

HOUSING ALTERNATIVES

for **SENIORS**
in **NEW YORK STATE**



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in
New York State

The overwhelming preference of older people is to age in place in their own homes and communities. However, complete independence during the later years may be compromised as longevity is associated with increasing changes in the physical, social, emotional, mental, and financial status of older persons.

Aging-related changes may persuade an older person to consider relocating to a more supportive living environment. *Section I (Retirement Housing Alternatives)* provides brief descriptions of various retirement housing options available in New York State to accommodate older people as their needs change during the later years.

Section II (Staying In Your Own Home) provides brief descriptions of a variety of programs and strategies that older people can employ to make "staying in your home" a viable option for aging in place. References to contact are included for obtaining additional detailed information.

I. RETIREMENT HOUSING ALTERNATIVES

Retirement housing alternatives may be--

- ◆ developed by public or private organizations,
- ◆ priced at market rates or subsidized by government assistance to be affordable by persons with specified income limits,
- ◆ open to persons of all ages or restricted to adults over a specified age.

Housing alternatives might or might not include a variety of activities, supportive assistance (such as congregate dining, housekeeping, laundry, transportation, 24-hour security, emergency response systems, resident advisor), supervision, personal/health care services, and nursing care. Housing that includes any of these activities, assistance, or services is often referred to as "supportive housing." If such features are included, they might be included as part of the monthly charge, or rent and services/assistance might be charged for separately. The extent of service provision does not preclude residents from privately purchasing these services and assistance from community service agencies.

There is much overlap among the names, definitions, and construct of various housing alternatives. Following are several housing categories, and their major conventional characteristics, into which most available housing for seniors will fall. If a category/alternative is licensed by New York State, its specific name and definition are stated in law.

1. SENIOR HOUSING DEVELOPMENTS

These are multiunit apartment buildings, condominiums, cooperatives, single family home complexes, and mobile home parks that are restricted to persons over a specified age (defined variously as 55, 60, 62, or 65). Typically, these were not originally planned to include activities, supportive assistance, or personal/health care. Many have incrementally added these features as residents have aged and require help to continue aging in place. Monthly charges or rents usually do not include the costs of services. Charges/rents may be priced at market rates or subsidized with government assistance.

2. NATURALLY OCCURRING RETIREMENT COMMUNITIES (NORCs)

These are geographic areas or multiunit apartment buildings that are NOT restricted to persons over a specified age, but which have evolved over time to include a significant number (typically, over 50 per cent) of residents who are aged 60 and over. As their numbers of elderly tenants have grown, many NORCs have added activities, supportive assistance, and services to meet residents' needs. Monthly charges or rents typically do not include the costs of these activities/services. Charges/rents may be priced at market rates or subsidized with government assistance.

3. CONGREGATE HOUSING DEVELOPMENTS

These are multiunit housing buildings (private rooms or full apartments) that are restricted to persons over a specified age and that include supportive assistance. Typically, monthly charges include rent and supportive services. Congregate housing does not require licensure or certification by a public agency as personal care services (help with eating, bathing, dressing, grooming, toileting, transferring) are not provided or included in the monthly charge. Congregate housing residents may contract privately with community home care agencies to receive personal care and home health care services. Monthly charges may be priced at market rates or subsidized with government assistance.

4. SHARED-HOUSING ALTERNATIVES

Shared-housing arrangements can be intergenerational (age-integrated) or restricted to older persons. The benefits of home-sharing include: sharing costs and upkeep tasks, mutual support and assistance, companionship, continued aging-in-place, and facilitated caregiving by family members. Local zoning laws may specify the conditions under which shared-housing alternatives may be established. Four shared housing alternatives:

a. SHARED LIVING RESIDENCE

This is an age-integrated or age-restricted residence that is shared by a small group (3 to 10) of unrelated persons who share the living expenses and tasks of running the household. Residents have private bedrooms, but share the kitchen, dining, and living rooms. A shared living residence may be owned/sponsored by a community organization and rented to residents. Additional supportive and household assistance for residents will vary according to the independence level of the residents. No government licensure or certification is required unless personal care is charged for or provided by the sponsoring organization. Charges/rents may be priced at market rates or subsidized with government assistance.

