or more frequently, if needed. The major purposes of an ISP are to identify care needs through an evaluation of a client's overall health condition and to monitor for changes in health status that would signal the need for transfer to a more appropriate type of facility.

Basic ALRs use the same admission/discharge criteria as adult homes or enriched housing programs. Clients who chronically need the assistance of another person to walk (or to transfer) or who are incontinent may reside in an Enhanced Assisted Living Residence (EALR), an ALR with added certification. EALRs provide some intermittent nursing services.

Special Needs Assisted Living Residences (SNALRs) are intended for clients with dementia or other special needs. Adult homes, enriched housing programs, or assisted living residences may be sufficient to deliver care to individuals in the early stages of dementia. Distinguishing features of SNALRs designed for Alzheimer's patients include building modifications, staff with specialized training, and pre-planned strategies for handling challenging behaviors. Behavior that cannot be managed at the SNALR level may result in discharge to another setting.

*Adult homes, enriched housing, assisted living programs, and assisted living residences accept private pay and/or long term care insurance. Depending on the operator, SSI/Social Security may be accepted at some facilities as payment in full. As health insurance programs, Medicare and Medicaid may help pay for medical services for facility residents.

To learn more about these residences, which are licensed/regulated by the NYS Department of Health, log on to their website www.health.ny.gov. For a listing, type in the Search Box "Adult Care Facilities in (the county requested)" and access a legend of abbreviations by typing "About the Adult Care Facility Directory." For example, "NFP" stands for Not-for-Profit. To view recent inspection reports, call the local office of the NYS Department of Health at 212-417-4440. If you wish to file a complaint against a facility, contact the NYS Department of Health at 1-866-893-6772 (toll-free).

Home Sharing and Shared Living Residences

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 rent may be negotiated in exchange for household chores.

In the metropolitan area, the NY Foundation for Senior Citizens facilitates these living arrangements through extensive screening, interviews with both parties for mutually agreeable matches, and assistance in negotiating agreements. Matches made through the NY Foundation for Senior Citizens can be intergenerational. Call (212) 962-7559, ext. 244 for details about their program.

Project SHARE also operates a home sharing program, as well as a shared living residence

program. Low-income clients from any of the five boroughs are placed in housing located on Staten Island. All residents in Project SHARE's home sharing match-ups and shared living residences are seniors who are capable of independent living. The program does not accept applicants who have a history of substance abuse or mental illness.

Shared living residences are apartments or houses for unrelated individuals to live together. Provided with a private bedroom and common living areas (e.g., kitchen, living room, bathroom), each roommate functions as part of a "household," sharing daily chores and expenses. Project SHARE requires that at least one of the roommates be a senior with a disability. For further information, contact Richmond Senior Services at (718) 816-1811.

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. Rent is 30% of household adjusted gross income. Although most developments were constructed for people of any age, fifty-six (56) developments include at least one building that is exclusively occupied by seniors. Forty-two (42) of these developments are designated as *exclusively senior developments*, meaning *all* buildings are reserved for seniors only, while fourteen (14) are *partially senior developments*, comprising both senior and non-senior buildings.

In the beginning of the application process, individuals will not be provided the opportunity to select a particular residence. However, a senior whose household consists of seniors only, which is defined as persons 62 years of age or older, can respond "yes" to the question on the application asking whether he/she would be interested in living in an elderly development in general.

In order for an applicant who has not received an interview to retain his/her original order on the waiting list, a new application needs to be submitted before the old one expires. Speak to a NYCHA Customer Contact Center representative at 718-707-7771 for current rules regarding how often an applicant needs to re-apply to reserve his/her placement 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 three 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.

HPD eligibility and availability. Eligibility is limited to the following: 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 housing that is regulated by HPD or built/renovated with HPD funds, provided their rent is greater than 30% of annual household income (the calculation for "rent" includes the cost of utilities) and they have been referred by HPD program staff. Further information is available from 311.

