

Growing Safe, Affordable Housing and Services for Older Adults is Part of the Solution

New York's population is rapidly aging – by 2030, more than 25% of the population will be over the age of 60 in 51 counties across the state. Housing is the foundation upon which services can be delivered to older adults to support them to remain independent and in the community for as long as possible. In the larger ecosystem of long term care services and supports, older New Yorkers and their families are already facing unprecedented challenges in accessing needed services in their communities due to financial instability and staffing shortages in long term and acute care. Remarkably, relatively modest investments in housing for older adults can save the state Medicaid dollars while helping address some of these systemic challenges.

Ensuring communities have safe, affordable options for older adults, and that those tenants are linked to critical supports are foundational ways in which housing can help alleviate some of the stressors the state is experiencing. Given that New York will be making some difficult decisions in this year's budget process due to a significant loss of federal funds, it is essential that we look to low-cost solutions that offer quality of life for New York's older adults. Three key strategies are outlined below:

- establish and fund the affordable independent senior housing resident assistant program;
- evaluate the need for low and middle income housing for older adults;
- and deploy strategies;
- ensure state funding opportunities focus on the needs of older adults; and,
- urge the preservation of federal funds that support affordable housing.

Establish and Fund the Affordable Independent Senior Housing Resident Assistance Program: Safe, affordable housing can help older adults optimize their health and independence when it is specialized to include features such as age-appropriate accessibility and design; "Resident Assistants" who can help make connections with community social, recreational, and wellness services; or amenities such as dining, housekeeping, and transportation.

LeadingAge New York urges the Legislature to invest \$10M over five years to support Resident Assistant positions in subsidized and income-restricted independent rental housing for low-income older adults. Resident Assistants are proven to help older adults avoid higher levels of care by being available on request to help them navigate the network of health and social supports they need to age safely in place. However, without State operational support, most providers have little or no avenue outside of charitable donation to maintain a much-needed Resident Assistant staff person.

Based on a rigorous New York-based study of the [Selfhelp Active Services for Aging Model \(SHASAM\)](#) – one successful Resident Assistant program – and [the low, 2 percent rate](#) at which Selfhelp's residents must enter a nursing home each year, we estimate that a \$10M investment in State funds over five years in the program proposed in bill number *A.1948 (Rosenthal)/S.956 (Kavanagh)* could support Resident Assistants in at least 16 100-unit affordable senior housing buildings, which would serve 1,600 or more low-income older adults and generate a net State-share Medicaid savings (after the \$2M investment) of at least \$4.5M annually. This is a low-cost initiative that leverages the potential of existing senior housing properties not only to create a

significant return on investment, but also to improve quality of life for low-income older adults and alleviate pressure on higher levels of care that are more workforce intensive.

Evaluate the Need for Low- and Middle-Income Housing for Older Adults: As the percentage of low- and middle-income older New Yorkers steadily increases, the State's spending plans must evolve to better address the housing-related needs of these older adults. Less than 7 percent of the funds included in recent five-year spending plans for Homes and Community Renewal are reserved for low-income senior housing development, and funds designated for middle-income rental development are generally committed to projects serving individuals and families, limiting the options available to and appropriate for older adults who are not wealthy enough to afford market-rate rentals. LeadingAge New York recommends a State-directed study to evaluate the housing-related needs of low- and middle-income older adults, helping to ensure that future spending plans are balanced and effective for New York's aging population.

Ensure Housing Strategies Focus on Older Adults: While New York and New York City have invested funds into the development of housing and supports, these programs do not always address the needs of older adults, as outlined above. The state should ensure that existing opportunities provide options for housing for older adults. In last year's budget process, Senate proposals that could advance middle income housing new capital investments to develop and preserve senior housing across the state and to help older adults make repairs and improvements that will help them age safely in their homes. While not included in the final budget, we urge the state to revisit these concepts to ensure access to housing for all older adults. As older adults find accessible, safe, affordable housing options, more community based housing becomes available to others; helping to ameliorate the broader housing crisis New York is facing.

Urge New York's Congressional Delegation to Preserve HUD Funding: Federal Housing and Urban Development (HUD) funding decisions could dramatically impact older adults access to affordable housing. The current administration is seeking to cut funding for HUD by 43.6% in fiscal year (FY) 2026, compared to FY 2025. While Congress is currently determining FY26 appropriations levels for HUD's programs, slashing HUD funding will have a devastating impact. In addition, the administration is seeking to block grant key programs, including HUD's public housing, housing choice voucher, and Section 811 Housing for Persons with Disabilities programs. The administration then proposes giving states 42% less in FY26 than these five programs, collectively, have for FY25. Waiting lists for federally assisted housing for older adults are years long and homelessness among the population age 65 and older continues to increase faster than any other demographic group. New York must urge Congress to oppose any housing assistance block grant and ensure full funding to preserve Project Based Rental Assistance, Section 202 Project Rental Assistance Contracts, and Service Coordinator grant renewals.

Given the growing population of older adults and the workforce challenges plaguing higher-level health and long-term care settings, the State must invest in modest and innovative programs that support healthy aging NOW – before independent older adults need more advanced care.

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