b. ACCESSORY APARTMENT

An accessory apartment is created when a single-family home is modified to include a complete, private apartment for use by an older person (typically, an elderly relative); or, as a source of additional income and the security of having a housemate while maintaining the privacy of a private living unit, an elderly person may convert part of her own home into an accessory apartment for use by another person.

c. ELDER COTTAGE (or ECHO HOUSING)

This is a small (apartment-sized), detached home for use by an older person which is temporarily sited on private property that contains the primary residence of a younger family member. An Elder Cottage utilizes the water, electric, and sewer systems of the primary home. It provides security for the older person, privacy for both the older person and the younger family, and facilitates the caregiving efforts of the younger family.

d. MATCH-UP HOME SHARING

Under this arrangement, a homeowner or apartment renter with extra room shares his home with another person in exchange for rent and/or services or as a mutually supportive arrangement to share companionship, expenses, assistance, and household tasks. Sharing may be intergenerational or only for older persons. Match-up home sharing may occur informally, but is often a formal program operated by a community agency that assumes responsibility for screening participants, matching for compatibility, assisting in drawing up agreements for living together, and helping with conflict resolution.

5. ENRICHED HOUSING PROGRAM

This service program is licensed by the New York State Department of Health and provides congregate meals, housekeeping, homemaking, transportation, social activities, supervision, and personal care for individuals aged 65 and over. The program operates in multiunit apartment buildings. An entire building may be licensed to provide Enriched Housing services to all residents, or the program may be licensed to provide Enriched Housing services to a specified proportion of residents in a senior or family apartment development. Both the rent and the cost of services/care are included in one monthly charge. Residents can use private resources to pay for monthly charges; those below a specified income level are eligible for subsidization through the federal and state Supplemental Security Income (SSI) Programs.

6. FAMILY TYPE HOMES

Family Type Homes, for adults of all ages, are certified by county Departments of Social Services. These are typically a single family home in which the homeowner provides supportive services, meals, supervision, and personal care to four or fewer adults who are unrelated to the homeowner/operator. Rent and care are included in one monthly charge. Charges may be paid with private resources, or those below a specified income level are eligible for subsidization through federal and state SSI Programs.

7. ADULT HOMES

Adult Homes, for adults of all ages, are licensed by the State Department of Health to provide room, meals, supportive services, personal care, and supervision to five or more adults. Room and services are included in one monthly charge, which may be paid with private resources or subsidized through federal and state SSI Programs for those below a specified income level.

8. ASSISTED LIVING PROGRAM

Adult Home operators and Enriched Housing operators are eligible to be approved by the State Department of Health to provide personal and health-related services (in addition to routine supportive services) to their residents who are assessed as being nursing-home-eligible. Rent and all services may be paid with private resources or, for those below a specified income level, may be subsidized through SSI for residential supportive services and through the Medicaid Program for personal care and health-related services.

9. DEMENTIA CARE FACILITIES

These multiunit developments are licensed by the State Department of Health as Enriched Housing Programs or Adult Homes. Their physical layouts, programmatic aims, staffing, and care plans are designed to address the needs of people with Alzheimer's Disease or other dementia conditions.

10. CONTINUING CARE RETIREMENT COMMUNITIES (CCRCs)

These multiple-level complexes are restricted to persons over a specified age, and they include independent living units (apartments and/or cottages), social activities, congregate meals, supportive assistance, and personal care all on one campus. Nursing home care is also included, but may be provided on- or off-campus. Residents pay for housing, activities, meals, services, and nursing care with a one-time entry fee and regular monthly charges and may also use long term care insurance. A community's independent living units may be structured as a cooperative, condominium, or rental arrangement.

CCRCs are approved for development and are regulated as a single, total entity by New York State government; and residents are guaranteed housing, supportive assistance, and a specified amount of nursing care under a single contract. The single contract may cover the duration of the resident's life (unlimited nursing care) or cover a specified amount (limited) of nursing care.

11. MULTILEVEL HOUSING AND CARE COMPLEX

These multiple-level complexes include independent living units (apartments and/or cottages), social activities, congregate meals, supportive assistance, and nursing care all on one campus. A complex's independent living units may be structured as a cooperative, condominium, conventional rental arrangement, or long term lease arrangement. Residents pay for housing, activities, meals, and services with monthly charges and may also pay an initial entry or purchase fee.