DHCR eligibility and availability. DHCR's Section 8 program provides vouchers to low-income households, senior citizens and persons with disabilities on fixed incomes, disabled persons who are homeless, and displaced families. The waiting list for applications has been closed and is anticipated to remain closed in the near future. Further 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 for 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 five 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 a listing of buildings can be found on DHCR's website www.nyshcr.org or by calling 1-866-ASK-DHCR. Additional information about Mitchell-Lama housing is available at HPD's (Housing Preservation and Development's) website www.nyc.gov/hpd or by calling 212-863-6500.

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. Contact HPD at the number indicated above. Information and applications for the NYC Department of Finance's SCRIE

program can be obtained by calling 311 or by logging on to 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 from 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.nyshcr.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 usually 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 persons with substance abuse problems or who are mentally ill, AIDS patients, or senior citizens. Support services are typically provided, which may include addiction 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 65 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 for Subsidized Housing

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, are advertised in local newspapers, on construction site signs, and on the internet through the same websites. Minimum income requirements may be set by the developer. In some instances, real property companies will advertise to accept applications for future or available openings in any of its affordable buildings; often, however, clients will need to apply separately to each individual residence. Websites and navigational tips, addresses, and phone numbers have been provided in section (III). Addresses have been omitted for agencies that do not offer walk-in services or that require screening over the phone before accepting new cases. Call to check if an agency has moved and whether the services you're seeking are still available, prior to planning a visit.

Subsidized Housing for Seniors and Persons of Any Age

- Housing and Urban Development (HUD)
- NY Foundation for Senior Citizens' (NYFSC) home sharing program
- Project SHARE, Richmond Senior Services' home sharing and shared living residence programs (for seniors only)
- New York City Housing Authority (NYCHA)
- Housing Preservation and Development (HPD) for NYC-supervised Mitchell-Lama developments
- Division of Housing and Community Renewal (DHCR) for NYS-supervised Mitchell-Lama developments, listed under their online subheading "State Supervised Middle Income Housing Developments for Families and Senior Citizens"
- Metropolitan Council on Jewish Poverty (for senior housing)
- Lotteries for new apartment buildings (including those under construction) are 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.
- Non-profit housing organizations whose objective is to construct, manage, and/or identify affordable housing opportunities. These non-profits may be organizations overseen by HPD (Housing Preservation and Development); community-based housing 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 and Urban Development).
- NYHousingSearch.gov

Help for the Homeless

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

III : Resource Websites, Addresses and Phone Numbers

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

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.”

26 Federal Plaza, 35 Floor
Suite 3500
New York, NY 10278-0068
212-264-8000

New York Foundation for Senior Citizens (NYFSC): www.nyfsc.org.

11 Park Place, 14 Floor
New York, NY 10007
212-962-7559, ext. 244.

Project SHARE

500 Jewett Avenue
Staten Island, NY 10302
718-816-1811

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

General information number: 718-707-7771, 8 am-5 pm, Monday-Friday.

Bronx/Manhattan:
478 East Fordham Road, 2 Floor
Bronx, NY 10458

Brooklyn/Staten Island:
787 Atlantic Avenue, 2 Floor
Brooklyn, NY 11238

Queens:
90-27 Sutphin Blvd., 4 Floor
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:

Bronx:

Belmont Arthur Avenue Local Development Corp., 718-295-2882
The Crenulated Company, LTD, (718) 716-8000

Brooklyn:

Astella Development Corp., 718-266-4653
Brooklyn Neighborhood Improvement Association, Inc., 718-773-4116
Cypress Hills Local Development Corp., 718-647-2800
Fifth Avenue Committee, Inc., 718-237-2017
Pratt Area Community Council, 718-522-2613
Ridgewood Bushwick Senior Citizens Council, Inc., 718-366-3800
St. Nicholas Neighborhood Preservation Corp., 718-388-5454

Manhattan:

AAFE Community Development Fund, Inc., 212-964-2288

Queens:

Jewish Community Council of the Rockaway Peninsula, 718-327-7755

Staten Island:

Northfield Local Development Corp. of Staten Island, Inc., 718-442-7351

Division of Housing and Community Renewal (DHCR): www.nyshcr.org. (DHCR is a member agency of NYS Homes and Community Renewal.)