The total complex is not regulated as a single entity, but the adult home and nursing home components are licensed and regulated by the New York State Department of Health. Residents' use of the adult home and nursing home is not contractually guaranteed as it is under a CCRC contract, but residents typically are given priority access to the complex's health and nursing care facilities.

12. NURSING HOME

Nursing homes provide skilled nursing services and chronic custodial care. They are licensed and regulated by the New York State Department of Health. The State Office for the Aging's Long Term Care Ombudsman Program provides trained community volunteer Ombudsmen who advocate on behalf of elderly residents of nursing homes and adult homes and their families. Ombudsmen receive complaints, investigate, and help resolve problems.

II. STAYING IN YOUR OWN HOME

Service providers and advocates can assist older people to find access to several options that will enable them to remain living in their own homes. These options include conversion of a home's equity into a source of additional cash, physical design modifications and repair of an existing home, and use of a variety of in-home supportive assistance and health care.

1. HOME EQUITY CONVERSION PLANS

Home equity conversion plans are financing strategies that help make continuing home ownership an affordable option. These plans allow older homeowners to convert their home's equity into cash loans while continuing to live in their homes. Loans are not paid back until the homeowner transfers title to the home, moves out of the home, or dies, or are repaid at a future date agreed upon by the financial lender and the homeowner. This is not to be confused with home equity loans, which work much like a credit card--allowing you to borrow against your home but are repayable immediately in total or in monthly installments. Following are several types of home equity conversion plans:

a. REVERSE MORTGAGE

(For a list of HUD-approved reverse mortgage counselors, call AARP's Housing Counseling Clearinghouse at 1-888-466-3487. For a copy of several publications on reverse mortgages, including Home-Made Money: Consumer's Guide to Home Equity Conversion, call AARP's Home Equity Information Center (202) 434-6042. For a list of Fannie Mae approved lenders or for a copy of Money from Home: A Consumer's Guide to Reverse Mortgage Options, call (212) 755-6820.)

A reverse mortgage allows older homeowners to borrow against the equity they have built up in their homes as a source of additional cash. Such loans can be used to pay for daily living expenses, taxes, home health care, home repair, or for any other use preferred by the homeowner. The cash payments may be received in one or several lump sums or may be received in fixed monthly payments. The equity amount available to the homeowner depends on several factors such as the value of the home and the homeowner's health, age, and marital status. The accumulated loan amount, interest, and mortgage fees are not repaid until the homeowner transfers title to the home, moves out of the home, or dies, or is repaid at a future date agreed upon by the financial lender and the homeowner. When due, the loan amount is typically paid through the sale of the home. A variety of lenders offer a variety of reverse mortgage products, and many communities have impartial reverse mortgage counselors to help homeowners choose the most appropriate product for their unique circumstances.

b. PROPERTY TAX DEFERRAL

(For information, contact the local Tax Assessor's office)

This is an optional program that municipalities may elect to offer to their older homeowners. Using a participating financial lender, a homeowner's property taxes are paid through loans made against the equity in his/her home. The loan amounts, and any accompanying fees and interest charges, accumulate over time and are repaid at a future date, typically through the sale of the home. The local tax assessor will know if such a program is available in your municipality.

c. SALE/LEASEBACK

(For information and legal assistance, contact an attorney knowledgeable in real estate law)

In this plan, the homeowner sells his/her house (often to one of his/her children) but continues to live in the home through a life lease clause in the buyer's deed. Financing arrangements include a lump sum "down payment" to the seller, mortgage payments to the seller, and rental payments to the buyer. Rent charges are less than the mortgage payments, leaving the selling homeowner with additional monthly income. The buyer is responsible for taxes, repairs, insurance, etc., but the buyer also benefits from any increase in the value of the property over time.

2. STAR (New York School Tax Relief Program)

(For information and application forms, contact the local Tax Assessor's office)

STAR provides a property tax exemption on owner-occupied residential property to all New York State residents. Senior citizens with incomes over \$60,000 and all non-seniors are eligible for the Basic STAR Exemption beginning with the school year 1999-2000, with a full tax exemption of \$30,000 phased in over a three-year period. Senior citizens with incomes under \$60,000 are eligible for the Enhanced STAR Exemption beginning with the school year 1998-1999, with a full exemption of at least \$50,000 phased in over a four-year period.

3. PROPERTY TAX ABATEMENT

(For information and application forms, contact the local Tax Assessor's office)

New York State law allows up to a 50 per cent abatement in local real property taxes for older homeowners, with each locality allowed to set its own maximum income eligibility standard.

4. TAX FORM IT-214 (Circuit Breaker Program)

(For information and assistance in completing tax forms, contact the County Office for the Aging)

Form IT-214 is filed with a person's annual income tax forms. Tax credits or rebates are provided to older homeowners and renters who are paying a disproportionate amount on housing expenses in relation to their household income. An individual may qualify for a rebate even if he pays no income tax.

5. HOME REPAIR or HOME MODIFICATION PROGRAMS

The availability of home repair or modification programs varies among counties and communities. In addition to the programs described below, local repair and modification programs may be available and funded through the federal Community Development Block Grant and HOME programs, which are administered by various local organizations or municipal departments. Also, many localities have community-specific home repair and modification programs funded locally and operated by local governments, school/community programs, or community-based service organizations.

a. WEATHERIZATION PROGRAM

(For more information, contact the County Office for the Aging)

Weather stripping, caulking, insulating, cleaning or minor repairs to heating equipment, and other energy saving home improvements are provided at no charge for low income families.

b. RESTORE

(For more information, contact the New York State Division of Housing and Community Renewal at (518) 486-7083)

Grants of up to \$5,000 per elderly homeowner are provided for repairs to any of the five major systems of the home in emergency situations that pose a threat to the life and safety of the elderly residents.

c. SECTION 504 HOME REPAIR PROGRAM

(For more information, contact the County Office for the Aging; or Rural Development Office, (315) 477-6400)

Grants to low-income rural senior homeowners or loans to low-income rural non-senior homeowners are provided for home repairs and energy conservation improvements.

d. AFFORDABLE HOME OWNERSHIP PROGRAM

(For more information, contact the New York State Housing Finance Agency, (212) 688-4000)

In addition to providing financial assistance for the construction or purchase of homes, funds are available through this HFA program to municipalities, housing authorities, housing companies, and non-profit organizations to provide grants for the rehabilitation and structural improvement of condominiums, cooperatives, and 1-4 family homes. The program is not targeted solely to the elderly, but is meant to make affordable home ownership available to low income persons, including the elderly.

e. UTILITY ENERGY ASSISTANCE

(For more information, contact your local utility company or County Office for the Aging)

Utility company funds, together with customer contributions, provide monies to low income persons to help pay energy bills, weatherization improvements, and repairs to heating equipment. Local programs have different names; for example, Niagara Mohawk's program is entitled "Care and Share."

6. HEAP (HOME ENERGY ASSISTANCE PROGRAM)

(For more information, contact the County Office for the Aging or County Department of Social Services)

HEAP is a federally funded program to provide financial assistance to low income persons 60 years of age or older to help pay heating bills.

7. RENTAL ASSISTANCE PROGRAMS

A variety of federal and state government housing programs provide funds to build or rehabilitate housing that is targeted to very low, low, and moderate income families and seniors. Rents in these buildings are subsidized; that is, lower than the area's market rate rents. Often, tenants are required to pay no more than 30 per cent of their income for rent or rent and utilities, and there may be abatements for utility costs. In some cases, rents are not restricted to 30 per cent of income, but the rental charge structure is regulated by a government agency to remain below market rates. In addition to subsidized housing, the following programs maintain rents below market rates.

a. RURAL RENTAL ASSISTANCE PROGRAM

(For more information, contact the New York State Division of Housing and Community Renewal, (518) 486-5067, or USDA Rural Development, (315) 477-6400)

New York State provides financial assistance to low income elderly and family residents in Rural Development's Section 515 rural rental housing projects. This assistance enables residents to pay no more than 30 per cent of their incomes on rent.

b. SECTION 8 PROGRAM

(For more information, contact the local Public Housing Authority)

Federal rent vouchers and rent certificates provide financial assistance for very low income elderly and families in rental housing, enabling these residents to pay no more than 30 per cent of their incomes on rent.

c. RENT CONTROL and RENT STABILIZATION

(For more information, contact the New York State Division of Housing and Community Renewal, (212) 480-6700)

Rent control generally applies to buildings constructed before February, 1947, and for tenants who have been living in their apartments continuously since July 1, 1971. Rent control exists for buildings in New York City, as well as in some municipalities in the counties of Albany, Erie, Nassau, Rensselaer, Schenectady and Westchester. Rent Control limits the rent a landlord may charge for apartments and restricts the right of a landlord to evict tenants.