Type “New Affordable Housing Projects Now Accepting Rental Applications” in the Site Search Box for the most recent affordable housing opportunities from DHCR.

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.nyshcr.org. Type “Community-Based Housing Organizations” in the Site Search Box. For further information, call the DHCR office in your borough.

Clients interested in receiving a listing of DHCR Mitchell-Lama housing can call 212-480-7254. The contact number for residents experiencing problems in DHCR Mitchell-Lama buildings is 1-866-463-7753.

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

Bronx Rent Office
2400 Halsey Street, Ground Floor
Bronx, NY 10451

Brooklyn Rent Office
55 Hanson Place, Room 702
Brooklyn, NY 11217

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

Lower Manhattan Rent Office
25 Beaver Street, 5 Floor
New York, NY 10004

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

Metropolitan Council on Jewish Poverty: www.metcouncil.org.

Clients can obtain applications for affordable housing by either downloading the forms online or sending written requests.

120 Broadway, 7 Floor
New York, NY 10271
212-453-9500

NYC Housing Development Corporation (NYCHDC): www.nychdc.com.
212-227-5500

NYS Housing Finance Agency (HFA): www.nyshcr.org. HFA is a member of the umbrella agency NYS Homes and Community Renewal.

NYS HFA is a resource for senior and 80/20 housing, as well as other types of affordable housing. Type "Opportunities to Apply for Affordable Rental Units" in the Site Search Box to find lotteries and other available openings.

Phone number: 212-688-4000

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

The NYC Affordable Housing Resource Center is a website, not an agency.

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 94 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: www.nyhousingsearch.gov.

NYHousingSearch.gov is a website funded by NYS Homes and Community Renewal. Their subsidized housing listing identifies apartment buildings that adjust rent according to a tenant's income.

Phone number: 1-877-428-8844 (toll-free)

DOROT: www.dorotusa.org.

An intake over the phone is needed before a client can visit or stay at DOROT's transitional residence.

Phone number: 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 apartments, rent-stabilized apartments, or rent-regulated hotel units. 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; rent-regulated hotel units; 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 and either the head of household named on the lease/rent order, the tenant of record, or the spouse/domestic partner of such a person. The applicant must have a disability and 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 needs to 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 house, co-op, or condominium may qualify for SCHE, which generally 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 on to 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 house, co-op, or condominium. Homeowners may already be receiving Basic STAR; therefore, applicants should verify their status by first logging on to 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 on to 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 New York City 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 three years retroactively.

The IT-214 Real Property Tax Credit is a tax rebate for individuals who meet the following criteria: New York State residency for the entire year; occupancy at the same New York City residence for at least six 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 three 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

Many local phone companies offer Lifeline 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), SNAP (Supplemental Nutrition Assistance Program, formerly known as Food Stamps), Medicaid, Veteran's Disability or Surviving Spouse Pension, or Temporary Assistance for Needy Families (TANF). The benefit is applied to a primary residential phone, which can be either landline or cellular. Although rate reductions differ from company to company, generally Lifeline lowers basic local service charges and eliminates subscription line charges. Call your phone company for more information and an application. If your carrier does not participate in this program, you can find one by logging on to www.askpsc.com or by calling the NYS Public Service Commission toll-free at 1-888-ASK-PSC1 (1-888-275-7721).

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, contact 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-served basis; therefore, eligible persons are advised to apply early during the HEAP season, which usually begins in November. Emergency grants may also be available during some winter months when there is or will be a power shut-down or a low supply of fuel. For additional information or an application call 311.

Furnace/Boiler Repair and Replacement Program

The Furnace/Boiler Repair and Replacement Program provides financial assistance to homeowners for the repair or replacement of broken heating equipment or heating equipment

components. Qualifying applicants must meet established low-income and resource criteria. Funds are limited. Please briefly explain your situation when contacting 311 for this service, in order for the operator to direct you to the appropriate sub-unit within the provider agency.