Rent Stabilization (in New York City) and the Emergency Tenant Protection Act (in Nassau, Westchester, and Rockland Counties) generally exist for buildings built between February 1, 1947, and January 1, 1974, and for tenants who moved in after June 30, 1971. These programs set maximum allowable rental increases.

d. SCRIE (SENIOR CITIZEN RENT INCREASE EXEMPTION)

(For more information: in New York City, contact the New York City Department for the Aging, (212) 442-9366; outside of New York City, contact the County Office for the Aging)

Tenants aged 62 and over who live in rent controlled or rent stabilized apartments in New York City and in several municipalities in Nassau and Westchester Counties may qualify for an exemption to rental increases if their incomes and the proportion of their incomes spent on rent meet eligibility guidelines.

8. COMMUNITY-BASED SERVICES

New York State offers an extensive range of programs and services that assist frail older persons to continue living in their own homes. Contact the County Office for the Aging for information about programs such as congregate meals, home-delivered meals, legal assistance, health and long term care insurance counseling, caregiver support, respite services, social day care, telephone reassurance, senior service centers, and transportation services. Several community-based programs specific to making the home environment viable for aging-in-place are described below.

a. RESIDENT ADVISOR PROGRAM

(For more information, contact the New York State Office for the Aging, (518) 486-2728)

In many rental housing projects, a staff person is available on a regular basis to all older residents for counseling, information and referral, and facilitated linkage to community-based assistance and services.

- b. EISEP (Expanded In-home Services for the Elderly Program) and COMMUNITY SERVICES FOR THE ELDERLY**
(For more information, contact the County Office for the Aging)

These state-supported programs provide supportive services to older persons in their own homes/apartments: case management, homemaking, housekeeping, and other services. These programs are available to older persons whose income levels exceed Medicaid eligibility levels, and charges are assessed on a sliding scale basis.

- c. PERSONAL CARE and HOME HEALTH AIDE SERVICES**
(For more information, contact the County Public Health Department; or County Department of Social Services; also see phone book listings)

Services are available to older persons in their own homes or apartments: housekeeping, personal care, and home health aide services. Services are available to seniors and families on a private pay basis or are eligible for Medicaid reimbursement if income eligibility limits are met.

- d. LONG TERM HOME HEALTH CARE PROGRAM (LTHHC) [Nursing Home Without Walls Program]**
(For more information, contact the County Office for the Aging, County Dept. of Social Services, or County Health Dept.)

As an alternative to institutionalized long term care, this program provides nursing home services and other services to persons in their own homes or apartments. Individuals are eligible for the LTHHC Program if an assessment indicates that they are nursing-home eligible and the services required will cost no more than a specified percentage of what those same services would cost if provided in a nursing home.

- e. ADULT DAY CARE (Social or Medical)**
(For more information, contact the County Office for the Aging)

Both types of day programs provide social and other activities, meals, personal care, and supervision in a protective setting for physically and mentally frail older persons. Medical day care also includes the various rehabilitation therapies and nursing and dental services. Medical day care charges are reimbursable through the Medicaid Program for income-eligible participants.

SOME HOUSING RESOURCES

- The various County Offices for the Aging maintain lists of senior housing developments in their county service areas. Some may contain only subsidized senior housing developments; others may also include market-rate senior housing. The County Offices also maintain lists of available housing-related programs.
- The New York State Department of Health maintains lists of the following licensed or certified facilities:
 - Enriched Housing Programs
 - Adult Homes
 - Assisted Living Programs
 - Nursing Homes
 - Continuing Care Retirement Communities
- The New York State Office for the Aging's web site:
<http://aging.state.ny.us/nysofa/>

The New York State Office for the Aging's Senior Citizens' Hot Line (toll free) number is: 1-800-342-9871

Vera Prosper (518) 474-4382

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