HomeFirst Down

Under this assistance program for first-time home buyers, the applicant receives a forgivable loan of an amount specified by HomeFirst Down for use towards 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, contribution towards the down payment or closing costs using personal funds, residence within the home for at least the next 10 years, passing housing inspection standards prior to purchasing the home, completion of a home buyer education course from an agency approved by HPD, and obtaining 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 Parodneck Foreclosure Counseling & Prevention Program

Senior Citizen Home Assistance Program (SCHAP) offers no-interest, low-interest, and forgivable home improvement loans to low or moderate income seniors age 60 or older who have occupied their 1-4 family homes in New York City for at least 2 years. The Parodneck Foundation also operates the Foreclosure Counseling & Prevention Program, a free-of-charge service for 1-4 family unit, New York City 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 labor that is performed with the appropriate licenses and that is in conformity with all New York City laws/codes can be approved. For information about the HIP loan program call HPD at 212-863-6429.

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 or 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 set value. Funding for the RESTORE program is limited. For services, contact Hamaspik of Kings County at 1-866-353-8400 or Neighborhood Housing

Services of Northern Queens at 718-457-1017.

NY Foundation for Senior Citizens Home Repair Program

The NY Foundation for Senior Citizens Home Repair Program is a free minor home repair program serving low-income homeowners 60 years of age or older. 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, installation of toilets or ceiling fans, replacement of doors or windows, tree removal, or yard work. Clients are responsible for the costs of materials. The program is available to seniors residing in any of the five boroughs. For services call (212) 962-7655 or (212) 962-7653.

Project Metropair

Administered by the Metropolitan New York Coordinating Council on Jewish Poverty, Project Metropair is a minor home repair program for low-income persons 60 years of age or 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; and patchwork. For inquiries contact Met Council at (212) 453-9542.

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 criteria 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, call Honeywell International at 1-800-263-0960.

Weatherization Assistance Program (WAP)

The Weatherization Assistance Program (WAP) provides free home energy conservation services to homeowners or renters. After an initial energy audit is conducted, measures to improve overall home energy utilization are identified. Licensed program staff perform work which may or may not include the following: insulation of attics, ceilings, walls, pipes, and hot water tanks; improvements to heating systems; replacements of windows and/or exterior doors; and lighting and refrigerator upgrades to energy-efficient products or models. (EmPower NY may be available at locally-administered WAP programs.) Clients can also be linked to additional energy assistance resources. The target population for this program are residents who meet low-income guidelines, with senior citizens as one of the priority categories. Individuals on SSI (Supplemental Security Income), SNAP (Supplemental Nutrition Assistance Program, formerly known as Food Stamps), Public Assistance, or HEAP are eligible. To obtain a list of local service providers, contact DHCR at 212-480-7644.

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 to find answers to common questions, log on to www.energystar.gov or contact Energy Star toll-free at 1-888-STAR-YES (1-888-782-7937). Information on incentives from State/City government 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 toll-free general number 1-866-NYSERDA (1-866-697-3732).

V: Rights and Protections

Housing Discrimination

The New York City 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 disabled persons, which may include constructing wheelchair ramps, installing bathroom grab bars, lowering mailboxes, and permitting service animals in buildings with “no-pets” policies, provided it does not cause undue financial hardship and/or is architecturally possible.

For more information or to file a complaint call 311 or send an e-mail to the Fair Housing Unit through the City’s Fair Housing website. Log on to www.nyc.gov and choose “Fair Housing NYC” from the list of City agencies on the drop-down menu. Once on the home page of the Fair Housing website, scroll down and click on the bottom left panel “Contact Fair Housing NYC.” Open the link “Email HPD” under the words **HPD Contact** and submit your questions or comments.

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 can exercise their rights not to be evicted if they do not purchase the apartment. 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 reasonable possibility the resident may return to the apartment.

Lease Terminations

A tenant or his/her spouse who is age 62 or over, or who will attain such age during the term of the lease, 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 written notice of the move, 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 six 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 one year has the right to become the tenant of record; two 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 one year.

To help ensure preservation of legal succession rights, tenants can complete and file DHCR Form RA-23.5 “Notice to owner of family members residing with the named tenant in the apartment who may be entitled to succession rights/protection from eviction” within the required time frame. Please consult the NYS Division of Housing and Community Renewal (DHCR) for more information. The DHCR borough rent office phone numbers are listed in this booklet under section III (Resource Websites, Addresses and Phone Numbers).

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 at (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.nyshcr.org. Type “rent fact sheets” in the site Search Box.

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.

NYC Rent Guidelines Board, www.housingnyc.com.

Housing Court Answers (formerly 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.metcouncilonhousing.org.

The Civil Court of the City of New York housing courts website www.nycourts.gov/courts/nyc/housing.

New York City Bar Association “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, log on to www.hud.gov or call HUD at their general number 212-264-8000.

Rent Arrears

HRA and the Emergency Rent Coalition of charities 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 Housing Court Answers (formerly known as the City-Wide Task Force on Housing Court) 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.

The following are additional organizations that may be able to provide financial aid to pay back rent. A referral from an authorized social service agency may be required.

The Bridge Fund of NY, Inc.
Call Housing Court Answers (CWTFHC) at 212-962-4795 for a referral.

Coalition for the Homeless
The Rental Assistance Program provides rent stipends for the working poor living in shelters. The Eviction Prevention Program provides assistance with rental arrears.
212-776-2000
e-mail: info@cftohomeless.org.

Foreclosure Assistance

New York City government's call center, 311, maintains a broad database of housing organizations that offer foreclosure prevention services. 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 certain issues may be serviced at another branch location and some agencies may not accept walk-ins.

Bronx:

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

Brooklyn:

Legal Aid Society Brooklyn Office for the Aging serves Brooklyn residents age 60 or over.
111 Livingston Street, 7 Floor
Brooklyn, NY 11201
718-645-3111

Legal Services for NYC-Brooklyn serves parts of Brooklyn.
105 Court Street
Brooklyn, NY 11201
718-852-8888

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

Manhattan:

MFY Legal Services serves residents at or below 110th Street.
299 Broadway, 4 Floor
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 Queens residents 60 years of age or over.
97-77 Queens Boulevard
Rego Park, NY 11374
718-286-1500

Free assistance is available to low-income individuals through Legal Services NYC. The phone numbers to their branch offices are as follows:

Legal Services NYC:

Bronx: 718-928-3700
Brooklyn: South Brooklyn, 718-237-5500; Central Brooklyn, 718-636-1155
Manhattan: Lower Manhattan, 646-442-3100; Upper Manhattan, 212-348-7449
Queens: 347-592-2200
Staten Island: 718-233-6480

The Legal Aid Society provides free legal assistance to individuals with low or moderate income. Their contact numbers are listed below:

Legal Aid Society:

Bronx Neighborhood Office, 718-991-4600
Brooklyn Neighborhood Office, 718-722-3100
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

Persons with low or moderate income may find names of additional organizations offering free legal assistance by logging on to www.lawhelp.org. Clients with higher incomes can call the NYC Bar's Legal Referral Service at 212-626-7373.

VII: Non-Profit Organizations Providing Housing Assistance

Non-Profit Organizations Overseen by HPD

The NYC Department of Housing Preservation and Development (HPD) funds and oversees non-profit organizations that provide housing services, which may or may not include assistance in completing SCRIE (Senior Citizen Rent Increase Exemption) or other housing applications, locating housing for low and middle income tenants, counseling tenants and owners on their rights and responsibilities, resolving problems between tenants and landlords, and explaining housing court procedures. For homeowners or prospective homeowners, HPD-funded non-profit organizations may offer foreclosure prevention or intervention services, grants or loans for first-time home buyers, counseling on mortgage products for first-time home purchases, loan modifications, home buyer education programs, trainings on how to maintain the home, and grants or loans for home repairs. In general, each non-profit offers only some of the above-mentioned array of services; therefore, call first to find out which organization provides the services you need. (The abbreviated list of HPD overseen non-profits that assist clients seeking affordable housing is on page 8 of this booklet.)

Please note, non-profit organizations will accept clients **from any of the five boroughs** who wish to locate affordable housing; however, if the issue is not affordable housing placement, then non-profit organizations can usually only provide assistance to those individuals who reside within the organization's service area (designated zip codes, districts, etc.).

Bronx:

Belmont Arthur Avenue Local Development Corp., 718-295-2882
The Crenulated Company, LTD, (718) 716-8000
Neighborhood Initiatives Development Corp., 718-231-9800
West Bronx Housing Neighborhood Resource Center, Inc., 718-798-0929
Neighborhood Housing Services of North Bronx, 718-881-1180

Brooklyn:

Astella Development Corp., 718-266-4653
Brooklyn Housing and Family Services, Inc., 718-435-7585
Brooklyn Neighborhood Improvement Association, Inc., 718-773-4116
Cypress Hills Local Development Corp., 718-647-2800
Fifth Avenue Committee, Inc., 718-237-2017
Pratt Area Community Council, 718-522-2613
Ridgewood Bushwick Senior Citizens Council, Inc., 718-366-3800
St. Nicholas Neighborhood Preservation Corp., 718-388-5454
United Jewish Organizations of Williamsburg, Inc., 718-643-9700

Manhattan:

AAFE Community Development Fund, Inc., 212-964-2288
Northern Manhattan Improvement Corp., 212-822-8300

Queens:

Jewish Community Council of the Rockaway Peninsula, 718-327-7755
Neighborhood Housing Services of NYC, Inc. (Northern Queens), 718-457-1017

Staten Island:

Northfield Local Development Corp. of Staten Island, Inc., 718-442-7351

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.nyshcr.org, which also contains a description of some of the services offered by each agency. If you don't have access to a computer, you can contact DHCR at 1-866-ASK-DHCR (1-866-275-3427). Confirm that the organization continues to provide the type of service you're looking for before visiting.

As with non-profit organizations overseen by HPD, DHCR community-based housing organizations will accept clients **from any of the five boroughs** if their issue is affordable housing placement. For other issues, clients generally will need to be residents of one of the neighborhoods or districts that the community-based housing organization serves.

Besides HPD and DHCR funded housing organizations, housing agencies approved by HUD may be able to provide similar services and additional resources. Log on to 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>)

Help Centers are available in all five boroughs to assist litigants in landlord-tenant cases. Please call for current hours of operation.

Bronx County Housing Court

1118 Grand Concourse, Rm. 250
Bronx, NY 10456
(718) 466-3005

Bronx Civil Court Help Center

851 Grand Concourse, Rm. 121
Bronx, NY 10456
(718) 618-1350

Harlem Community Justice Center

170 E. 121st Street, Rm. 104
New York, NY 10035
(212) 360-8752

New York County Housing Court

111 Centre Street, Rm. 104
New York, NY 10013
(646) 386-5500

Kings County Housing Court

141 Livingston Street, Rm. 404
Brooklyn, NY 11201
(347) 404-9200

Red Hook Community Justice Center

88 Visitation Place
Brooklyn, NY 11231
(718) 923-8200

Queens County Housing Court

89-17 Sutphin Boulevard, Rm. 235
Jamaica, NY 11435
(718) 262-7145

Richmond County Housing Court

927 Castleton Avenue
Staten Island, NY 10310
(718) 675-8452

Glossary of Agencies

Division of Housing and Community Renewal (DHCR)

DHCR supervises, maintains, and develops affordable housing by regulating apartments in New York City, 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 U.S. 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. 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 New York City 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 co-operative housing designed for very low to middle income individuals/families within the New York 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 45 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 call 311.



Bill de Blasio
Mayor
City of New York



Donna M. Corrado, PhD
Commissioner
New York City
Department for the Aging

www.nyc.gov/aging

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